

# Factsheet 6 — Paying for Care and Support

## Will I need to pay for my care services?

The amount you contribute to your care services will depend on your current financial situation.

We will carry out a **financial assessment** with you, to decide how much funded care you are entitled to under the directions set out by the government. This will be done by a Welfare Rights Officer, who will also check whether you are eligible for any additional benefits.

**Before the financial assessment, we will need to carry out an assessment of your care needs.**

## What do we check in a financial assessment?

We will examine your financial situation to assess how much funded care you are entitled to and how much you will need to contribute to your care. The assessment will take into account the following;

- Income
- Outgoings
- Savings
- If you are a homeowner
- Benefits and expenses relating to disability (They will also ensure that you are receiving all the benefits that you are entitled to)

## Savings

If you have between £14,250 and £23,250 in capital/savings **you will** be required to make a contribution from this. If your capital/savings are over £23,250 you will be required to pay the actual cost of your service.



## Home owners

If you own your home, its value might be included as part of your capital if you are going into a care home on a long term basis. If you own property or land other than your home, the council will always include the value as part of your capital.

Under the Care Act 2014, you may be entitled to a deferred payment agreement, meaning that you shouldn't have to sell your home in your lifetime to pay for your care.

## Will I have to sell my home to pay for my care if I go into a care home?

Not always. From April 2015, some people will be entitled to a deferred payment agreement, meaning they shouldn't have to sell their homes in their lifetime to pay for their care.

There are also some circumstances where the value of your home will not be taken into account because other people are still living there.