

**Central
Bedfordshire**

**Paying for
care**

**Residential or nursing homes
in Central Bedfordshire**

Find us online



www.centralbedfordshire.gov.uk/payingforadultcare

Contents

	Page Number
Introduction	3
Paying for all your own care	3
Who can get help from us for the costs of care in a residential or nursing home?	5
How do we calculate how much you pay?	6
How do you treat the value of my home?	7
What happens if I am married or in a civil partnership?	8
How and when do I pay for my care?	8
Benefits and pensions	9
Third-Party Top Ups	10
Full cost assessments	11
Deferred Payments	11
NHS Funded Nursing Care	12
Annual re-assessments	12
What changes do I need to tell you about	13
Who do I contact for more information or advice?	14
Charge Rates	15

Introduction

If you are moving into a residential or nursing home for the first time, either permanently or on a temporary basis (often called respite), the financial arrangements can seem complex and daunting.

This leaflet aims to help answer some of the questions you may have, how the charges will be met and how much you are expected to pay. Although aimed at older people, the information contained in this leaflet will also be relevant for younger adults entering care.

Paying for all your own care

If you are paying the full cost of your care you may often be referred to as a 'self-funder', and as such you can make your own arrangements with the care home of your choice. But regardless of your financial circumstances, it is wise to ask for an assessment of your needs.

An assessment of your needs will allow you to better identify a care home that will meet those needs and ensure that the council understands your needs if, in the future, there is a requirement for the council to ensure your needs are met.

Paying for care can be an expensive and open-ended commitment. Before entering any commitment, we strongly recommend that you seek independent specialist information and advice to help you make informed choices about your long-term care and specifically how you can fund it. Advice may also help prevent you from running out of money and allow you to protect an inheritance for loved ones.

There are many independent financial advice organisations but some that support older people are:

Society of Later Life Advisers (SOLLA) – hold a database of financial advisors who are accredited by SOLLA to provide advice – www.societyoflaterlifeadvisers.co.uk, tel. **0333 2020 454**

Money Helper – offers free and impartial advice on both state and private pensions – www.moneyhelper.org.uk

Saga – free financial advice and the option to pay for personalised financial advice. Regulated by the FCA – www.saga.co.uk/saga-money

Tax Help for Older People – completely confidential service independent of HMRC – www.taxvol.org.uk, tel. **01308 488066**

Please note that should you run out of funds and there is no third party (person other than yourself) to top up the difference between the council's funding limit and the cost of your care fees, the council will ensure your assessed needs are met but may need to ask you to move to an alternative care provider.

Who can get help from us to pay for the costs of care in a residential or nursing home (either permanent stay or respite/temporary stay)?

If you are eligible for care or support, we will carry out a financial assessment. You are not automatically entitled to financial help until you complete this assessment. Everyone is expected to pay towards the cost of their care and the local authority will pay the remainder of the cost up to our financial limit. Based on the information you give us, we will be able to tell you how much you will have to pay towards care.

You do not have to complete this financial assessment process or tell us anything about your finances. However, if you do not complete the financial assessment form, or do not complete all sections correctly, we will assess you as having to pay the full cost of services provided.

Please note that if you deliberately deprive yourself of capital or assets to reduce your contribution, then we will assess the amount you have to pay as though you still have it. If you are then unable to pay your contribution, we have the power to recover the balance from the people to whom the capital or asset was transferred.

How do we calculate how much you pay?

The Government has set very detailed regulations on how we calculate charges for residential or nursing care which we must follow. We will need to see written proof of your income and savings/capital along with details of your expenditure.

Income would include, for example:

- All state benefits
- Occupational or private pensions
- Trust income
- Annuity income
- Any other income.

Some income is partially or fully disregarded, this would be identified as part of your assessment.

Capital assets would include, for example:

- Savings and property you own
- Bank and Building Society accounts
- National Savings accounts
- Income Bonds
- Savings Certificates
- Premium Bonds
- All stocks and shares, PEP's, ISA's etc.

Details of expenditure such as:

- Rent/mortgage
- Council Tax
- Water Rates
- Buildings insurance.

In 2025/26 you will not qualify for assistance with funding if you have in your own name, or your share of jointly owned capital or assets, is more than £23,250.

How do you treat the value of my home?

