

# Choosing and paying for a care home?



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## Translations

### French

Ces informations sont disponibles en Francais. Veuillez contacter l'adresse ci-dessous.

### Portuguese

Esta informação está disponível em português. Por favor, contacte o endereço abaixo.

### Turkish

Buradaki bilgileri Türkçe olarak bulabilirsiniz. Lütfen aşağıdaki adrese temasa Buradaki

### Albanian

Kjo informatë është në përdorim edhe në gjuhën Shqipe. Ju lutemi kontaktoni adresën e poshtshënuar.

### Somali

Macluumaadkan oo af Somali ku qoran baad helikartaa. Fadlan, cinwaanka hoos ku qoran la xiriir.

### Tamil

இத் தகவல் தமிழில் உள்ளது. அதைப் பெறுவதற்கு கீழ் தரப்பட்ட விலாசத்தில் தொடர்பு கொள்ளவும்.

### Urdu

یہ معلومات اردو میں دستیاب ہیں۔ برائے مہربانی مندرجہ ذیل پتے پر رابطہ کیجئے۔

### Chinese

這些訊息備有中文翻譯，如欲索取，請聯絡以下地址：

### Punjabi

ਇਹ ਜਾਣਕਾਰੀ ਪੰਜਾਬੀ ਵਿਚ ਮਿਲਦੀ ਹੈ। ਮਿਹਰਬਾਨੀ ਕਰਕੇ ਹੇਠਲੇ ਪਤੇ 'ਤੇ ਮਿਲੋ, ਲਿਖੋ ਜਾਂ ਫੋਨ ਕਰੋ।

### Gujarati

આ માહિતી ગુજરાતી ભાષામાં પ્રાપ્ય (મળે) છે.  
મહેરબાની કરી નીચેના સરનામે સંપર્ક કરો:

One Stop, Taberner House, Park Lane, Croydon CR9 2BA  
Tel: 020 8726 6500

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## Who is this guide for?

This is a basic guide for Croydon residents who are considering moving into a care home for a temporary or permanent stay.

The guide will help if you currently pay for your place in a care home but may require help with funding in the future. Once your savings reduce to £25,000 or less as a result of paying for your care fees, you should contact Social Services for Adults for advice and assistance.

## Have you considered other options?

Is moving into a care home the right choice for you? You could consider remaining in your own home with help such as:

- home care and meals on wheels;
- special equipment or adaptations to your home;
- receiving direct payments to buy your own services.

You could also consider moving to other types of accommodation such as sheltered housing, special sheltered housing or supported living.

Check our website for more information on these services or contact Social Services for Adults.

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## What is a care home?

A care home is an establishment providing accommodation, care and/or rehabilitation for people who are unable to live independently due to a variety of reasons.

The type of care offered varies from home to home and takes account of different needs. We own some care homes for older people; other homes in the borough are owned by the private & voluntary sector.

All care homes are registered with and regularly inspected by the Commission for Social Care Inspection and you are entitled to see the inspection report held by each home.

If you wish to move into a care home, you should contact Social Services for Adults as soon as possible.

## Assessing your needs

A social care or health professional (this could be a care manager, community nurse or occupational therapist) will assess your needs and provide advice and assistance. They can also advise you whether you may be eligible for financial support from us and/or Croydon Primary Care Trust.

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If someone is currently looking after you, the assessment will take account of the needs and views of your carer.

If the assessment by a care manager (or other relevant professional) shows that a care home would be the best option for you, they will discuss with you what type of home to look for.

They can give you information about the range of homes to help you decide which care home will suit you. If there is no suitable home in Croydon or, for instance, your relatives live elsewhere, they will be able to assist you to move outside the borough. However, we would only be able to support you financially in a care home if an assessment shows that this is what you need and your savings/assets are below a certain limit (see insert).

As well as permanent stays, it is also possible to have planned short-term breaks in a care home, perhaps to give you or your carer a break. There may also be occasions when a temporary stay is necessary; for instance if your carer is sick or has to go away at short notice.

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## Paying for your stay in a care home

If you move into a care home there will be a charge for your accommodation and care.

You may be asked to pay the fees in full, or in part, depending on your resources (income and capital) as laid down in the National Assistance Act 1948.

In a care home under a nursing contract, the cost of the nursing is paid by the Health Service, so you will only contribute towards the residential element of your care.

If you receive after care services provided under Section 117 of the Mental Health Act 1983, you may be exempt from any charge; your care manager will discuss this with you at the time your care is arranged.

