

# Paying for your Care and Support

## Adult Social Care Factsheet

### An Introduction to adult social care services and paying for support

**You should read this factsheet if you are a Harrow resident, or manage the finances of someone who may need adult care and support at home or in a residential or nursing home on a permanent or short-term basis.**

#### Do I have to pay for Adult Social Care?

Adult Social Care is means tested (with a few exceptions). If you have income or capital, you may be asked to contribute or pay in full for services. Whether you pay for adult social care or not depends on the type of support you need and your ability to pay.

Some types of support are not charged for. For example, if you need information and advice services adult social care works in partnership with voluntary and community services and you may be connected to these services. These can be free.

If you are being discharged from hospital and need a reablement service, this is free for up to 6 weeks. If beyond the 6 weeks you still need support, for example a paid carer from a care agency visiting your home, the agency will charge for this service.

Some people choose to self-fund their care by paying the agency directly through a private arrangement. People make their own arrangements for care and support for several different reasons. Some people choose to pay for their own care and support simply because they prefer to make their own arrangements for support, or they do not want to be financially assessed by the council. Other people ask the council for an assessment and during that process they find out that they are not eligible for financial support from the council.

If you are currently receiving care and support, you need to consider how that support is funded and if you qualify for financial support from the council. Please note, There may be a delay in finding out whether you need to pay for care as the social care may be arranged before a financial assessment happens.



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## Frequently Asked Questions

### Question 1: Do I have to pay towards my care if I receive benefits?

Answer: We include your benefits as 'Income' in your calculation of contribution towards the cost of your care, however we do disregard certain elements. You will receive more insight once you submit your Financial Assessment

### Question 2: Do I have to sell my Home to fund my care?

Answer: No. We have various options to help you utilise your capital to help pay for Residential Care. Non-Residential care does not include your Property Value as Capital in its calculation.

### Question 3: Do you include my Partners Income/Capital?

Answer: We only include capital/liquid assets or Income where it is held jointly, and we would disregard 50% in our calculation.

### Question 4: What if my Assessed contribution is higher than the cost of my care?

Answer: You would be treated as a Self-funder, and would have the option of arranging care privately or have it arranged and administrated via the council

### Question 5: What if I am unable to complete my financial assessment?

Answer: We can assist you by arranging a home visit to help fill out the form and verify your documents. We can also refer you to an advocacy service if you would prefer.

### Question 6: Who pays for care in a care home?

Answer: If you need to move into a care home, there will be a charge for your accommodation and care. We carry out a financial assessment to determine whether you need to pay the care home fees in full or in part.

### Question 7: How do you work out what I have to pay?

You will be responsible for paying your full fees if:

You have more than £23,250 in savings or assets; or Your weekly income is greater than the weekly fees.

### Question 8: What is Equity Release?

Answer: The main features of equity release schemes are as follows:

- Normally an arrangement fee will be charged
- Interest will be charged and added to the loan
- Your property is taken as security for a loan

The loan will be repaid either upon death or sale of the property.

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## Question 9: What are Deferred payments?

Answer: The Deferred Payment Scheme offers you a loan from the council using your home as security. It doesn't work in exactly the same way as a conventional loan. The council doesn't give you a fixed sum of money when you join the scheme but pays an agreed part of your weekly care and support bill for as long as is necessary.

You will pay based on what you have been assessed as being able to pay from your income and other savings. The council pays the part of your weekly charge that you can't afford until your home is sold or you are deceased, whichever happens first.

## Question 10: Will I have to sell my home?

Answer: We ignore the value of your home during the first twelve weeks of your permanent stay in a care home. This period is called the 'Twelve Week Property Disregard' period and this period allows you time to consider the options available. For example, renting out or selling your property, applying for a Deferred Payment Agreement or arranging to fund your care by independent means.

## Helpful links

[Benefits calculators](#)



[Complete a financial assessment online](#)



[Contact Adult Social Care](#)



If you think that you may need financial help with paying the fees for your care, please contact the financial assessment team on 020 8901 2680.

If you need this information in a different format please contact 020 8901 2680.

We welcome any comments or suggestions about this factsheet. Email: [social.carefeedback@harrow.gov.uk](mailto:social.carefeedback@harrow.gov.uk) or call 020 8424 1323

# Adult social care Jargon Buster

We are committed to explaining the jargon used in social care. Our jargon buster is a list of words and phrases used in this factsheet, defined using plain English.

## Adult social care

Care and support for adults who need extra help to manage their lives and be independent - including older people, people with a disability or long-term illness, people with mental health problems, and carers. Adult social care includes assessment of your needs, provision of services or allocation of funds to enable you to purchase your own care and support. It includes residential care, home care, personal assistants, day services, the provision of aids and adaptations and personal budgets.

## Agency

An independent organisation that provides care and support services, such as care in your own home. It is not part of your local council. The council may arrange for care and support to be provided for you by a local agency, or you can arrange this yourself.

## Assessment

The process of working out what your needs are. A community care assessment looks at how you are managing everyday activities such as looking after yourself, household tasks and getting out and about. You are entitled to an assessment if you have social care needs, and your views are central to this process.

## Capital / Assets

Things you have that may be valuable in money terms (such as a house, savings and investments)

## Deferred Payment

If you need residential care, the council will assess what you need and whether you can afford to pay for a care home. You may only be able to pay care home fees if you sell your house. If this is the case, the council may help pay the fees while you wait for your house to be sold. You would still have to pay as much as you can during this time, based on your income or available capital. Once the house is sold, you would then have to repay the council. In certain circumstances councils will have to offer this scheme to people. Broadly this is when someone has limited savings other than the value of their property.

## Financial assessment

A discussion that your council may have with you to work out how much you can afford to pay towards the care and support you need. It involves looking at your income, savings and individual circumstances. This will take place after an assessment of your care and support needs

## Means-tested

If the council assesses your needs and finds you are entitled to care and support, it will then carry out a financial assessment. This is to work out how much you can afford to pay for the services you receive. The amount you pay is your means-tested contribution, based on how much money you have.

## Property disregard

When your home does not have to be sold to pay for residential care. This applies if you are in a care home for a short time, and expect to go back to your own home. It also applies if you have moved permanently into a care home, and the house you own is lived in by your partner, a relative who is over 60, or a child under the age of 16 who you are responsible for. There is also a 12-week property disregard, when the council will not charge you - based on the value of your home - for the first 12 weeks that you are in a care home. You would still have to make a contribution to the cost of the care home based on your income or available capital.

## Reablement

A way of helping you remain independent, by giving you the opportunity to relearn or regain some of the skills for daily living that may have been lost as a result of illness, accident or disability. It is similar to rehabilitation, which helps people recover from physical or mental illness. Your council may offer a reablement service for a limited period in your own home that includes personal care, help with activities of daily living, and practical tasks around the home.

## Self-fund

When you arrange and pay for your own care services and do not receive financial help from the council. Where your savings are due to drop below the Capital Threshold of £23,250 a notice of 3 months is required to allow time for a full Financial Assessment to be completed. You can contact the Council to advise that you would like to be Financially assessed as your savings will no longer be above the limit. We will then ask to see financial information to calculate your weekly assessed charge. Similarly, if your circumstances change and your capital takes you over the limit, you must let us know immediately so that you can be reassessed.