If you own your own home, its value is normally included as capital. However, we will automatically exclude the value of your home if it continues to be lived in by any of the following:

- Your partner
- A relative who is 60 or over
- A relative who is under 60 but is incapacitated
- A dependent child under 16 who you are responsible for.

Your home is also excluded if your stay is temporary, and it is expected that you will return home.

We have the discretion to ignore the value of the property when someone continues to live there but does not come under the above categories. For example, if this is the sole residence of someone who has given up their own home to care for you. Please note, you will need to inform us as soon as someone, for whom we have excluded the property in the assessment, no longer lives there.

If you do not want to sell your home to pay for your care, you may be eligible for a Deferred Payment Agreement where we will pay for your care and you repay us when you choose to sell your home, or after your death. For more information on this please visit our website at www.centralbedfordshire.gov.uk/paying-for-care

alternatively, you can contact the Customer Finance Team on **0300 300 8303**.

What happens if I am married or in a civil partnership?

If you are married, in a civil partnership or living with someone as a couple we will only assess your own financial resources. If both of you are going into care, we will assess you individually to work out how much you will each have to contribute towards the cost of your own care.

If you receive an occupational pension, personal pension or payments from a retirement annuity contract, we will ignore 50% of that pension if you choose to transfer that share to your partner who is staying at home. However, this can affect the state benefits that your partner can receive so you may wish to take independent financial advice to help you make the decision.

How and when do I pay for my care?

You will be expected to contribute towards the cost of your care home from the date you move there. You, or the person dealing with your finances on your behalf, will be invoiced from date of admission.

The first invoice will be raised within 4 weeks of the financial assessment being completed. If you wish to pay by Direct Debit, payment will be taken 10 days from the day of the invoice. Direct Debits will only be taken for invoices raised after the new Direct Debit is set up. Any invoices raised prior to the Direct Debit form being returned to Central Bedfordshire Council will need to be paid by alternative methods.

Do I have to pay you by Direct Debit?

This is the simplest option and most people choose this. Once it is set up, payment is taken automatically, and you are protected by the Direct Debit Guarantee should anything go wrong. This system also saves the Council money and allows us to use the money saved to maintain services and keep Council Tax bills down. If you do not want

to pay by Direct Debit, please contact us using the details at the end of the leaflet to discuss alternative arrangements.

Benefits and pensions

If you are receiving any benefits you must remember to notify the relevant department of your permanent move into residential or nursing care.

If you are going into a residential or nursing home permanently you may be entitled to claim Universal Credit or Pension Credit

Attendance Allowance / Personal Independence Payments (Daily Living Component)

You are entitled to continue to receive payment of the above benefit if you are paying for all your care yourself, or you have entered into a Deferred Payment Agreement with us.

If we are assisting with the payment of your fees, payment of the above should be suspended four weeks after you move into the care home.

You can find more information at www.gov.uk

Funding care in a care home – Third-Party Top Ups

To ensure that funding for care is fair and equitable the council work out the total amount a person's care should cost based on the level and type of support a person needs, this is called a personal budget. The council will offer care home placements that can meet a person's care and support needs and at fees that are within that budget; however, people can choose to move into a more expensive home if someone other than the resident can pay the additional amount. This is called a third-party contribution or 'top up'. This is in addition to the Client Contribution that the person will be required to pay towards their care.

An Example

The Council has calculated that £752 a week is needed to meet a resident's needs in a care home. There are two care homes in the area which have rooms available and able to meet the assessed care needs. The first care home has small rooms and the second home has larger rooms. The first care home costs £752 a week, but the second home costs £950 a week. If the person wants to move into the second home with larger rooms, a top up payment would be needed to pay the difference in cost

A third-party top up is usually made by a relative or friend of the resident. The person paying the contribution must be willing and able to pay the additional cost for the whole duration of the placement, recognising how long this may be for. If the person is unable to continue to pay the contribution, and there is no other person available to undertake this, then the Council will look to move the resident to another room within the home or to another home that can meet the resident's needs within the personal budget amount.

We strongly recommend that the third party topping up your care fees seeks specialist information and advice and explores all their financial options.

Full Cost Assessments

If you (the resident) are meeting the full cost of your care, be aware that if you choose a care home that costs more than the Council's maximum funding level and you run out of money to pay for your care, the council will pay, but only up to its maximum amount. The council will always ensure your assessed needs are met.

