

# Paying for Residential Care



## Information for service users

### **What are Residential Adult Social Care services?**

Residential services refer to any service arranged for you that is in a care home setting, for example a residential or nursing care home.

### **Are Residential Adult Social Care services free?**

No, unlike Health funded services, most Adult Social Care services are not free. This means that you may have to pay something towards the costs of your care and for some people, this could be the full cost of your care home placement.

### **What happens next?**

We will ask you to complete a financial assessment, sometimes called a 'means test'. This is to see if you qualify for financial assistance from the Council towards paying for the cost of your care.

Once you have done this, we will let you know the outcome of your financial assessment and whether the Council is able to assist you in paying for your care.

If you prefer not to be financially assessed, you will need to pay the full costs of your care home placement.

### **How much will it cost me?**

This depends on your personal financial circumstances and there are three possible outcomes. You might be assessed to pay nothing, or a weekly contribution towards the cost of your care home placement, or the full cost of your care home placement.

Savings above £14,250 will be taken into consideration and where these exceed £23,250 you will not be eligible for financial assistance and will have to pay the full cost of your care. This is known as self-funding.

## **Is the value of my home included?**

Yes, but only when your move to a care home is permanent, however it is excluded in the event your property is occupied by;

- your husband, wife or partner
- a relative over the age of 60
- a relative who is incapacitated or
- your child under the age of 18

If the value of your home is to be included it is disregarded for the first 12 weeks of your stay to allow you time to sell the property, or arrange deferred payments with the Council.

A deferred payment agreement is an agreement with the Council that allows you to use the value of your property to defer payment of your care home fees. The Council effectively lends you person the money to meet your care fees and recovers its loan at a later date.

You will still be financially assessed according to your income and savings and may have to pay a contribution based on these.

## **If I have to self-fund my care, do I have to have my service arranged by the Council?**

No, if you are self-funding your care home placement you can arrange your own care with a care home of your choice.

## **Are there any exemptions to the Council's contributions policy?**

Yes, some services are exempt, and your social care assessor will explain these to you.

## **Can I appeal my financial assessment?**

Yes, in this case you should contact the Financial Assessment team on 0207 361 2324 or by email at [finassessment@westminster.gov.uk](mailto:finassessment@westminster.gov.uk)

## **Where can I get more information?**

Your social care assessor should be able to help you and you can also contact the Council's Financial Assessment team on 0207 361 2324 or by email at [finassessment@westminster.gov.uk](mailto:finassessment@westminster.gov.uk)

For further and more detailed information you can access the Council's Contributions Policy for Non-residential services [here](#)