

Care Direct
0845 1551 007

factsheet



Paying for Short Term/Respite Residential Care

Factsheet 10d – 06 October 2010

Part of the care home series:

Fact sheet 10a, Is a Care Home right for me?

Fact sheet 10b, Choosing a care home – what should I ask?

Fact sheet 10c, I've chosen a Care Home – what happens next?

Fact sheet 10e, Paying for Long Term Residential Care

Are you eligible for our help?

Every person's situation is unique, and we carefully consider each request for support. For more information about Fair Access to Care (FACS) - in other words our eligibility criteria, the guidelines used to assess people's needs, please read our Factsheet 1, *Assessment and Fair Access to Care* or telephone Care Direct 0845 1551 007 for a personal explanation. If you think you may need financial support from us we will arrange for someone to talk to you about your needs, and recommend the care and support that is most suitable for you. There is no charge for this. You can have a relative or friend present if you want.

If you have savings over the capital threshold (currently £23,250)

excluding the value of your home then you will not be eligible for financial assistance.

When your support/care needs have been established you will usually fall into one of the following banded rates for funding purposes:

Residential:	Nursing:
Band 1 - £295 per week *	Standard £416.30 per week * (excluding Funded Nursing Care)
Band 2 - £309 per week *	Standard £525.00 per week * (including Funded Nursing Care)
Band 3 - £330 per week *	High £427.30 per week * (excluding Funded Nursing Care)
Band 4 - £391 per week *	High £536.00 per week * (including Funded Nursing Care)

* It is important to realise that this is not the actual amount that we will pay towards your support/care because you will be required to make a contribution towards your banded rate. Your contribution will be determined by a financial assessment being undertaken.

If you meet the criteria for Funded Nursing Care the NHS will pay the health element of your support/care.

For Mental Health, Learning Disabilities and Physical Disabilities (aged under 65) people the banded rates do not apply as your fees will be individually negotiated.

If the home fees exceed your banded rate you may not be able to go to the home of your choice unless someone else can pay the difference. This is known as a Third Party Contribution and will need to be paid

over and above your own assessed contribution and can not be made from your own weekly income or capital assets:

How much will I have to pay?

You are required to make a contribution towards the banded rate quoted above which will be determined following the outcome of a financial assessment of your weekly income and capital resources.

- **Income is the money that you receive such as State Retirement Pension, War Pensions, State Benefits, Occupational Pensions, Trust Fund income etc.**
- **Capital is the value of any savings, investments, property (other than your main place of residence) and land that you have/own.**
- **Should your short term care become permanent you will need to refer to Factsheet 10e.**

Will all my Income and capital be taken into account? No

- **From your weekly income we will automatically disregard a Personal Expense Allowance (PEA) of currently £22.30 which is our statutory requirement. This is to cover items such as newspapers, toiletries etc.**
- **Additionally if your weekly income exceeds £132.60 per week an additional weekly sum of up to £5.75 (savings disregard) will be**

allowed.

- If you are in receipt of an occupational pension and your spouse/partner remains at home 50% of your occupation pension may be disregarded.
- Ongoing household expenses such as mortgage, rent, water rates etc will be taken into account when calculating your assessed accommodation charge.
- From your capital the first £14,250 will be fully disregarded.
- The value of your home (main place of residence) is fully disregarded.

If you own any additional property or land then the value will form part of your capital assets.

What if my capital assets are above £14,250 but are below £23,250?

You will be required to pay a notional tariff income on your capital charged at £1.00 per week for every £250.00 (or part thereof) between £14,250 and £23,250 for example:

You have capital of	£17,580.51	
We disregard	£14,250.00	
Assessable capital	£ 3,330.51	(Divided by £250)
Notional Tariff Income *£	14.00	To be added to your weekly income for assessment purposes

*** Notional tariff income is a formula set by Central Government and does not represent the income earning capacity of that capital.**

How do I pay my assessed weekly contribution?

You will be required to pay your assessed contribution directly to Devon County Council. You will be sent an account through the post every four weeks by Client Finance Services which will explain the different payment methods available.

You should not receive any additional requests for payment other than those notified to you by Client Finance Services.

If you have any further questions please contact:

Care Direct 0845 1551 007

Further factsheets can be found online at

www.devon.gov.uk/factsheets

If you would like it in a different format such as Braille or tape, or in a different language, please contact our Customer Service Centre on 0845 155 1015 or email customer@devon.gov.uk.

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