

**Care Direct**  
0845 1551 007

# *factsheet*



## **Charges for Residential and Nursing Care**

**Factsheet 2b – 20 August 09 (4 pages) Part of the Care Home series (10a, 10b, 10c and 2b)**

**When you are assessed as needing residential or nursing home care, the weekly charge for your accommodation will be worked out by an assessment based on the financial details you supply. What you will have to pay depends on your financial circumstances:**

● **Long term care -**

<p><b>More than £23,000 (capital and savings) <i>including</i> the value of your home</b></p>	<p><b>You will have to pay the full agreed fee for your accommodation. However, the value of your home may be excluded for up to 12 weeks. See: Deferring payments for residential and nursing care below.</b></p>
<p><b>Up to £23,000 (capital and savings) <i>including</i> the value of your home</b></p>	<p><b>The amount you are required to pay will be based on your weekly income (including pensions, benefits and other income). The first £14,000 of your savings is disregarded. You will be required to contribute a further £1 a week for every complete, or part of, £250 of capital that you have over £14,000, in addition to the agreed payment from the weekly income you receive from other sources.</b></p>

● **Short term and respite care -**

<b>More than £23,000 (capital and savings) <i>excluding</i> the value of your home</b>	<b>You will have to pay the full cost of your care home fees.</b>
<b>Up to £23,000 (capital and savings) <i>excluding</i> the value of your home</b>	<b>Your income will be assessed in a similar way as long term care and an allowance will be made for your ongoing home expenses. For example rent, council tax.</b>

## **Deferring payments for residential and nursing care**

**When you do not have sufficient income or other assets to pay the full cost of your residential or nursing home care, you may have to sell your home in order to pay the fees. For the first *12 weeks* in residential care the value of your home is disregarded, so, you need only contribute your available income and/or capital and savings for this period.**

**After the *12 week* property disregard period has expired, you will be required to meet the full cost of your accommodation. Devon County Council can, by way of a deferred payment agreement, pay the difference between the charge required on your available income and the full cost of the accommodation. If this applies to you, you will be given further information.**

**You may be considering moving into a home which is more than Devon County Council would reasonably expect to pay. This is possible if someone such as a friend, relative or charity can top up your care home fees. This third party must agree to make the payments for the whole of your stay. If at any time they are unable to pay this amount you could be asked to move to another home.**

### **What if I have long-term healthcare needs?**

**You should be given an assessment of your health care needs to work out what sort of care you will need. The NHS will use this assessment to make sure that you do not pay for the health care that you need.**

**If you meet the criteria for Continuing NHS health care your care will be funded by the NHS. This may include the social elements of your care such as your nursing home fees.**

**If you do not meet the criteria for Continuing NHS Health Care you may still be eligible for Continuing Health and Social Care. The NHS will fund all the health parts of your care, but Social Services will be responsible for your social care.**

**For more information about:**

- **the financial assessment process, contact Care Direct on**

**0845 1551 007**

- **going into residential care see our factsheets:**

**FS10a What to look for in a Care Home,**

**FS10b Moving into a Care Home and**

**FS10c Paying for your Residential Care**

**If you would like this factsheet in a different format such as Braille or audio, or in a different language, please contact our Customer Service Centre on 0845 155 1015 or email [customer@devon.gov.uk](mailto:customer@devon.gov.uk).**

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