

Residential Services - Charging Policy 2025-26

Principles of the Policy

Adult Social Care is not free. Most people will pay for their care services. Some will pay the full cost, others will pay most of their income (and possibly capital) towards their care charges.

Our Policy is based on the Care Act, Care and Support Statutory Guidance:

<https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance>

Can I get help for Care Home Costs?

North Somerset Council will help with the cost of your care if you are:

- assessed as having a care need AND
- you have less than £23,250 in savings / assets / investments (not including your main or only home) OR you are accessing UP TO 42 days Reablement in a care home.
- your weekly income is less than the weekly “basic rate” that the Local Authority will agree to fund up to – this excludes any additional care/third party payments or
- you have over £23,250 in capital but are currently unable to access the capital/savings due to capacity – we may defer the full cost pending access being granted.

If you do not meet the above criteria, you will be expected to pay the full cost of the care yourself as a ‘**self-funder**’. Further information for self-funders can be found by calling our Care Connect Team on 01275 888 801 and asking to speak to a Care Navigator

Everyone who needs a financial assessment will be assessed to work out how much they will have to pay towards their care. Even if you are on a low income, you will most likely be asked to pay a contribution. You complete the financial assessment online at www.mycostofcare.com

Permanent Care in a Care Home – The assessed charge will be payable from the **start** of the permanent stay.

Short Term Stay (also known as Respite) – You will be asked to complete the Online Financial Assessment (OFA) before any short term or respite care is delivered. We will assess you under the residential charging policy. If you leave the placement early, you may still be charged for any notice period up to 28 days.



Reablement – Is free for UP TO 42 days either in a care home, at home, or a mixture of both. If you have more than 42 days care or the service ends sooner, you will have to complete the OFA and the assessed charge will then apply from the end of the reablement service or from the 43rd day, whichever is the sooner.

Threshold Applications

If you approach us as your capital is reaching Threshold, we will usually start funding from the 29th day after first contact. If there is a delay in completing your Care Needs Assessment, we will backdate our funding to the 29th day and the home can reimburse any overpayments to you.

How much will North Somerset Council pay?

The cost of the care and accommodation is worked out each year and there is a maximum rate that North Somerset Council is prepared to pay for each type of care need. Some care homes charge more than the North Somerset Rate and will need a Third-Party Top-Up. To find out the current rates please contact Care Connect on 01275 888 801.

What is a third-party top-up?

A Third-Party top-up is a weekly amount of money paid by a person (often a family member) or an organisation towards the cost of keeping someone in a care home that charges more than the North Somerset Rate. We will not go ahead with a placement until the top-up is agreed with the care home, The Local Authority, and the Third Party

Please remember that, unless a Deferred Payment has been agreed, this is an ongoing commitment, and the third-party payer must make sure they are able to make these payments for the duration of the placement.

You **cannot** pay your own third party unless you have a property and are applying for a deferred payment. There also needs to be enough equity to sustain the top-up. Please contact the Financial Assessments & Benefits (FAB) Team for more information about Deferred Payments on 01275 888 777.

In most cases you pay your assessed contribution direct to the homeowner or manager. That means that, in most cases, the third-party contribution will also be paid direct to the homeowner or manager.

The amount paid by the third party will be reviewed at least annually – Usually in line with the State Pension increase date. Any increase in price may not be shared equally, we will write to you to advise of any changes.

If the third party stops paying their contribution, the home will tell the Local Authority who may need to arrange to move you to a home whose fees are the same as the department is prepared to pay.

Can I keep any money for myself?

We disregard **£30.65** per week from your weekly income, this is called your Personal Expenses Allowance (PEA). We also disregard the first £14,250 from your savings when we do a financial assessment. If you own a property or need to maintain a property in the community you may be able to keep back more than this, please see below.

If you are receiving any wages from work, a War Veterans Pension, Savings Credit, a War Widows, War Disability Allowance or certain other benefits, you may be entitled to keep an increased weekly personal expenses allowance.

Can I give any money away?

