Paying for Care in a Residential or Nursing Home

What is this factsheet about?
This information is for older people who are thinking of moving into a residential care home or nursing home. It explains how the City and County of Swansea works out whether you may be able to get help from us towards paying the fees. It covers residential homes run by the City and County of Swansea, and independently run residential and nursing homes, but not nursing care provided by the National Health Service.

This information is correct from 8th April 2019 until April 2020.

The basis for charging
Welsh Government legislation tells us what we have to take into account when we assess your ability to pay care home fees.

To ensure that the charges we make are fair, we use a Charging Policy, based on the provisions of the Social Services and Well-being (Wales) Act 2014, including:

- The Care and Support (Charging) (Wales) Regulations 2015
- The Care and Support (Financial Assessment) (Wales) Regulations 2015
- The Part 4 and 5 Code of Practice (Charging and Financial Assessment)

Moving to a residential or nursing home
Before you make the final decision to move to a residential care home you should ask Social Services for an assessment of your needs. This will help you to be sure that residential care is the right option for you and, if so, that the care home you choose is able to provide a service which meets your individual needs. We recommend that you ask for an assessment, even if you would not be eligible for financial support. There is no charge for this.

Our factsheet Choosing a Residential Care Home which is right for you gives more information to assist you in choosing a home.

How you can get help with the cost of care
When you ask us for help with the cost of care, we will do a financial assessment. This means working out with you what you will be able to pay yourself toward the cost of care, based on what your income and savings are. We will then provide you with a statement setting out the calculation of the payment that you would be expected to make toward the cost of your care.

The City and County of Swansea can give you help towards the cost of permanent care in a residential or nursing home if:

- you have £50,000 or less in savings or other assets and
- we agree that moving into residential or nursing care is the best way of meeting your needs. We decide this when we do a Community Care Assessment.

What we will pay depends on how much money – income and savings – you have. What counts as savings and what counts as income is not always straightforward. There is more information on page 2 of this factsheet.
The more money you have, the more we will expect you to pay, and the less we will pay. You will always be expected to pay something towards the cost, but we will never ask you to pay more than you can afford to pay. If you have savings, they won’t all be used up paying for care.

Whatever your income, you will not pay all of it in fees: you will be able to keep a Minimum Income Amount of £29.50 a week to spend on whatever you want.

If you don’t want to tell us about your income and savings, you can choose not to have a financial assessment, but this will mean that you (or your family) will have to pay the full cost of your care yourself.

How we calculate your income

In order to make a financial assessment we will ask you for details of your income (e.g. benefits, state pension, works pension) and your capital (e.g. bank and building society accounts, shares, National Savings Certificates). You will have 15 working days to provide this information once it has been requested.

If your capital is less than £50,000 we don’t count it at all.

There are some things we don’t count as part of your income. The main ones are:

- Disability Living Allowance Mobility Component
- War Disablement Pension
- the first £10 of a War Widow’s Pension
- up to 50% of your works pension, if it will be going to your spouse who is still living at home (except in certain circumstances).

It doesn't make any difference whether you are married or not - we'll just be looking at the money that's in your name, including your share of any money in a joint account.

Once you move into the care home, we will check the information you give us about your money, and then check it again once a year to see if anything's changed.

If your circumstances change you will need to inform us as we may need to adjust your financial assessment to reflect this.

A note about your savings

Even if your savings are over £50,000 the regulations may not class them all as capital assets. Certain sorts of assets could be treated as income and not as capital. This could affect the amount you would need to pay towards your care.

Therefore, even if your savings are over £50,000 you may wish to give us details of your assets so that we can assess them appropriately. We can then tell you whether this makes a difference to your financial position.

If you own your home

If you own your home, we may take its value into account from the time you become a permanent resident in the care home. This depends on individual circumstances. For example, if your partner or an elderly or severely disabled relative is still living there, we will ignore the value of the home and you will not be expected to sell it. This might also apply if other members of your family are living there, but we will decide this based on individual circumstances.

