



Care Home Fees

You may be concerned about the financial implications for you or a loved one moving into a Residential or Nursing Care home. At Leech & Co, we can advise you in relation to your legal rights about when and what you have to pay for residential or nursing care.

Whether you have to pay for your future care needs will depend on the duration of your stay, your medical condition and your financial position. In certain circumstances, your care will be funded by health or social care services. If this is not the case, then the Local Authority (your local council) will want to know about your personal finances to find out how much money you have to pay for your care.

Temporary Stays at a Care Home

If you are only moving into a care home for a week or two, then you will not be asked to provide all the information about your financial circumstances. You will still have to pay, but the contribution for respite is at a fixed rate. This is currently set at £14.44 per night.

Long-Term stays at a Care Home - what money is taken into account?

The Local Authority will want to know about both your income and savings when deciding whether you should pay for your care. Income from benefits such as State Retirement Pension, Pension Credit and Attendance Allowance will be taken into account when looking at your income. Any Private and Occupational Pensions you receive will also be considered. Some benefits are exempt and you will be allowed a Personal Expenses Allowance which is disregarded in all assessments

The Local Authority will also want to know about how much you have invested in savings. The current limit is £23,250.00. Anything over the capital limit and you will be expected to pay the full cost of your care.

If you have savings and investments under £14,250 your capital will be fully disregarded. If you have savings and investments between £14,250 and £23,250, then there is a sliding scale of money which is taken into account. This is known as “Tariff Income”.

As you can see, the way income and capital is taken into account can be complex and confusing. We can advise you about how your personal circumstances will affect the cost of the care you or a loved one receives.

What if I own a house?

The value of your former home will only be taken into account if you are moving permanently into a care home. If you own other properties in the United Kingdom, in addition to your former home, the value of these properties will be included as capital.

If you own properties abroad, you will not be requested to sell them but if you release capital from them whilst in residential care it will be counted as assessable capital.

What if I am left at home, whilst my partner is moving into a care or nursing home?

There are circumstances when your home will not be taken into account by the Local Authority when looking at payment of care fees.

For example, if your partner moves in to a care home and you remain in the property then it will be disregarded when calculating whether you should contribute to care fees.

There are other circumstances in which this will apply so please contact us to discuss this in more detail.

How Leech & Co can help

Here are a few examples of how Leech & Co can help in providing advice and assistance in relation to residential or care home funding:

- Reclaiming wrongly paid care home fees;
- Requesting a financial assessment and liaising with the Local Authority on your behalf;
- Third Party Top-up Payments;
- Section 117 Payments for health care under the Mental Health Act;

- Deferred Payment Schemes;
- Advising you on planning for your future, including the payment of care home fees. We also offer Wills, Powers of Attorney, Funeral Plans and Probate Services. Please ask us about anything else that you feel may be of benefit to your future planning.

If you are concerned about any aspect of paying for care, even if you are remaining in your own home, please contact us for advice on 0161 749 9000.

We will arrange an appointment to see you at your home and at a time that is convenient to you.

Full details about all of the above can be found on our website – www.leechandco.co.uk - or simply call us on 0161 749 9000. We're more than happy to talk things through with you and answer any of your questions.

Leech & Co Solicitors have prepared this factsheet to help you make your Will. It contains general advice only. The content of this factsheet should not be used to make a decision or take an action without further legal advice.