Deferred Payments

A deferred payment agreement is an arrangement with the Council that will enable you to use the value of your home to help pay care home costs. If you are eligible, we will help to pay your care home bills on your behalf. You can delay repaying us until you choose to sell your home, or until after your death. We will put a legal charge on your property which means that it cannot be sold until the debt to us has been repaid.

When does the Deferred Payment Start?

The deferred payment would start from the 13th week of your permanent admission to residential or nursing care. During the first 12 weeks of your stay, you will pay a contribution towards the cost of your care, but we do not include the value of your home in your capital.

At week 13, the full cost of your care will be the market rate that you have negotiated with the care home. At week 13 you will be invoiced for the full cost of your care fees if there is not a Deferred Payment Agreement in place. It is your responsibility to pay the assessed contribution and Court action may be taken if you fail to pay without good reason.

A Deferred Payment Agreement is only one way to pay for care and you are recommended to get independent financial advice.

Central Bedfordshire Council does not endorse any independent financial advisers. There are many independent financial advice organisations some of which are shown on page 4.

You should discuss with your Care Manager and the Residential or Nursing Home what will happen if you need assistance paying for your care. We strongly recommend that you seek specialist information and advice before entering any commitments.

You can find out about available care homes in Central Bedfordshire on our website at www.centralbedfordshire.gov.uk/adults-older-people

NHS Funded Nursing Care

If you live permanently in a care home that provides nursing care (i.e. care that is provided by a registered nurse), then you may qualify for NHS Funded Nursing Care.

A representative from Bedfordshire Clinical Commissioning Group will assess whether you are eligible and if you are, they will contribute a weekly payment. In 2025/26 the amount is **£254.06**. If you do not receive financial assistance from us and pay the home fees yourself, this sum will be paid directly to the home, and the amount you pay will be reduced by this sum.

You can find out more at www.nhs.uk

Annual re-assessments

In April each year benefit rates change and we carry out a reassessment of the contribution you are expected to make. We will update your benefits in accordance with the Department of Work and Pensions. We will write to you and confirm the new charge and ask you to confirm your financial details. You should let us know of any changes to your financial circumstances.

What changes do I need to tell you about?

You should write and tell us as soon as possible about any changes to your financial circumstances, as these may affect your contribution. Examples of changes include:

- A property you own or part own is no longer occupied by your spouse or partner
- A property you own or part own has been sold
- Your capital, savings or investments is above £23,250
- You have acquired property, buildings or land either in the UK or abroad
- Your capital, savings or investments has decreased
- You receive a new income, benefit or pension
- You stop receiving an income, benefit or pension

The above list is not exhaustive. If you are not sure please contact us.

Please contact our **Customer Finance Team on 0300 300 8303**.

Who do I contact for more information and advice?

More information is provided on our website at

www.centralbedfordshire.gov.uk/health-social-care

To arrange a financial assessment, contact the

Customer Finance Team at Central Bedfordshire Council, Priory House, Monks Walk, Chicksands, Shefford SG17 5TQ or telephone 0300 300 4721.

Charge rates for residential or nursing care services –2025/26

Capital Threshold

Upper Capital Threshold £23,250

Lower Capital Threshold £14,250

NHS Funded Nursing Care

£254.06 per week (2025/26)

Personal Allowance

£ 30.65 per week

Full cost rates

Please discuss the Full Cost of the Residential or Nursing Home with your Social Worker. The full cost of your care will be the market rate that you have negotiated with the care home.

If you have capital over £23,250, excluding any property you may own, **the market rate will apply from date of admission.**

If you have capital under £23,250, but own property, **the market rate will apply from week 13 following date of admission.**

Central Bedfordshire in contact

Find out more

For more information about this publication, further copies, or a large print copy, get in touch.

Please recycle me!

When finished with, please put me in your recycling bin or bag.



**[www.centralbedfordshire.gov.uk
/payingforadultcare](http://www.centralbedfordshire.gov.uk/payingforadultcare)**



www.facebook.com/letstalkcentral



[@letstalkcentral](https://twitter.com/letstalkcentral)



customers@centralbedfordshire.gov.uk



0300 300 8303