If you do not own your own property and need help to pay towards your care home costs, you will be expected to choose a home that falls within the amount we have agreed to pay. If you choose one that is more expensive, you may have to pay a 'top-up' amount for the additional cost.

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## Finding out how much you can afford

If you want us to help you pay for the cost of your stay in a care home, you will need to complete a financial assessment form. This will help us work out how much you can afford to pay towards your residential care home fees.

## What happens if I own my own property?

If you own your own home, we will include the value of your property in your financial assessment as an asset that can be used to pay your fees in permanent care. However, the property value will not be included for any temporary stay in care or, for a permanent stay, if the property continues to be occupied by:

- your partner;
- a relative who is either aged 60 or more or who is sick or disabled;
- a child you are maintaining who is aged under 16;
- other people where we believe that this is reasonable.

If your property has been transferred to someone else, we will take account of the circumstances of the transfer. You should supply a copy of the agreement confirming the transfer with your completed financial assessment.

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If you own your own property there are four ways to pay your care home fees:

1. You can choose to make your own financial arrangements independently of us.
2. You can apply for our Deferred Payments Scheme.
3. You can apply for Interim Funding.
4. You can rent your property out and use the income to pay for your care home fees. The Deferred Payment Scheme can help with this.

## **The 12 week property disregard rule**

- In April 2001 the Government introduced a 12 week property disregard rule. This means that for the first 12 weeks of permanent stay in the residential care home, your property is not taken into account (unless it is sold within this time) when we calculate how much you should pay towards your care home fees.
- This will apply to you if your weekly income is not high enough to pay the fees or you do not have assets/savings over the threshold (see insert).
- If you qualify, the council will only ask you to pay a contribution based on income and other assets/savings that you have, and we will pay the difference between that amount and the fee that we have agreed to pay the residential home for your care.

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- After the 12 week period the value of your property will be taken into account in working out how much you should pay.

## The Deferred Payments Scheme

This option is available to people who do not wish to sell their homes whilst they are living in a care home. You will still contribute towards the cost of your care from your income, but the shortfall between your contribution and the full care cost will be deferred.

### What you need to know

We have discretion on whether to allow you to enter into a Deferred Payments Scheme. This discretion is based on criteria outlined under Section 55 of the Health and Social Care Act 2001.

The scheme allows us to continue to meet the difference between your assessed contribution (what you pay) and the cost of the care home. The difference is called the “deferred contribution”.

### How does it work?

We will put a legal charge on your property in lieu of contributions towards the cost of your residential accommodation.

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You or your estate would only pay back the deferred contributions when the property is sold or when you leave residential care.

We will not charge interest while the payments are being deferred, although reasonable interest will be charged if repayment is not made when the agreement is terminated. The interest rate is 4% above Natwest base rate.

If we agree with you to defer payments, you should seek independent financial advice before arrangements are finalised. You will need to ensure that the property is secure, insured and maintained at all times.

## **How do I apply for Deferred Payments?**

If you would like to apply for the Deferred Payments Scheme you should call the Charging Helpline.

We will then arrange for you to complete a financial assessment form, including:

- Contract fees - this is the total rate (including any top-up).
- Top-up value – identifying if you wish to self top-up under the scheme.
- Declared rate – the cost we would contract for.
- Value of your property.

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- Details regarding ownership (Land Registry or deeds).
- Details regarding any debts listed against the property i.e. mortgage.
- Cost of building insurance and renewal date.

From this information we will determine if we are able to offer you the Deferred Payments Scheme and will notify your care manager of the outcome.

If you are successful, the financial assessment team will arrange completion of the Deferred Payment Agreement, which you **must** keep a copy of.

## Renting your property

If you choose this option, the rental income may allow you to fund your full care costs. However, your property should only be rented on a short-term let basis and you should send a copy of the letting agreement to the financial assessment team. Where the rental income does not cover your full care costs, you may wish to apply for a deferred payment and use the rental income to reduce the amount deferred against your property.

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## Interim Funding

If you would prefer to sell your home you may take advantage of a scheme called 'Interim Funding'. We would give you a loan to pay the home's fees which you would repay when the sale of your property was completed. You can use this scheme if:

- You do not have sufficient income and do not have savings above the current threshold limit (see insert), other than the value of your home, to meet the cost of your care.
- You are in the process of selling your home but the funds are not available quickly enough to meet the costs of the residential care.
- You own or have a beneficial interest in the property.
- Your property is worth more than the current threshold limit (see insert), which means that you have to pay the cost of care yourself.
- There is no outstanding mortgage on your home, or if the value of your home minus the outstanding mortgage equals more than the current threshold limit (see insert).

