



'Funding a Care Home' – a comprehensive financial guidance leaflet from [Comparecarehomes.com](http://Comparecarehomes.com).

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## Website Summary Text

How much you pay for your place in a care home will depend on what you can afford. Your finances will be assessed by your local council to work out how much you will be asked to contribute.

This financial assessment should come only after your needs have been assessed and it has been decided how best they should be met. This is because your income and the value of your assets should have no bearing on these judgements.

### The financial assessment

What you pay towards the cost of your care depends on your financial assessment. This should be carried out immediately after your, or your relative's, needs have been assessed.

It lets the council know about your or your relative's income and capital (financial assets). The financial assessment will only look at the income and capital of the person going into the care home, not that of other family members.

- Income includes most forms of regular income, such as that from a pension.
- Capital means any cash savings, shares and investments. Whether or not you are a home owner and, in some circumstances, the value of your home will be taken into account (see below).

### Your home

If you're going to move into a care home or nursing home the value of your home will be taken into account, in certain circumstances, when your capital is assessed.

If you own your home this increases the assessed value of your capital, and means that you may be asked to contribute more towards the cost of your care.

However, this should not mean you will have to sell your home. There are ways to avoid this, such as a deferred payments arrangement. Guidance on this is included in our comprehensive guidance document on 'funding a care home', which can be downloaded from the [comparecarehomes.com](http://comparecarehomes.com) website.

In certain circumstances the value of your home will be disregarded. This will apply if:

- You will only stay in the care home for a short while, and then return to your home,
- Your home will still be occupied by your partner (for example a spouse or civil partner) or by a relative who is over 60 or incapacitated, or

- Your home is occupied by a child under 16 who you're liable to maintain, or by your former partner if he or she has a child to maintain.

### What you pay

What you will pay towards the cost of your place at a care home will depend on your assessed income and capital.

- Capital over £22,250: you will pay the full cost of your care, but the local council will help with costs in the first 12 weeks if the value of your capital is less than £22,250 once the value of your home is deducted. If you're moving into a care home that provides nursing care, you may be eligible for NHS Nursing Care Contribution (see below).
- Capital £13,500 or less: this will be disregarded in the financial assessment. You won't be asked to contribute from this capital to the cost of your care.
- Capital between £22,250 and £13,500: the council will contribute towards the cost of your care. You will contribute £1 for every £250 you have over £13,500.

In all cases you'll be expected to contribute your income, including your pension, towards the cost of your care, except for £21.15 a week, which you can keep for personal expenses.

### Nursing care

Some care homes provide nursing care to residents. They're suitable for those who have a disability or serious long-term condition, or who have very restricted mobility.

If you're moving into a care home that provides nursing care, you should be assessed for NHS Continuing Healthcare.

NHS Continuing Healthcare is the name given to a package of services that's arranged and funded by the NHS. It's meant for people outside hospital, who have ongoing health needs. You can get Continuing Healthcare in any setting, including your own home or in a care home. NHS Continuing Healthcare is free. The NHS pays for your care home fees, including board and accommodation.

If you're not eligible for NHS Continuing Healthcare, you may be eligible for an NHS Nursing Care Contribution. You can read more in the Continuing Care leaflet produced by the NHS (see Useful links).