

# help with **paying for care homes**

## CONTENTS

Click on any heading or page number to go to that page.

<b>GOING INTO RESIDENTIAL CARE</b>	<b>2</b>
<b>PAYING FOR CARE</b>	<b>3</b>
<b>LOCAL AUTHORITY FUNDING</b>	<b>3</b>
<b>TOP-UP FEES</b>	<b>4</b>
<b>HELP WITH TOP-UP FEES</b>	<b>5</b>
<b>WHERE TO GET FURTHER INFORMATION AND HELP</b>	<b>6</b>
<b>MORE HELP FROM THE LICENSED TRADE CHARITY</b>	<b>7</b>

# help with **paying for care homes**

GO TO  
CONTENTS  
PAGE

Lots of us are living longer. This is great while we have our health and strength, but can become a worry. How can we help an elderly relative if we ourselves live too far away? Or if we are too busy doing our jobs or running a business? Or looking after our immediate family? Lots of people face problems like this. If you're one of them, this leaflet may be able to help.

Page  
2

## **What happens if my elderly relative can't manage at home?**

If an elderly person can't manage any more by themselves, you should first see if there's help available so they can stay at home:

- what nursing care is available?
- will Social Services pay for carers?
- can they get adaptations and equipment to make life easier?
- are they getting all the money they're entitled to from the government: pension credits, attendance allowance, winter fuel allowance, etc?
- are there any neighbours, friends or local charities that can help?

GO TO  
CONTENTS  
PAGE

Sometimes people may be able to stay in their own homes with help, but often the only option is to move into a care home.

## **If they have to go into a care home, what will it cost?**

This will depend on where they live, as some areas of the country are more expensive than others. The current cost could be as high as £386 a week.

## **Who will pay?**

If the person needing care can afford it, then they can choose a home that suits their needs and pay for it themselves. But care home fees are expensive, and likely to increase each year, so savings can soon run out.

At the moment, anyone in England or Northern Ireland with savings/capital above £21,000 will be expected to pay for their own care. In Wales, the limit is £21,500 and in Scotland it is £20,000.

If they give their money or assets away to reduce their savings deliberately, then they can still be counted as owning them.

If their savings/capital are below the above amounts then the local council will pay some or all of the fees. Capital includes the value of their house.

### Will they have to sell their house?

If the stay is temporary – up to 12 weeks – then the value of their house is not counted as capital; but for a long-term stay they may need to sell their house to pay for care.

The house won't have to be sold if it's the main home of any of these people:

- their husband, wife or partner
- a relative aged 60 and over
- a younger family member on sickness or disability benefit.

It may be possible to let the house and use the income towards the fees  
- but remember to take into account maintenance and insurance costs.

In some cases, people can arrange a **Deferred Payment Scheme**.

This means they can put off paying until their house is sold, or it may be sold as part of their estate after they die.

*Advice will be needed if they are thinking of doing this.*

*See list at end for people who can give advice.*

### What's the difference between nursing care and other care?

If your relative is assessed by local health workers as needing **nursing** care, the NHS will pay for this part of the fees, according to the level of need that's judged to be appropriate.

This can be low, medium or high. At the moment, those assessed as having low nursing needs are funded at £40 per week; medium at £83 a week; and high at £133 a week.

**Personal** care (things like getting dressed, toilet needs, bathing, preparing meals etc) is not paid for.

In Scotland only, personal care (but not things like shopping or housework) is provided free of charge for those who stay in their own homes.

Also in Scotland, where people over 65 in care homes are paying their own fees, they get £145 a week towards their personal care, and £65 for nursing care where that is needed.

### What will local councils pay for?

This will vary from place to place. They should assess the person's care needs and their financial contribution (if any) and then offer a suitable place.

This should be suitable not just for looking after a person's physical needs, but should also cater for their mental, emotional, social and religious needs.

If the local council can't come up with a place in the local area that meets all your relative's needs, then the council should be prepared to pay more than their usual amount.

However, this may not always happen.

## What if my relative wants to move into a more expensive care home?

If the council can suggest a place that meets your relative's needs, but the elderly person wants to move into a better (more expensive) care home then the council can ask a third party (a relative or friend) to pay the extra.

The elderly person cannot pay this themselves as they will have been financially assessed to pay what they can afford.

## What are top-up fees?

The difference between what the council will pay and the actual cost of the home is called a 'top-up fee'.

If a resident has been paying for their own care but runs out of funds, then a top-up fee may be needed so they don't have to move to a cheaper home which the council will pay for.

## Do relatives have to pay?

Sometimes, a local authority may invite or even pressurize a third party, for example, a son or daughter, to contribute. The third party may agree to do so, particularly if this gives the resident more choice and a better quality of life, but this is entirely voluntary.

If you agree to pay the top-up fee you will be asked to sign a contract – this will be with the local council, not with the care home itself.

If you are thinking about paying top-up fees for someone, it is important to check first that the local council is paying all it should.

If you do choose to pay top-up fees you will have to show that you'll be able to keep up the payments for as long as the resident is in the care home. This could be a long time.

## ***Before signing an agreement to pay top-up fees, you should get advice.***

*See list at end for people who can give advice.*

## What happens if the money runs out?

If you don't, or can't, keep making the top-up payments, then your relative may have to move to another home. This can be unsettling and distressing.

There may be an outstanding bill for the top-up payments. If you signed a contract, you may be liable for this.

## Is there anyone who will help with the cost?

A large number of charities provide funds to help people in need.

Some of these charities have special requirements:

- the person needing help must have belonged to a particular group
- or done a particular job in the past, etc.

Some charities say they do (or often don't) pay top-fees, but many don't actually specify this.

If a person qualifies for help and the charity says it makes **regular or ongoing** grants, then it's worth making a phone call to see if this might include top-up fees for care homes.

