

Paying for care

How much do I need to pay for care?

Care services are not free. The law says that if the council decides that you have **eligible social care needs**, they can charge you for the services and support they provide to meet those needs. There are some exceptions to this, where they would provide support for free.

Working out how much you have to pay towards your **care and support** can be tricky, as the amount you have to pay depends upon your circumstances and financial situation.

To work out how much you might pay, **Community Health and Social Care Direct** or a social worker will carry out a **needs assessment** and a **financial assessment** based on rules set by government. These rules make sure that contributions are reasonable and affordable. They will take into account:

- the level of care you need
- how much money you have coming in from pensions, benefits, savings and investments
- if you own your home or property

They will never charge you more than the assessment says you can afford and you will never pay more than the actual cost of the services you use.

For more information read the council's

- [Charging Policy](#)

Care Cost Calculators

PayingForCare have an online **residential care calculator** where you can find out how much you may need to pay for your care. It helps you to

- work out how much your average care home/nursing fees could be
- find out if the state is likely to help you fund your care
- contact specialist care fees advisers for personal financial advice, support and information.

BBC Care Calculator is an interactive guide to help you understand more about the way care works, what you need to think about and how much you may have to pay.

Going into a care home

There are specific arrangements that can be made to manage your costs when you go into a care home.

If you own a property

If you have eligible needs and need to move in to a care home permanently, you'll probably need to make a contribution towards the cost of your placement. If you own a property, it's likely that you'll be responsible for paying the full cost of your placement and you might need to think about selling your property in order to do so. To help make this process as easy as possible for you and your family, there are 2 options available:

Option 1: 12 week property disregard

12 week property disregard means that the council will ignore the value of any property you own for the first 12 weeks of your care home placement if you have:

- eligible needs and own a property when you move in to a care home permanently for the first time
- savings and investments valued at less than £23,250 (not including the value of your property)

During this time you'll make a contribution based on your income and other savings and the council will fund the difference to make up the full fee. This period gives you and your family time to make decisions about how you will pay for your care in a care home in the long term and make arrangements to sell your home if you decide to do so. At the end of this 12 weeks they will stop funding your placement and you will be responsible for paying the full fee to the care home.

Option 2: Deferred payment

A deferred payment is a loan, secured against your property, where the Council will either pay the fee to the care home on your behalf, or lend you the money to pay the care home yourself. This provides you and your family with the peace of mind of not needing to sell your property straight away. It is important to remember that a Deferred Payment is a debt that must be repaid, and that we will charge you interest and administration fees during the time that the agreement is in place. We recommend seeking independent financial advice before you decide whether a Deferred Payment is right for you.

Top up fees

The council agree rates for types of care home placements. They always pay this amount for the same type of placement in the same care home. Care homes can charge extra for additional services or facilities they provide above those agreed in the rate the council pays. This is called a top up fee. For example, you may pay a top up fee for room with a better outlook or en suite facilities. Your social worker will explain any top up fees that are payable. The council will always try to offer you at least one placement that does not require a top up.

In most cases, the top up needs to be paid by someone other than the person moving in to the care home. Whoever agrees to pay the top up on your behalf must agree to make the payment directly to the care home for the whole time that you live there and must understand that the top up may increase over time.

If you decide to take a deferred payment to cover the cost of your care home placement, you may be able to pay the top up yourself. Before this is agreed, the council will make sure that the money spent on your placement, including the top up, will be paid back to them when your property is sold. If they agree to this, the top up fee will be included in your deferred payment agreement. They will recover the full placement cost when your house is sold.

For more information read the council's

- [Charging Policy](#)
 - [Deferred Payment Scheme Policy](#)
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Care at home

The council will look at your income and assets. Unless you are receiving a six week reablement package, then you pay from the start of receiving care at home. You can search for [home care agencies](#) that are quality assured by the Council or find your own.

Capital thresholds

If you have appropriate capital valued at £23,250 or more, you will be offered a light touch financial assessment by the Council and will be expected to make a contribution that is either:

- equal to the full cost of your support or a maximum of £400 per week if you are receiving care services at home
- the full cost of your care home placement

If you have appropriate capital valued between £14,250 and £23,250 a full financial assessment will be provided. A tariff income will be added to your weekly income. This tariff will add £1 of income for every £250 of capital above £14,250.

If you have capital below £14,250, the Council will not include this in the financial assessment.

For more information read the Council's

- [Charging Policy](#)
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Can I avoid paying for care?

Giving away or spending your assets

It is against the law to intentionally give away or decrease your savings or property (your assets)

in order to avoid paying your care fees. This is known as 'deprivation of assets'.

Newcastle City Council can carry out a [Financial assessment](#) to find out how much money you have and what you can afford to pay towards your care costs.

Read more on:

- [Deprivation of assets](#) Age UK factsheet
 - [Avoiding Care Home Fees](#) Paying for Care factsheet
 - [Where to get legal advice](#)
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NHS Continuing Healthcare and NHS funded Nursing Care

If you have on going significant health needs you can get health care in any setting outside of hospital, including [your own home](#) or in a [care home](#). NHS continuing healthcare is arranged and paid for by the NHS, however you will need an assessment to find out if you are eligible.

The service can include:

- Care home fees. including board and accommodation
- Community nurse
- Special therapist
- Personal care e.g. help with bathing, dressing and laundry

The assessment will look at the:

- nature of your condition or treatment required
- complexity of your symptoms
- intensity of your need
- unpredictability of your condition

Read [NHS continuing healthcare](#) for more information including how to get an assessment.

Other useful information

The following resources provide more information on paying for care;

- [Paying for Long Term Care in England](#) factsheet developed by a group of organisations including Age UK
- [Independent Age](#) give free confidential advice over the telephone on issues such as getting help at home, care assessments, staying in touch with other people and welfare benefits. They also provide free guides and factsheets.

Useful Organisations

Independent Age

Email: charity@independentage.org.uk

Website: <https://www.independentage.org/>

Telephone: 0191 731 4000

Address: The Grainger Suite, Dobson House, NE3 3PF

Community Health and Social Care Direct – Newcastle City Council

Email: scd@newcastle.gov.uk

Website: <http://www.newcastle.gov.uk/health-and-social-care/adult-social-care>

Telephone: 0191 278 8377

Your Homes Newcastle (YHN)

Email: yhn@yhn.org.uk

Website: www.yhn.org.uk

Telephone: 0191 278 8600

Address: YHN House, NE7 7LX

CareAware

Email: enquiries@careawareias.co.uk

Website: <https://www.careawareias.co.uk/>

Telephone: 0191 278 8600

FirstStop – Housing Options for Older People (HOOP)

Email: hoop@eac.org.uk

Website: <https://hoop.eac.org.uk/hoop/start.aspx>

Telephone: 0800 377 7070

Address: Suite A, SE1 7JW

Age UK England

Email: contact@ageuk.org.uk

Website: www.ageuk.org.uk

Telephone: 0800 377 7070

Address: Tavis House, WC1H 9NA

Newcastle City Council

Website: www.newcastle.gov.uk

Telephone: 0191 278 7878

Address: Civic Centre, NE1 8QH

NHS

Website: www.nhs.uk

Telephone: 0191 278 7878

PayingForCare

Email: enquiries@payingforcare.org

Website: www.payingforcare.org

Telephone: 0191 278 7878

Address: Regent House, RH1 1QT

Related Articles

[Home care](#)

[Your Care: Needs assessments](#)

[Your Care: Financial assessments](#)

[Direct Payments](#)

[Getting advice about your finances](#)

[Personal budgets for care and support](#)

Choosing a care home

Trusts

Care and support