You are free to do what you wish with your money; it is your money after all. If you do give money or assets away, we have to be sure that you have not done so to avoid paying your charges. The transfer of property, for instance your own home, to a friend or relative could also be treated as a way of avoiding charges. This is called “Deprivation of Assets” and means that we may charge you as if you still own the capital/asset. Alternatively, we may charge the person who has received the capital/asset.

Please read the Office of the Public Guardian’s gift giving guide for more information:

<https://www.gov.uk/government/publications/giving-gifts-a-guide-for-deputies-and-attorneys/opg2-giving-gifts-for-someone-else-web-version>

Will I be expected to sell my House?

We will never expect you to sell a property in your lifetime to pay for care. We offer a Deferred Payment scheme if your property is included in the assessment. We may allow you to defer part of the cost of your care for residential accommodation. This could also include any additional ‘top up’ costs, however the Local Authority must ensure that there is sufficient equity in your property to allow this. Please refer to our **Deferred Payments factsheet** for further details. Or call us on 01275 888 777.

You can access the factsheet by clicking the link here:

[Deferred payment](#)

We will require you to sign a legal document, which ensures that any outstanding charges are collected when your property is sold/your estate is settled.

If your stay is Permanent, we will ignore the value of your main or only property for first 12 weeks of your stay from start of your permanent admission to the care home. If you are already in a care home as a self-funding resident it is unlikely you will receive the 12 weeks’ disregard. If the property is sold within the 12 weeks you will be full cost from the day after completion of the property sale.

The value of your main residence will not be included in the calculation of your care costs if any of the following applies: -

- The house is the place where you normally live and you are a temporary resident of a care home.
- Your partner, former partner or civil partner continues to live there (except where you are estranged or divorced from this partner)
- A relative of yours, or a member of your family continues to live there, who: -
 - is aged 60 or over, or
 - is aged under 18 and is a child whom you are liable to maintain, or
 - is incapacitated.

We may disregard the value of a property under certain other circumstances, for example if a long-term carer continues to live there. If there is a change you are required to notify us immediately as the property could then be considered for calculating your charges.

How will my stay in a care home affect my partner's finances?

Your charges are worked out based on your own income and savings and 50% of joint income or capital held in joint names will be considered. Generally, your spouse will not be required to make any contribution towards your charges.

We may disregard half of any occupational pension payable to a married person to support their partner remaining at home. You should discuss this further with the FAB Team as it may not always be beneficial i.e. by allowing your partner to receive part of your occupational pension may mean their eligibility to other benefits is affected. As part of our financial assessment you may get a higher Personal Expenses Allowance disregard for expenses you have which are not met by benefits, by a partner remaining in the community or from any other source. These may include rent commitments, mortgage payments, council tax, and standard charges for gas and electricity, water rates, sewage, buildings insurance and landline.

If you become a permanent resident, this type of disregard will usually cease after 8 weeks, unless you have a property which is being included in your financial assessment. We can then arrange for the disregard period to be extended.

How will you calculate my weekly charge?

When we complete the Care Needs Assessment we will ask you, or your financial representative, to go online to www.mycostofcare.com You do not need to log in or sign up and for most people the process takes around 20 minutes.

You will need to provide documentary evidence of your finances and may also be asked to complete some other benefit claim forms. If you do not have the documents ready you should submit the online assessment anyway. We can work with you to get any documents we need. The important thing is knowing how much you will have to pay for your care.

Your charges will be reviewed on an annual basis and when your circumstances change.

If your financial circumstances change, you should tell us right away. Your charge will be calculated based on the details you provided in the financial statement, which are as follows; personal details, financial representative/third party details, income details, your savings/assets, details of any land/property you own and details of any ongoing commitments you may have

If you refuse a financial assessment, you will be charged for the FULL cost of your care.

We add up your weekly income, plus tariff income from your capital and then take off any allowable expenses and disregards to calculate your weekly charge.

We will send you a letter notifying you of the charge and a statement showing you how this amount has been calculated.

