

## The Cost to You

Care Home Accommodation



Middlesbrough Council

Department of Social Care

#### This leaflet is both for:

- People who may need financial assistance towards the cost of living in a care home and
- People who can pay their care home charges themselves, without financial help from us.

#### How will you assess my contribution?

You will always pay towards the cost of your care home.

You may need to pay some of the cost or you may need to pay all of the cost.

The amount you have to pay will be based on your income and savings. This is known as a means tested service.

We will ask you to sign a form to agree to a financial assessment.

We will work out the amount you have to pay using rules set out by the government to carry out your financial assessment.

We will contact you to make an appointment by telephone.

You may want to have a relative, friend, or advocate with you when we talk about your finances.

We will ask questions about your finances and record your answers.

We will not hurry you with any questions, please ask and we will go over the questions with you.

There are a number of documents that we will need to see.

- Up to date Bank/Post Office statements of the account your state benefits are paid into.
- Any other up to date Bank/Building Society/Post Office Account passbooks/statements
- · All documents relating to property ownership

- Water rates
- Works pension pay advice note (P60) from previous employer
- Any other documents relating to your financial circumstances, for example those relating to stocks, shares, ISAs and premium bonds.

It would be helpful if you could have them ready when we contact you.

It may be necessary for you to apply to the Department for Work and Pensions for extra benefits, we will advise you on this.

We do all of this in the strictest confidence and we will not cause you any undue anxieties. Where possible we make sure the same member of staff stays with your financial assessment until it is finalised.

## What if I am unhappy with the decision?

If you are unhappy with the amount you have to pay you should write to the Finance Team (Middlesbrough Council, Department of Social Care, Civic Centre, PO Box 505, Middlesbrough, TS1 9FZ) saying why you think the assessment is wrong.

You should give as much information as possible. Another Specialist Advice Officer will look at your case. They may contact you for more information.

If the second Specialist Advice Officer comes to the same decision you can ask for a Senior Manager to look at your case. If you are still unhappy with the decision you can ask for a Councillor to hear your case.

# What will happen if I do not want to disclose my personal financial circumstances?

We will assume you can cover the full cost of the service you are receiving. If you are unhappy with this procedure, you can use the review and appeals process outlined above.

### **Savings**

If your savings are over £23,250 you will have to pay the full cost of your accommodation until your savings reduce to £23,250.

If you have savings less than £23,250 we will look at your income less certain allowances.

If you have savings of over £14,250 but below £23,250 we will add £1 for every £250 above £14,250 which we will class as income and include in your assessment.

#### **Allowances:**

### Personal spending allowance:

You have a personal spending allowance of £24.90 per week

#### Savings allowance:

You may be entitled to an extra £5.75 per week. We will explain this at your assessment.

#### Allowances for your partner:

We may make allowances for your partner remaining at home. If you have more money than your partner, then we can look at both your financial needs. We take every care to ensure the person remaining at home has enough money.

#### Allowances for home expenses:

We can make allowances in your financial assessment for your home commitments, such as water rates, during the first six weeks of your stay.

We will advise you of the allowances which will be given in your financial assessment.

## What about my home?

#### Rented property:

We will advise you on what you need to do regarding your rented accommodation and any Housing Benefit issues that you may have.

#### Owned property:

If you own your own home, live in it alone and do not have capital over £14,250, you may be entitled to help with your accommodation charges in the first 12 weeks of your stay.

You will need to have a financial assessment to work out how much your contribution will be during the first 12 weeks.

After 12 weeks we can continue to help with payments. At this point we will offer you a further appointment to fully explain the options open to you through our deferred payments scheme.

We have another leaflet which tells you more about deferred payments.

#### Please note:

For any issues regarding your property you should seek your own independent legal advice.

### Payment of your contribution:

This will depend on whether your stay is short term or long term. If your stay is short term you will pay your contribution to the care home.

If your stay is long term the council will pay the care home directly and will invoice you for your assessed contribution.

## **Third Party contributions**

The council has agreed contracted rates with care homes.

