

# Sheffield City Council Adult Care and Wellbeing

## Your guide to paying for social care support in a care home

This guide explains how we work out what you'll need to pay towards the cost of your support in a residential care or nursing home. For a guide on paying for care at home or in the community read our guide to paying for support in Sheffield. This is available on our website [www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care).



By now you should have had a conversation with a Social Care Worker about the support you need. If you're not funding the total cost of your support yourself, you'll need a Financial Assessment from our Social Care Funding Team to work out what you'll pay for your support, and what the Council will contribute. Our Social Care Funding Team will:

- 1. Help work out if there are any benefits you can get to support you financially.** You may be entitled to state benefits. We can tell you how to get help with this, and with your permission, refer you to Citizens Advice Sheffield, who can work with you to complete a Financial Health Check. This can help you to maximise your monthly income.
- 2. Help you to complete a Financial Assessment.** This can be by email or post.
- 3. We will let you know what you need to pay after your Financial Assessment.** Once you're living in the home, we'll send you an invoice every month.



#### **4. Help you set up a Direct Debit to pay for your support.**

Most people prefer to set up a Direct Debit so they can pay quickly and easily each month – and this is the easiest way for us to receive your payments. Our Residential Support Team can help you with this (contact details on page 5).

### **Advice on managing your finances**

We can let you know how to get help with other money matters like making a Will and getting independent financial advice. We can also tell you how you can give authority to a person you trust to make financial decisions for you. This is called Power of Attorney. It gives someone you trust the power to make decisions quickly, easily and legally, about your finances, your medical care and your daily routine (like washing and dressing). You can also find advice on this from the Government website: [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney). Or you can talk through what you need to do by calling **0300 456 0300**.

### **How to complete your Financial Assessment**

You can do this by email or post. Please let your Social Care Worker know how you would like to complete your Financial Assessment, and if you want someone else to help you.

### **Information you will need**

You'll need to give us information about your finances as part of your Financial Assessment. We will give you a full checklist of the information we need before your assessment, but it would help if you can start to collect information about your:

- income (like benefit letters, pay slips, pension statements).
- capital (like bank statements, investments).

### **How we work out the amount you'll pay**

Unlike NHS health care, adult social care and support is not free. Most people pay for some or all of their care and support.

We'll use the information you provide about your finances, and national rules based on the Care Act 2014, to work out what you'll pay and what we'll contribute towards the cost of your support. If you choose not to tell us about your finances, you'll have to pay the total cost of your support.

## Your income

Your income is any money you regularly receive from a pension, benefits, charity or other organisation. It doesn't include money from paid employment.

If you do not pay the total cost of your place in the home, but you pay towards your support costs, government rules mean that you must have a weekly amount for your own use, called your Personal Allowance. Currently this is £30.15. The Personal Allowance is an amount of money that you must get to pay for personal items while you live in a home. Your Personal Allowance can't be used to pay for your place in a home. It should be used for things like newspapers or magazines, and for your personal care such as hairdressing and toiletries.

We ignore the value of your Personal Allowance.

## Your capital

If you have capital worth more than £23,250, you'll pay the total cost of your support. Capital includes cash or savings, stocks and shares and other investments.

We may count your home as part of your capital, but sometimes we can ignore the value of the property that you live in before entering permanent residential care.

For instance, when someone is still living in the property who is:

- your spouse or partner
- a relative aged under 18 who is dependent on you
- a relative aged 60 or over
- a relative who is substantially disabled.

If someone is living in the property and doesn't meet one of these categories, then we may be able to ignore the value of the property if the person has cared for you and has been living with you, but we look at each case separately.

If your capital includes the value of a property that we can't ignore, we will not include its value for the first 12 weeks of your residential or nursing care. This is called the 12-week disregard. You will have until the end of week 12 to decide if you want to become a permanent resident or return home. If you choose to remain in the care home, we'll add the value of your property to your capital, and the amount you pay will increase.

If your capital is worth between £14,250 and £23,250, we include the value of this in your Financial Assessment. For every £250 (or part of £250) you have, we add £1 to your weekly income.

- Example 1: capital worth £15,000 adds £3 to your weekly income. [  $£15,000 - £14,250 = £750$ .  $£750 \div 250 = £3$ . ]
- Example 2: capital worth £22,000 adds £31 to your weekly income. [  $£22,000 - £14,250 = £7,750$ .  $£7,750 \div 250 = £31$ . ]

If your capital is worth less than £14,250 we ignore it. Your Financial Assessment will look at your income only.

It's important you share details of all your capital with us, so that your financial assessment is accurate. If you reduce your capital (for example by giving a house to a relative) to avoid paying for your support, we may still include this value in your assessment. This is called Deprivation of Assets. The Government rules on this are explained on their website [www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#AnnexE](http://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#AnnexE).

## **Paying for your support**

After your Financial Assessment we'll write to you to explain how we worked out your income and your capital, and what you'll pay for your support.

It may be helpful to get independent financial advice if you're concerned about your care costs. Get details of the support available from our Sheffield Directory website [www.sheffielddirectory.org.uk/money](http://www.sheffielddirectory.org.uk/money).

If you're finding it hard to pay for your care and support, we encourage you to contact us to discuss this, as this may avoid more formal action. If you need help with debts and managing your money you can get details of organisations that can help on our Sheffield Directory website [www.sheffielddirectory.org.uk/money](http://www.sheffielddirectory.org.uk/money).

## **Costs of residential care**

When we're planning support with you, if we agree that your care and support needs are best met in a care home, we'll provide you with information about the residential care and nursing homes available.

If you choose to live in a home that charges more than the rate we pay for care in a home, you'll need to ask someone else (like a relative, a friend or a charity) to pay the difference. This is called a 'third-party top up'. They must sign a written agreement which sets out the extra costs and how often they have to be paid. If at any time they're not able to pay the top up, we may ask you to move to another home.

We'll write to you after receiving all the information we need to know about your finances. We'll explain what you'll pay, and how you can pay. We'll send you an invoice every month. If there is a third-party top up, we'll also send an invoice to the third-party for this payment every month.

## **Reviewing the amount you pay**

The amount you pay will usually change every April in line with the increase in state benefits. We'll review what you pay each year in line with these increases.

If your financial situation changes you must tell us, so we can work out if the amount you pay for your support changes.

## **More information**

If you need more information please let us know. We can provide information in other formats like large print or Braille, and help if English is not your first language - including interpreters and translations.

## **Contact us**

During your Financial Assessment we can answer any questions you may have. If you would like to talk to someone about your finances before then please contact our Social Care Funding Team.

**Email:** [funding.team@sheffield.gov.uk](mailto:funding.team@sheffield.gov.uk).

**Write to:** Social Care Funding Team, floor 1, Howden House, Sheffield S1 2SH.

**Call:** (0114) 273 4440. Open Monday to Friday 9 am to 3 pm.

Help with setting up a Direct Debit and making payments

Our **Residential Support Team** can help you to set up a Direct Debit and answer any questions you have about making payments.

Email: [residentialsupport@sheffield.gov.uk](mailto:residentialsupport@sheffield.gov.uk).

Telephone: **(0114) 273 6717** (choose option 1, then choose option 2).

Open Monday to Friday 9 am to 3 pm.

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## **Sheffield City Council Adult Care and Wellbeing.**

### **Your guide to paying for support in a care home.**

This guide, and more information about the cost of care, is available from our website [www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care).

This guide was updated in April 2024. Next update is planned for April 2025. Call (0114) 273 5611 or email [information@sheffield.gov.uk](mailto:information@sheffield.gov.uk) for the updated guide.

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