



Living permanently in a care home – paying for your care – your assessed weekly contribution

Working out what you should expect to pay

- If you are going to live in a care home permanently you will be assessed to determine how much per week you will be required to contribute towards the cost of your care home placement, based on your income and capital.
- You will be asked to help complete and sign a financial assessment form this will help the council work out how much you can afford to pay towards your care home fees. If you have an Attorney or Court of Protection Deputy for Property and Finances, they can sign the form on your behalf.
- If you choose not to disclose your income and capital details the council may treat you as responsible for the full cost of the care home fees. You will then usually be responsible for paying the full-cost of your care home place directly with the care home. Please note that care homes often charge significantly higher care fees for privately funded residents, rather than the rate charged to the council.

Your income

- If you are going in to permanent care and you are married, a civil partner or living with someone as a couple the council will only look at your financial resources. If both of you are going in to care, we will look at your finances individually.
- If you are going in to permanent nursing care, the cost of the nursing is paid by the health service. You will only contribute towards the residential care element of your care home place.
- Your weekly contribution towards your care will be based on your income and any entitlement to social security benefits including; occupational/private pension, annuity payments, trust income, income from investment bonds, rental income, maintenance payments and most other incomes.
- Some sources of income are not taken into account including; the mobility component of Personal Independence Payment or Disability Living Allowance, War Disablement Pension

Adult Social Care



paid to a veteran, apart from Constant Attendance Allowance, War Widows Special Payment, £10 per week of War Widows, War Widowers Pension. Please see the Council's Charging Policy for further information.

<https://www.leicestershire.gov.uk/sites/default/files/field/pdf/2022/1/31/lcc-charging-policy-care-act.pdf>

- If you choose, the council can disregard 50% of your occupational/private pension or retirement annuity to support your spouse/partner whilst they live at home. Please note, this may affect their entitlement to means-tested benefits, see What happens to my spouse/partners benefits Factsheet.
- Under the financial assessment the council will not take into account the first £25.65 per week of your income. This is known as your Personal Expenses Allowance. The council will also not take into account any mobility component of Personal Independence Payment or Disability Living Allowance.
- If you receive Pension Credit Savings Credit you will also keep the equivalent of savings credit received up to a maximum of £5.90 per week.
- Some household expenses are allowed for the first 4 weeks of your permanent care include rent/mortgage, water rates, buildings insurance, lifeline, service charges. A standard amount is allowed for gas and electricity depending on whether the property is occupied or empty. If you own a property which is subject to a 12 week disregard the expenses will be allowed for 12 weeks. For further details Please see the Council's Charging Policy for further information <https://www.leicestershire.gov.uk/sites/default/files/field/pdf/2022/1/31/lcc-charging-policy-care-act.pdf>

Your savings and assets

- Your capital, assets and savings are also considered in your financial assessment. Capital can include property, land, savings in banks, building societies, national savings accounts, premium bonds, stocks and shares, ISA's, etc. See also Capital and gifting of assets factsheet.
- Your assessed weekly contribution will be reviewed every April you can also request a review at any time. You should notify the council of any changes to your benefits, occupation/private pension, other income, capital and any other changes in circumstances immediately as this may affect your weekly contribution.
- If you qualify for assistance with the cost from the council, the council pays the full cost of your care home place to the care home. You will be invoiced by the council every 4 weeks in arrears for your assessed contribution. An additional invoice will also be sent for any 'top-up' charge. The councils preferred method of payment is by direct debit which can be set up for



you on completion of the council's direct debit instruction. However, there are other payment options if you are not able to have a direct debit on your account.

Start date of care charges

- The Council has the power to charge for meeting a person's care and support needs from the moment it starts to meet those needs. Where the financial assessment has not been completed at the time that care starts the Council will backdate any outstanding charges to the date when it started meeting the person's care and support needs.
- There are no set timescales in law and guidance to complete a financial assessment, however, the Council will aim to complete an assessment as soon as reasonably practical after receiving all of the required information and proofs.
- If you receive a backdated invoice, you can arrange a payment plan with the council's Finance Operations Team, telephone 0116 305 3730 or email FinOpsDebts@leics.gov.uk

Top Up payments

- You are required to pay your financial assessed contribution in addition to any top-up payment which has been agreed for a residential placement.