For the first 12 weeks after you move into residential care on a permanent basis, the value of your home will be ignored when we work out how much you need to contribute towards the costs of your care, provided that your capital (excluding the value of your home) does not exceed £50,000. During these 12 weeks the contribution you will be required to make will be assessed only on your income, savings and any other assets you have, and any shortfall will be made up by Social Services. This is not a loan or a deferred payment, and you will not be expected to repay this money at a later date. If you sell your home during the 12 weeks...
period the disregard ceases to have effect from the date of the sale.

If the house is left empty when you move permanently into care, you would be expected, after 12 weeks, to sell it to raise money towards the cost of care.

As an alternative to selling your home immediately you can ask if you can enter into a Deferred Payment Agreement. This means that we cover part of the cost of your care for the time being, but we get paid back when your home gets sold at some time in the future, perhaps after you have died. In the meantime you could let the house and use the rental income to assist with the care home fees.

There is more information in our factsheet Deferring Payments for Care Home Fees when you own your own home.

The maximum amount we will pay towards care in an independently run home

We put a limit on the amount of money we will pay towards care in an independently run home. The fees charged by independently run residential homes vary from home to home.

In 2019/20, the maximum level of fees which we will contribute to care homes in the City and County of Swansea is:

- Residential (personal) care for older people: £551 per week
- General nursing care (including the personal care element): £631 per week
- Dementia nursing care (including the personal care element): £649 per week

If you are receiving nursing care you will also be entitled to receive a payment of £167.87 per week (rate for 2018/2019) from the NHS. This may be referred to as the Registered Nursing Care Contribution or as Funded Nursing Care.

If you want to move to a home in the City and County of Swansea which charges more than this, you will have to arrange for someone else (such as a relative) to pay the difference through what is known as an Additional Costs Third Party Agreement. Our factsheet Third Party Payments for Care Home Fees gives more information.

If you want to move to a home which is outside the City and County of Swansea we will first need to find out the usual contribution for that category of care which is made by the Local Authority in that area. We will then use that to inform the contribution we make, however we will not pay more than the equivalent rate paid for homes in the Swansea area.

If you have capital of over £50,000

If you have capital of over £50,000, you are expected to pay all of the cost of your care out of that money and any income you have. Make sure that you are getting all the benefits you might be entitled to, such as Attendance Allowance. Plan ahead to make sure that you will get help from us once your savings drop below £50,000. It’s worth getting in touch when your savings fall to about £52,000, to give us time to sort things out.

You should take care not to deliberately give away your money (or your house) to bring your savings below the £50,000 limit.

There is more information for people who pay for their own residential care in our factsheet Information for people funding their own residential care.

If you need nursing care and don’t qualify for help with the cost from Social Services, then the NHS may pay up to £167.87 per week towards the cost of the nursing care. The NHS issues its own information on this.

Paying the fees

If you are in a home run by Social Services, we will send you a bill periodically for your share of the cost.

If you are in an independent home, it is up to you to make arrangements with the home as
to how you will pay your share of the cost. We will pay our share directly to the home.

If you think we’ve made a mistake

If you think that we have made a mistake with working out what you should pay towards residential or nursing care, then please let the Social Care Income & Finance Team know and we will review our financial assessment.
Tel: 01792 636380
Email: SCIF@swansea.gov.uk

Swansea Social Services and personal information

Swansea Council is the data controller for the personal information you provide to us. Your information will be used in the exercise of our official authority and will not be used for any other purpose. We will not share your data with third parties unless we are required or permitted to do so by law. Data protection law describes the legal basis for our processing your data as necessary for the performance of a public task (Social Services and Well-being (Wales) Act 2014).

For further information about how Swansea Council uses your personal data, including your rights as a data subject, please see our corporate privacy notice on our website www.swansea.gov.uk/privacy

We can give you more information about how we handle personal information. Phone 01792 636902 for a factsheet.

Comments and complaints

We welcome any comments about our services – good or bad. We are interested to hear how we could do things better, and we like to know when we are doing well.

If you are unhappy with the services you receive, we encourage you to make a complaint. Full details are given in the factsheet ‘Making a comment, complaint or compliment about Social Services.’ For more advice or information about making a complaint, you can contact our Complaints Officers on 01792 637345.

This information is also available in Welsh and in alternative formats, such as large print, on audio CD, in Braille, or electronically. Please phone 01792 636902 to request an alternative format.