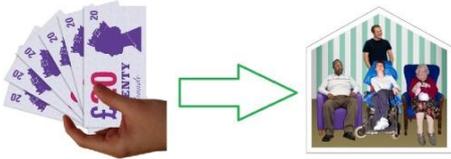


# Paying for Residential or Nursing Home Care

## Residential and Nursing Home Fees



If you are moving into a residential care home and think that you need help with paying for your care, you can ask the Council to do an assessment of your needs.



You can do this by calling the Adult Care Help line on 0300 456 0111.

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The Council will carry out a Financial Assessment.



This is used to decide whether you will pay for your own care, whether the Council will pay or whether it will be a mixture of both.

You will be asked questions about how much money you have. You can have support with this if you need it.

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Any income (money) you receive, including benefits will be taken into account.

You will be able to keep a small amount of your money for personal things, this is known as a Personal Allowance.

At the moment this is £24.40 per week.



=



**£14,250 -  
£23,250**

If you have savings of between £14,250 and £23,250 you will have to pay some money towards your care.

# Paying for Residential or Nursing Care when you own your own property



If you own a house and have savings of more than £23,250, you cannot get financial help from the Council.

You will need to pay for all of your care costs in full.

See the self-funders page for more information.

## Adult Care Customer Advisors

Whatever your financial circumstances are, the Council Adult Care Customer Advisors are there to help signpost you to options and consider the choices available to you.

For more information about the range of care services, see the Wiltshire Care Services Directory 2016/17 available online at the [Care Choices website](#).



Even if you have to pay for your care, you can ask for an assessment from the Council to find out what your care needs are. There is no charge for a care assessment.

# Do you own a house and have savings of less than £23,250?



If you own a house and have less than £23,250 in savings, you will be asked to have a financial assessment.

This is to work out what you should pay towards your care from your weekly income and any savings you have (if you have more than £14,250 in savings).

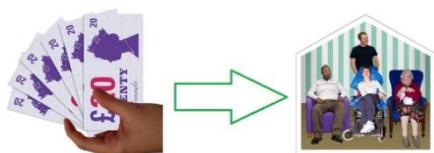
If you need nursing care, the Health Authority should do a financial assessment to look at the nursing element of your care costs, to see whether they can offer you financial help towards that part of your costs.





People aged over 61 may be able to claim Pension Credit if the value of their property is low. The Council will let you know if you can get this.

## If you choose a Home that is more expensive than the Council would normally be prepared to pay



Deferred Payment

If you choose a Home that costs more than the Council will pay, you will have to use your own money to pay the difference.

The Council may be able to offer a Deferred Payment scheme if you meet certain criteria.

This is a type of loan that must be paid back when you sell your property or have other sources of income.



**Please note:** This is an easy read summary of some of the key issues about paying for residential or nursing home care.

This summary does not cover everything you need to know. Please see the web page for more information.

There is a list of organisations at the end of this page, where you can get free advice.



### Financial advice

It is really important that you seek independent financial advice before making any decision about paying for your care.



If you have a house or other property for sale, you should talk to a solicitor.

They will be able to help you decide what to do.

# Charges and Benefits



The government provides benefits for older and disabled people and for carers.

As a Carer, you may be entitled to some benefits, whether you do paid work or not.

Benefits Carers may be entitled to include:

- Carer's Allowance
- Income Support
- Housing Benefit and Council Tax Benefit
- Working Tax Credit and Child Tax Credit



You could also be entitled to receive a Carer's Direct Payment.

This means that carers can buy the services they need to support them in their caring role and to look after their own health and wellbeing.



This is accessed through a Carers Assessment and is completely separate from any payment for the person they care for.



Carers can get information from Wiltshire Citizens Advice. Including information on the following:

- Welfare benefits
- Money and debt advice
- Family and personal matters
- Employment
- Housing
- Taxes
- Immigration, nationality and discrimination
- Education
- Health





Contact Wiltshire Citizens Advice on 01249 454733



Or by email at [carersproject@cabwiltshire.org.uk](mailto:carersproject@cabwiltshire.org.uk)



If you are not sure what Benefits you are entitled to and you would like some help, call the Customer Advisors at Wiltshire Council on 0300 456 0111.



Or you can use the Benefits Checker at [www.gov.uk](http://www.gov.uk)

## Other useful websites



[www.carersinwiltshire.co.uk](http://www.carersinwiltshire.co.uk)



[www.ageuk.org.uk](http://www.ageuk.org.uk)



[www.carersuk.org](http://www.carersuk.org)



[www.carers.org](http://www.carers.org)



[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

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