Tariff Income – This is an income we charge you based on your capital. If you have over £14,250 in capital, we will charge you £1.00 for every extra £250.00 held. For Example, if you have £14,499 you will have to pay £1.00 per week tariff income from your capital. If you had £20,499 you would need to pay £25.00 per week tariff income and so on.

How do I pay my weekly charge?

Usually, you pay directly to the care home provider. In some circumstances we may invoice you directly.

Third party payers will be told separately about their contributions and how to pay. As a general rule, they will be expected to pay in the same way.

What if I go into hospital?

You must pay for all days you are a resident in the home.

If you go into hospital you will continue to pay your current weekly charge for the first 52 weeks of any hospital stay as benefits continue to be paid during this time. No charge will be made to you after 52 weeks in hospital.

What if I want to move to another home?

If you are unhappy in a home and are thinking about moving, you should discuss this with your Care Manager as soon as possible. Please call Care Connect on 01275 888 801.

We are required to give up to 28 days' notice to the Care Home, unless this is within a trial period when a weeks' notice is required – you may be charged for this notice period.

Will I have to sign a contract?

You may be asked by your Care Home to sign a Contract or Terms and Conditions document. This is usual practice. However, some Care Homes use the same document for Private and Local Authority funded residents which means that some clauses in the documents will contain information that is not relevant to you.

For information, the following areas are covered in North Somerset Council's Contract and this will take precedent over any clauses in the Care Home's Contract or Terms and Conditions.

1. The cost and payment of your placement. Your Care Home will be advised by North Somerset Council of the amount of Service User Contribution to collect directly from you. The amount should be stated separately from the weekly fee for your room.
2. Notice periods or termination. Your Care Home or yourself cannot give any notice to terminate your placement outside of the notice periods in North Somerset Council's Contract. You may be responsible for the Service User contribution payable during the notice period.
3. Third Party Payments. Third Party Payments must be declared by your Care Home and agreed between your Third Party representative and North Somerset Council before North Somerset Council agree your placement. Third Party Payments cover more expensive accommodation or facilities over and above those which would normally be provided. If your Care Home has not declared that a Third Party Payment is applicable, they cannot charge you directly for anything that falls into the above, for example as a "Lifestyle Supplement" or something similar.
4. Allocation of room. Room changes cannot be made without prior agreement from North Somerset Council.
5. Depreciation of your room. Your Care Home cannot charge you for room depreciation/dilapidation costs. They may charge you for any damage caused by you.

When should I contact the Local Authority for help with my Care Costs?

It is very important that, if you require care and your savings/assets are below threshold or nearing the threshold, you contact us as soon as possible on **01275 888 801**. You may be able to get some help with care fees at this time.

What if I need further advice?

All residents are advised to take independent financial advice, as there may be several different ways of funding care available.

For independent financial information and advice to help you choose the right care services go to <https://www.moneyhelper.org.uk/en/getting-help-and-advice/long-term-care-advice/get-financial-advice-on-how-to-fund-your-long-term-care#>

For information and advice on choosing a financial adviser contact Money Advice Service as above or contact The Society of Later Life Advisers (SOLLA) that specialises in retirement and later life at: www.societyoflaterlifeadvisers.co.uk or tel: 0333 2020 454

All our factsheets are available from our website www.n-somerset.gov.uk/socialcareleaflets you can also request them from libraries and council reception areas or by calling Care Connect on 01275 888 801.

How do I contact North Somerset Council?

When you need to request help and to contact Care Managers please telephone

North Somerset's Care Connect Team

Telephone: **01275 888 801**

Minicom: **01275 888 805**

Telephone lines are open 8am to 6pm Monday to Friday

For information about charges please telephone

01275 888 777

Other Useful numbers

Citizens Advice Bureau **0345 404 0506**

Age UK Somerset **0182 334 5613**

Carers Support Alliance **0300 012 0120 (option 3)**

Alzheimer's Society **0300 222 11 22**

This publication is available in large print, Braille or audio formats on request.
Help is also available for people who require council information in languages other than English. Please contact the FAB Team on 01275 888 777.