Some homes charge more than the council would pay so a 'Third Party' contribution would be needed from either yourself, a relative or friend to make up the difference.

For information about which homes charge more than we would normally pay see our 'Care Homes Brochure for Older People'.

## Going into hospital

If you are going into hospital for a temporary stay you will still have to pay your assessed contribution.

### **Holidays**

You are entitled to three weeks holiday every financial year, when you do not have to pay your assessed contribution.

However you must be on holiday for more than 7 nights away from the home to not have to pay.

## **Further questions**

If you have any further questions ask the person who is doing your financial assessment.

### Frequently asked questions

If I can pay the care home charges myself, do I still need to go through you?

No, you can make your own arrangements.

However, you have a right to support from us and we would advise anyone considering going into a home to come and speak to us.

#### If I can pay, will you still help me find somewhere?

Yes we can still help you.

# If I can pay will I pay the same amount as people placed in the home by the council?

Whether you choose a home in Middlesbrough or in another authority the home may charge you a different amount to someone placed there by the Council. We would advise you to check how much the local authority in that area pay if you are going to negotiate your fees with the home.

# What happens if I make my own arrangements and my money looks like running out?

You are advised to approach us once your assets fall below £24,250 to allow time for the necessary arrangements to be made.

The extent of help depends on how much the home's fees are. Whether the home is appropriate to meet your needs, and whether the home has a contract with us.

#### Other information

For information about care homes in Middlesbrough please see our Care Homes Brochure for Older People. You can order a copy by contacting us on 01642 726004 or by visiting www.middlesbrough.gov.uk/leaflets

From personal care to getting odd jobs done, from advice to coping with ill health you can find out about a wide range of local community based services by accessing our information Directory "Middlesbrough Matters" at www.middlesbroughmatters.co.uk

When choosing your home you may also wish to look at the Care Quality Commission (CQC) reports which are available on the internet at www.cqc.org.uk

## Tell us what you think about this booklet

We would like to hear from people who read our information. Please take a few minutes to fill in this tear form to tell us what you think.

Name of bo	did you find th oklet?	is booklet?	
How easy is	Okay  the leaflet to u	ınderstand?	
Good	<b>○</b> Okay	No use	
Do you have any comments or suggestions about the information we make available?			

Please post this tear off form back to us at the freepost address below. There is no need for a stamp.

Social Services, Freepost MI 408, Civic Centre, Middlesbrough TS1 2BR

Thank you for giving us your views. You have helped us to understand what we are doing well with our information and what we need to improve on.

Please note that you can also share more of your views with us on our website at

http://consult.middlesbrough.gov.uk/portal/hsc

## How to contact the **Department of Social Care**

#### In office hours:

Our office hours are Monday to Thursday 8.30am - 5.00pm Fridays from 8.30am - 4.30pm. You can contact us by phone Telephone: (01642) 726004, or by using Minicom: (01642) 726980 (please use announcer).





In person you can visit us at our Contact Centre, Middlesbrough House, 50 Corporation Road, Middlesbrough TS12YQ. The Contact Centre is open from Monday to Thursday - 8.30am to 4.30pm and on Fridays from 8.30am to 4pm

## Emergencies, out of office hours and weekends:

For emergencies, out of office and weekends you can

Telephone: 08702 402994 or you can call using

Minicom: (01642) 602346 (please use announcer.)

#### You can write to us at:

Middlesbrough Council Department of Social Care PO Box 505, Civic Centre, Middlesbrough TS1 9FZ



#### You can email us at:

socialservices@middlesbrough.gov.uk

#### Or visit our website at:

www.middlesbrough.gov.uk/comments





#### CTY\_ CH

We can provide this leaflet in other languages, large print, Braille on CD or tape telephone 01642 728305.

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باستطاعتنا تقديم هذا المنشور بلغات اخرى أو بكتابة كبيرة أو الابريل على قرص سي دي أو شريط الرجاء الاتصال بالهاتف 01642 728305

我们可以提供其他语言大字体,盲文的光碟或磁带版本.需者请致电 01642 728305



www.middlesbrough.gov.uk