Among those who might be able to help are some charities linked to religious groups, and some local or regional charities.

## If you can, talk to your elderly relative.

One of the ways to try and find sources of help is to find out what sort of things your relative might have done in the past, even if it's 50 or 60 years ago

- what job or voluntary work they did, even for a short time,
- whether they were ever called up for national service,
- or whether they belonged to any church or social groups.

This information could be useful in finding a charity that may be able to help.

## Occupational charities

These may be your best option.

They don't just help people who worked in a particular job, but also their widows or widowers and dependent children.

This can include an elderly unmarried daughter.

Occupational charities which do pay top-up fees include those assisting people who have worked in:

- professional jobs like bankers, engineers, civil servants, doctors and pharmacists, district nurses, clergy and church workers
- public services like fire services, post office, railways
- and jobs such as beauticians and hairdressers, butchers and leatherworkers.

For some of these, the person they help must have worked in the job for a certain length of time; but some charities don't require this.

So if, for example, an elderly relative you are trying to help worked as a hairdresser at any time, or was a part-time or volunteer fireworker at some time, then you may be able to apply to that charity for help.

*This is only an indication of what's available – see list at end for where to find out more.*

## Service Charities

The other main source of help comes from charities that provide for ex-service personnel.

Anyone who has at least one day's service in any of the armed forces, including reserves and those who did national service, and their husbands, wives, widows, widowers and other dependants, can apply to the service charities for help in case of need.

This can include an elderly unmarried daughter.

Not all service charities pay nursing home top-up fees, but some do. Among these are:

- The Officers' Association,
- The Queen Adelaide Naval Fund,
- The Royal Air Forces Association
- The Royal Signals Benevolent Fund.

*Again, for further information and advice please refer to the agencies listed at the end.*

## If you are thinking of applying to a charity it's a good idea to get help.

Some of the rules for making an application are complicated.

Some have specific dates on which they look at applications.

Some will only respond to requests made on their own application form;

others will only take notice of an application backed by an agency or a professional person such as a doctor or social worker.

## Where can I go for further help?

### Citizens Advice Bureau

You will find one in most towns. They give free, practical, up-to-date advice. They provide impartial, non-judgemental advice and what you tell them is completely confidential. You can find their address and phone number in your local phone book.

Website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### Help the Aged

**The Help the Aged Care Fees Advice Service** provides face-to-face advice to anyone entering or already in care, regardless of means.

They can give specialist financial advice, as well as information on local authority charging procedures, health authority responsibilities, benefits and legal matters.

Freephone **0500 76 74 76**

Website: [www.helptheaged.org.uk/carefees](http://www.helptheaged.org.uk/carefees)

### Age Concern

Free information line that offers detailed information to older people and their families on a range of issues including benefits, care and housing.

They provide factsheets on a range of topics.

They have many local offices. Find them in the phone book.

**0800 00 99 66** 8am –s 7pm daily.

Website: [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

### Counsel and Care for the Elderly

Advice and information on help at home, welfare benefits, accommodation and finance.

Twyman House  
16 Bonny Street  
London NW1 9PG

**020 7241 8555**

Website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

### Association of Charity officers (ACO)/Occupational Benevolent Funds Alliance (OBFA)

They may be able to put you in touch with a charity that can help you.

Helpline: **01707 651 777** Monday to Friday 10am - 4pm.

Website: [www.joblinks.org.uk](http://www.joblinks.org.uk)

### SSAFA Forces Help

19 Queen Elizabeth Street  
London SE1 2LP

**020 7403 8783**

Website: [www.ssafa.org.uk](http://www.ssafa.org.uk)

### The Royal British Legion

48 Pall Mall  
London SW1Y 5JY

**08457 725 725** (10am - 4pm Mon-Fri)

Website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

## Charity Search

Help for older people.  
25 Portview Road  
Bristol BS11 9LD  
**0117 982 4060** (9am – 3pm Mon-Thur)

## IndependentAge

IndependentAge helps older people on low incomes to live with dignity and peace of mind by providing assistance to enable them to remain in their own homes for as long as possible. In addition, the charity has nursing and residential care homes and can provide help to pay care home fees.

6 Avonmore Road

London

W14 8RL

**020 7605 4200**

Website: [www.independentage.org.uk](http://www.independentage.org.uk)

## Commission for Social Care Inspectorate

CSCI registers, inspects and reports on Social Care services in England. Its care home inspection reports are published on the website.

Website: [www.csci.org.uk](http://www.csci.org.uk)

## MORE HELP FROM THE LICENSED TRADE CHARITY

More information and support is available from the Licensed Trade Charity.

- There are further 'help with' leaflets including '**Relationship Breakdown**', '**Problems with Alcohol**', '**Housing**', '**Planning for Retirement**' and '**Debt**'.
- Our website details other ways in which the charity may offer support.  
[www.licensedtradecharity.org.uk](http://www.licensedtradecharity.org.uk)
- Call our welfare department on **01344 884440**

## DISCLAIMER (LTC)

The Licensed Trade Charity has used reasonable care in compiling and presenting the information in their 'help with' leaflets. The LTC does not assume liability for any errors or omissions in the content or any third party sources, including, but not limited to, typographical errors, inaccuracies, outdated information, or broken links. For websites all information is provided on an 'as is' basis without any warranties of any kind, express or implied. The LTC expressly disclaims liability for errors or omissions in the information found in their leaflets.



Licensed Trade Charity, Heatherley, London Road, Ascot, Berkshire SL5 8DR.

Tel: **01344 884440**

Website: [www.licensedtradecharity.org.uk](http://www.licensedtradecharity.org.uk)

GO TO  
CONTENTS  
PAGE

Page  
7

GO TO  
CONTENTS  
PAGE