We will put a legal charge on your property in lieu of contributions towards the cost of your residential accommodation.

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There are some things that you should think about before considering the scheme:

- A legal charge will be secured against your property giving us the right to reclaim the loan against the eventual sale.
- You will need to maintain the property; e.g. pay for insurance on the building and contents and pay heating bills to prevent damp and frost.

## What's next?

When you have found an appropriate care home and you have decided how to pay the fees, your care manager will help you to:

- arrange a moving date;
- assist you to make any necessary arrangements;
- complete a three way contract between yourself, the home and us (this will include the objectives of your care plan and the financial arrangements).

Once your placement is confirmed, your care plan will be regularly reviewed by a care manager or health professional at least once a year.

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If your financial circumstances should change in between reviews, please let us (Charging Helpline) know. However, if you are able to pay the full fees yourself, because you have sufficient income or you have above a certain level of savings (see insert), you should agree payment arrangements directly with the home.

We can give you advice about a suitable home and about any benefits that may be available to you, but we would not usually arrange your stay.

## Compliments, comments and complaints

We value feedback from the people who use our services as it tells us what we do well and where we can improve. If you have a comment or query about the service you have received, please talk to a care manager (or other relevant professional) or to a member of our financial assessment team. If you are not satisfied with our service, you have a right to complain. Please see our corporate “*Compliments, comment, complaint... we’re listening*” leaflet, which is available from One Stop receptions or from your care manager.

We are always interested in any comments you may have about this guide because we are keen to make it easy to use and as informative as possible.

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## Contacts

For more information and guidance on any of the alternatives to a care home or for help in choosing a care home, please visit our website:

[www.croydon.gov.uk/carehomes](http://www.croydon.gov.uk/carehomes)

Otherwise, you can phone or visit us as follows:

Social Services for Adults                      020 8726 6500  
(Use this number for the Financial Assessment Team)

Charging Helpline                                      020 8760 5676

Housing Benefit Advice                              020 8667 8282

Welfare Benefits Hotline                              0800 731 5920

Social Services Complaints                              020 8760 5685

## One Stop Receptions

Taberner House, Strand House, Park Lane CR9 2BA

Strand House, Zion Road, Croydon, Thornton Heath  
CR7 8RG

New Addington, 90 Central Parade CR0 0JB

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## **For independent advice contact:**

### **Age Concern Croydon**

58-162 London Road  
Croydon CR0 2TD 020 8680 5450  
Email: [acc@ageconcerncroydon.org.uk](mailto:acc@ageconcerncroydon.org.uk)  
Website: [www.ageconcerncroydon.org.uk](http://www.ageconcerncroydon.org.uk)

### **Alzheimer's Disease Society in Croydon**

Morland Lodge, 4 Morland Road  
Croydon CR0 6NA 020 8662 5955

### **Citizen's Advice Bureaux**

New Addington 01689 846 890  
Thornton Heath 020 8684 2236

### **Commission for Social Care Inspection**

8th Floor – Grosvenor House  
125 High Street  
Croydon CR0 9XP 020 8256 6430  
Website: [www.csci.gov.uk](http://www.csci.gov.uk)

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## **Croydon Mencap Ltd**

60 – 61 Leslie Park Road  
Croydon CR0 6TP 020 8662 9201  
Website: [www.croydon.cswebsites.org](http://www.croydon.cswebsites.org)

## **Croydon Primary Care Trust**

Leon House  
233 High Street  
Croydon CR0 9XT 020 8274 6000  
Website: [www.croydon.nhs.uk](http://www.croydon.nhs.uk)

## **Department for Work and Pensions**

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

## **Help the Aged Care Fees Advice**

FREEPOST LON 18542  
Oxford OX29 4BR freephone 0500 767476  
Website: [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

## **Mayday Healthcare NHS Trust**

Mayday University Hospital  
Mayday Road  
Thornton Heath  
Surrey CR7 7YE 020 8401 3000  
Website: [www.maydayhospital.org.uk](http://www.maydayhospital.org.uk)

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## **Mind in Croydon**

26 Pampisford Road

Purley CR8 2NE

020 8668 2210

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

## **Relatives and Residents Association Helpline**

(Support and advice for families of people considering going into a care home)

5 Tavistock Place

London WC1H 9SN

020 7359 8136

(Open Mon – Fri 9.30am–4.30pm)

Website: [www.relres.org](http://www.relres.org)

