



Guide to charges for residential based services

This leaflet details the financial assessment used to determine your ability to contribute to the cost of your residential placement. It shows how the assessment is undertaken and how your income, savings and personal expenditure are taken into account.

This leaflet is for people who need support and care in a residential home setting. We need to carry out a financial assess to understand how your placement will be funded.

When will I have a financial assessment?

As soon as we know you have been assessed by your Social Worker and are eligible for support we will contact you to assess your contribution towards the cost of your care and support.

A Financial assessment officer will work out how much your assessed contribution will be. It is important you know who your financial assessment officer is as soon as possible. If you are not sure, please call 020 8760 5676 or email us at ResidentialFA@croydon.gov.uk.

What happens during the financial assessment?

You will need to complete a financial assessment form and answer questions to confirm your financial circumstances. You will need to sign the form and provide us with any documentation we have asked for to help verify your financial circumstances.

This will tell us whether you can afford to contribute anything towards the cost of your care

Working out your contribution

The contribution you actually make will be the lowest amount from the following:

- The amount of your care
- Your assessed contribution

For example; if the financial assessment determines that your maximum assessed contribution is £150.00 per week and the total cost of your care is £550.00 per week, we will ask you to contribution £150.00 and the council will fund the difference of £400.00 per week.

If you want to go into a care home that is more expensive than Croydon Council will pay for, then a willing friend or relative can make a financial contribution towards the higher fee. These contributions are known as third party payments or top-ups. We will need evidence that the person agreeing to pay the top up will be able to afford it and we will need them to enter into a legally binding contract before we agree to this kind of arrangement. It is not possible for the person going into the care home to top up the cost of their own care home placement unless they are signed up to a Deferred Payment Scheme.

How is the financial assessment calculated?

We look at three things when calculating your contribution:

- Your income
- Your savings and assets
- Any allowances that can be made

Using the Department of Health guidelines we will make allowances from the income you receive to ensure you have sufficient funds to meet your basic living costs.

Types of savings you may have:

- Savings in a building society
- Post Office savings
- Premium Bonds
- Shares
- Trust Funds

We will not take into account any savings you have below £14,250.

If you have savings or assets of more than £23,250 you will have to pay the full cost of your care. As a self-funding customer, we can provide you with advice and information to help signpost you to help you arrange your own care. If you ask us to help you arrange your care for you, we will also determine your eligibility for a deferred payment to help you fund your care. For more information about this charge please speak to your financial assessment officer.

If your savings fall between £14,250 and £23,250 you will be asked to make a contribution to your charge from these savings. £1 for every £250 above £14,250 will be treated as income and included in your assessment.

Couples

We will only assess you on the income, savings and assets that you own. We will include your share of any joint savings or income and assess if assets you own qualify for exclusion from the financial assessment.

Care homes and charging

Certain types of care home placement are free or involve reduced charges, such as;

NHS continuing care

If you are placed in a nursing home by a health professional from the NHS because you need long-term health care called NHS continuing care. You will not be charged.

Section 117 of the Mental Health Act

If you are placed in a care home under s117 of the Mental Health Act 1983, you will not be charged while that section of the Mental Health Act is being used to provide your care.

Nursing funded by NHS

If you are placed in a care home by social services staff and your care includes some nursing care, we will assess your financial situation to work out any charges you may need to make in the normal way. However, your nursing care will be funded by your Clinical Commissioning Group (CCG). The NHS will contribute towards the cost of the placement which will reduce the cost of your care home placement and your charge.

There will be a charge for most other types of care home placement arranged by social services.

Paying your Contribution

Depending on how you arrange your care and when your care commences we will notify you of your assessed contribution and informed the residential home of how funding will take place. Your assessed contribution is payable from the date that you moved into the residential home.

Collecting a customer's contribution is an important role the council undertakes as the contributions are used to protect services, extend access and promote the independence and wellbeing of all our customers. Where a customer fails to pay their contribution the council will pursue enforcement options to collect the amount owing.

What if I don't agree with my assessed contribution?

You can speak to your Financial Assessment Officer and ask for your contribution to be reviewed. For more information please refer to our guide on Review and Appeals.

Where to find out more

If you have any questions, please call our charging helpline on 020 8760 5676 or email our Financial Assessment Officers at ResidentialFA@croydon.gov.uk.

The charging helpline is open between 10am to 12pm and 2pm to 4pm on Tuesday, Wednesdays and Fridays however, there is also an in built answer machine facility available for you to leave your views should you wish to do so.