

Contributions for Community Care Services 2024/2025

Your contribution towards the cost of services in the community, including Personal Budgets, is worked out using The Care and Support (Charging and Assessment of Resources) Regulations 2014.

The amount you pay will take into account your pension, benefits and savings. Anyone with savings and assets above £23,250 is a self-funder. Self-funders can arrange their own care with the care provider; however they may request the council to arrange their care and make payments on their behalf.

Non-Residential Care

We disregard 40% of Attendance Allowance, Disability Living Allowance or Personal Independence Payment to take into account extra expenditure related to illness, age and disability. If you think your expenditure is above this level, you can claim for extra expenses.

A short stay in a Residential, Nursing Home or Supported Housing

A short stay is often called respite care.

If you receive other services in the community you will only pay one contribution.

Long term in a Residential or Nursing Home

If you receive basic Pension Credit or Employment and Support Allowance you will normally pay the following minimum amount per week.

Your age	Working age	Retirement age
Weekly contribution	£128.90	£188

You will keep a personal allowance of **£30.15** to spend as you wish. If you are over 65 you may be entitled to an increased allowance.

If you have a private pension or other income you may have to pay more than this. You are entitled to give half of your private pension to your partner unless you both live in the same residential or nursing home. You may wish to seek independent financial advice as any changes to your partner's income may affect their welfare benefit entitlement. Self-funders can arrange their own care with the care provider, however they may request the council to arrange their care and make payments on their behalf.

Anyone with savings over **£23,250** will pay the full cost of their residential or nursing home placement. The value of your property will be taken into account but can be disregarded in certain circumstances, for example, if your partner continues to live there. Where the value is taken into account it may be disregarded for the first 12 weeks but you may pay a contribution based on your income and savings.

If you do not wish to sell your property straight away the **Deferred Payment Scheme** allows you to defer payment of part of the cost of your care until you sell your property or move out of residential care. You can decide to rent or lease your property and add the income you receive to the amount you contribute from your pensions and other income.

If you have transferred your property or capital assets before moving into a residential or nursing home in order to reduce your accommodation charge, we may decide to treat you as still possessing that asset.

We are only able to pay up to a certain limit towards the cost for your residential or nursing home each week. If you choose a home which charges more than this limit someone else must pay the extra. This is known as a 'third party top-up' and must come from a third party, for example, family members, charities or friends. A third party top-up is normally paid directly to the home in addition to any contribution from income and assets.

