

Factsheet



improving people's lives

Paying for residential and nursing care

If you have had a [social care needs assessment](#) and are eligible for care and support services, we will discuss how your needs can best be met.

This could be through care and support in a care home setting, such as:

- a residential home which provides social care and support
- a nursing home which provides health care, and social care and support

Most people have to pay their care costs depending on the outcome of a financial assessment. This is a fair assessment of your financial circumstances.

Devon County Council's Client Financial Services Team are responsible for working out how much you will have to pay. They will also send you a bill for your assessed contribution, and deal with any issues resulting from non-payment of the account.



www.devon.gov.uk/care-and-health



Residential and nursing care rates

2022/23 personalised fee rates from 4 April 2022

Residential

- Accommodation cost: £352 per week
- Personalised care hours: £13.08 per hour

Example for 24 care hours:

Fixed element of fee = £352
24 hours at £13.08 = £313.92
Total weekly fee = £665.92

Nursing

- Accommodation cost: £371 per week
- Personalised care hours: £13.08 per hour

Example for 24 care hours:

Fixed element of fee = £371
24 hours at £13.08 = £313.92
Total weekly fee = £684.92

Please note that this model does not apply to out-of-area provision and relates only to social care placements or the social care element of any joint placement.

What information do you need for a financial assessment?

To work out how much you will have to pay if your needs will be met in a residential or nursing care home on a long term basis, we will ask you about:

- [your weekly income as detailed in The Care Act](#) - this could be your State Pension, occupational pension, state benefits and any other income
- [your capital as detailed in The Care Act](#) (savings/ investments) - this could be money you have in bank and building society accounts, stocks and shares, investment bonds and policies, Premium Bonds, income bonds and any other savings and investments
- property or land you solely or jointly own - including the house you live in.

If you will be staying in a residential or nursing care home on a short term or respite (replacement care) basis, we will ask you about the above plus:



- your housing costs, this includes your rent or mortgage, council tax, water rates, household insurance, service charges and community alarm systems
- property or land you solely or jointly own – not including the house you live in.

We will send you an income and expenditure form to complete, to work out how much you have to pay towards your care services. You will have 14 days to complete and return the form.

If you are unable to complete the form and would prefer to speak to us please call 01392 384391 and we will take your information over the phone.

If you don't want to give us details about your finances we will not be able to do a financial assessment and you will have to pay the full cost of any care and support services you receive.

If we identify that you may be entitled to additional benefits, we will advise you of this and provide information and contact details of who can assist you, if needed.

We will also tell you if any of your benefits will be affected by moving into long term residential or nursing care – for example, your entitlement to Attendance Allowance may stop – and what this means to how much you pay towards your care.



What happens after the financial assessment?

The financial assessment will work out how much you need to pay – this is called your assessed weekly charge.



We will also send you:

- letter confirming your assessed weekly charge and date your charges start
- a copy of our calculations showing you how we have worked this out
- a form for you to sign and return declaring the details are correct and you agree to pay your assessed weekly charge
- you will also receive a statement of account every four weeks for your assessed charge

If the financial assessment identifies you have savings and investments over [the upper capital limit](#) you will have to pay the full cost of any care and support you receive.

What if I don't agree with the outcome of my financial assessment?

You can contact us if you believe the outcome has been incorrectly calculated, or that we've used incorrect details about your finances.

Write to:

Client Financial Services, Devon County Council
Room 180
County Hall
Topsham Road
Exeter
EX2 4QD

Email: chargingforcarerresidential-mailbox@devon.gov.uk

Phone: 01392 384391

We will acknowledge your enquiry within 10 working days, and will contact you with a response as soon as we have investigated the issue.

Will my financial assessment be reviewed?

We will review your financial assessment at least once a year.

When we review your financial assessment we will tell you if any changes need to be made to your assessed weekly contribution, and your account will be updated accordingly.

You can also request a review of your financial assessment at any time throughout the year if your financial circumstances change; for example, the level of your savings and investments decreases or the level of your pensionable income increases.



To request a review write to:

Client Financial Services, Devon County Council
Room 180
County Hall
Topsham Road, Exeter
EX2 4QD

Email: chargingforcareresidential-mailbox@devon.gov.uk

Phone: 01392 384391

Phone opening times are 11am to 3pm Monday to Friday (excluding bank holidays)

What happens to my property?

When completing the financial assessment we include any property or land that you solely or jointly own. This includes the home where you live and any other property or land, such as a holiday home. We treat these differently based on the charging regulations and whether you are moving into a care home on a long term, short term or respite (replacement care) basis.

When moving into long term residential or nursing care

In the first 12 weeks of your long term stay, the value of the home where you live will not be taken into account, unless you sell the property before the end of this 12 week period. After this period the value of your home will not be included if it will still be occupied by:

- your spouse or partner
- a relative aged 60 or over
- a relative aged under 60 who receives disability-related benefits such as Personal Independence Payment (PIP) or Disability Living Allowance (DLA).

If none of these apply the value of your home is likely to be included.

If you own property or land other than where you live, such as a holiday home, the value will be included in your financial assessment from the start.

If you have a spouse or partner their entitlement to benefits may be affected by your move into long term residential or nursing care.

We recommend that you seek [independent financial advice](#).



Short term or respite (replacement care) stays in residential or nursing care

We don't include the value of the property where you live. If you own property or land other than where you live, such as a holiday home, the value will be included in your financial assessment from the start.

Can I choose my residential or nursing home?

You can choose your home as long as the accommodation is suitable for your needs and available at the cost we have agreed in your personal budget. If you choose a care home that is more expensive, you will need to make a [top-up payment](#) to cover the difference.

Deferred payment agreements

You may want to consider applying for a deferred payment agreement to help you pay for the cost of your care.

A deferred payment agreement is a way of preventing you from being forced to sell your home during your lifetime to meet your care costs.

[The Money Advice Service](#) and [GOV.UK](#) provide more information on deferred payment agreements.

There are fees and charges linked to deferred payment agreements as shown in the table below.

You can choose to pay the fees and interest when they are charged, or you can add them to the amount being deferred. Any charges made only reflect the actual costs incurred by us to provide the scheme.

Fee type	When charged	Amount
Arrangement fee	Upon application	£400 + valuation fee (a)
Administration fee	50 per cent equity revaluation (b)	£21 + valuation fee (a)
Administration fee	Review of agreement (c)	£21 + valuation fee (a)
Administration fee	Additional statement requests (d)	£21
Percentage interest rate	Interest will be charged from the start of the agreement and will be added on a compound basis	Currently 1.55% (e)

Notes

(a) Any valuation fees we incur will be recharged to you at the actual rate.



- (b) When the total amount deferred equals approximately 50 per cent of the value of your property, we need to revalue your property to review and possibly adjust the maximum amount that you are allowed to defer.
- (c) When the total amount deferred equals approximately 70per cent of the maximum amount you are allowed to defer, we will carry out a full review of the agreement. This is to review the cost of your care, discuss your future plans and the effect these will have on future costs, discuss when you might be eligible for Council support and consider if a deferred payment continues to be the best way to meet your care costs.
- (d) We will issue deferred payment statements on a six-monthly basis. Any additional statement requests will have a charge.
- (e) Percentage interest rate is set nationally and reviewed on 1 January and 1 July each year.

You should always think about getting [independent financial advice and information on paying for care](#).

