

## What is a third-party contribution?

It is a weekly amount paid by a third-party towards the cost of a care home when the home asks for a higher weekly rate than the Local Authority will pay.

The Local Authority rate is a shared cost and **includes** the Service User contribution. The resident does not have to choose a home that is more expensive than the Local Authority is prepared to pay but, if they do, they will have to find someone to pay the Third-Party.

For example, Assessed cost of care = £750. The Care home request £1,000 so the Top-up is £250 per week. If the Service user is financially assessed as able to pay £350 per week the costs will be split as follows

**£350 Service User**

**£250 Third party**

**£400 North Somerset**

**£1,000 Total**

After a financial assessment the resident will generally be left with a Personal Expenses Allowance of £30.65 per week so they **cannot** pay their own third party.

If they own a property which meets the criteria for a deferred payment, and there is enough equity to do so, they may be able to defer their own top-up. Please contact the Financial Assessments & Benefits (FAB) Team for more information about Deferred Payments on 01275 888 777. Unless a Deferred Payment has been agreed, this is an ongoing commitment, and you should ensure you are able to make these payments for the duration of the placement.



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 notify the Local Authority and may arrange to move the resident to a home that accepts the Local Authority Rate.

If you are worried about making these payments, please speak to your Care Manager or seek Independent Financial Advice. For independent financial information and advice go to [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) or call 0800 015 4402

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](http://www.societyoflaterlifeadvisers.co.uk) or call 0333 2020 454

If you find you are struggling to make the payments, please contact Care Connect on 01934 88 88 01.

We also ask that you complete, sign, and return the slip below as a record that you have read this leaflet and understood its contents.



## Third Party Declaration

Service User's name \_\_\_\_\_ D.O.B. \_\_\_\_\_

at \_\_\_\_\_ (name of care home)

I understand that the amount North Somerset Council will pay to meet the above person's care and support needs is \_\_\_\_\_ £ \_\_\_\_\_ per week.

The Provider is asking for \_\_\_\_\_ £ \_\_\_\_\_ per week

So the Third-Party Top-Up will be \_\_\_\_\_ £ \_\_\_\_\_ per week.

I, \_\_\_\_\_ (name of \*third party or  
\*Service User if paying during 12-week disregard period) (\*delete as applicable)

Of \_\_\_\_\_ (address / organisation)  
have read this information and have understood it. In particular I understand that:

1. The person making the top up hereby agrees to pay the Top Up Contribution to the Care Home Provider in line with the Local authority's payment schedule.
2. For the avoidance of doubt, it is hereby declared and agreed between the parties hereto as follows:
  - a. Arrangements will be reviewed in line with arrangements for reviewing the cared for person's financial assessment and personal budget. These are reviewed following a change in circumstances or on an annual basis.
  - b. The person making the top up shall notify the Local Authority immediately of any changes in their circumstances which could affect their ability to make Top Up Contributions. This may trigger a review of arrangements.
  - c. If there is an increase in the difference between the Service Provider's weekly rate and the Declared Price you will be notified of the change in writing.
  - d. In the event of the failure by the person making the top up to pay the Top Up Contributions in full at any time the council will have the right in 4-weeks' notice to withdraw the Resident from occupation of the accommodation and place them in alternative accommodation that is affordable within the amount identified in the cared for person's personal budget.

Signed \_\_\_\_\_

Dated \_\_\_\_\_

Please return in the enclosed envelope to the Brokerage Team.

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: **FAB Team on 01275 888 777.**