Information NOW
Information for people in Newcastle upon Tyne

Paying for Adult Social Care

Adult Social Care services are not free. If it's decided that you have **care and support needs**, you can be charged for the services you receive. There are some exceptions to this. This means **Adult Social CarePoint at Newcastle City Council** provide support to some people for free.

How much will I pay for care?

The amount you pay towards your **Adult Social Care** depends on your circumstances and financial situation.

To work out how much you will pay towards your care you need to speak to **Adult Social CarePoint at Newcastle City Council.** They can arrange a **Needs Assessment** and then a **Financial Assessment** for you.

They can then decide if you can receive care services or funding from the council. This decision is based on the **criteria in the Care Act** **(or rules).**

Adult Social Care will look at:

- the level of care you need
- your income: This is money you have coming in, such as benefits, savings, investments and pensions.
- your assets: If you own your home or property

They will never charge you more than the Financial Assessment says you can afford. You will never pay more than the actual cost of the services you use.

Read more in Newcastle City Council's Adult Social Care Charging Policy.

What is eligibility?

The Care Act sets out the criteria to decide if you can receive support or money from Adult Social Care at Newcastle City Council.

It's described as having 'eligible care needs' or that you are 'eligible' for support if you meet this criteria. This is decided when you have a **Needs Assessment.**

Care cost calculators

PayingForCare has online **care calculators** 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 residential care home or nursing care fees could be
- find out if the state (Newcastle City Council) is likely to help you fund your care
- contact specialist care fees advisers for personal financial advice, support and information.

Going into a care home

If you need to move in to a care home permanently, you'll probably need to pay towards the cost of your care home placement.

This is decided after you have spoken to **Adult Social CarePoint at Newcastle City Council**. They will offer you a **Needs Assessment** to find our more about your care and support needs. They can offer you a **Financial Assessment** to find out how much money you need to pay towards your care and support.

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

You may hear terms such as 'private funded' or self funded' this means you or someone supporting you will pay the cost of the care home.

You may hear terms such as 'publicly funded' or 'local authority funded'. This means your local council pays towards the cost of the care home.

If you own a property

If you have eligible care needs and need to move in to a care home permanently, you'll probably need to make a contribution towards the cost of your care home placement.

If you own a property, it's likely that you'll be responsible for paying the full cost of your care home placement. You might need to think about selling your property to pay for your care. To help make this as easy as possible for you and your family, there are 2 options available.

Option 1: 12 week property disregard

The council can ignore the value of any property you own for the first 12 weeks of your care home placement if you have:

- eligible care 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 the first 12 weeks you pay towards your care home placement. The amount you pay is based on your income and other savings. The council will fund the difference to make up the full fee.

This helps give you and your family time to plan ahead. So you can make decisions about how you will pay for your care home placement long term. You may need to make arrangements to sell your home if you decide to do so. At the end of the 12 weeks the council will stop funding your placement. 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. Using this loan the Council will either pay the fee to the care home for you. Or lend you the money to pay the care home yourself. This can give you and your family peace of mind as you don't need to sell your property straight away.

It is important to remember that a Deferred Payment is a debt that must be repaid. You are charged interest and administration fees for the time that the agreement is in place.

You can take **independent financial advice** to help you decide if a Deferred Payment is right for you.

Top up fees

The council commissions or has a contract with care homes in Newcastle. This means they pay an agreed rate for a care home placement. This is the same cost for the same type of placement, in the same care home.

A top up fee is an extra fee that you pay to a care home for other services or facilities they provide. This is not included in the agreed rate that the council pays for the care home placement. For example, you may pay a top up fee for room with a better outlook or en-suite bathroom. 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 have top up fees.

In most cases, the top up has to be paid by someone other than the person moving in to the care home. Whoever pays the top up fee for you, must pay it to the care home directly, for the whole time that you live there. Please note that the top up fee may increase over time.

If you take a deferred payment to cover the cost of your care home placement, you may be able to pay the top up yourself. The top up fee can be included in your deferred payment agreement. The Council will recover the full placement cost, including the top up fee, when your house is sold.

For more information read Newcastle City Council's

- **Charging Policy**
- **Deferred Payment Scheme Policy**

Care at home

The council will look at your income and assets. Unless you are receiving a 6 week reablement package, then you pay from the start of receiving care at home. You can see the list of **home care agencies** that commissioned by the Council or find your own.

Capital thresholds

Capital is the amount of money you have in savings, investments or property and your income. This includes your pension and benefits.

The thresholds are limits on the amount of capital you can have and still be eligible for financial support from Adult Social Care.

If your money or assets are below the thresholds, you may be able to get financial help towards the cost of your care.

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

- equal to the full cost of your support or a maximum of **£440** per week if you are receiving care services at home
- the full cost of your care home placement

If your capital is 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 Newcastle City 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 reduce your savings or property (your assets) to avoid paying your care fees. This is known as 'deprivation of assets'.

Speak to **Adult Social CarePoint at Newcastle City Council.** They can offer you 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
- **Where to get legal advice**

NHS Continuing Healthcare and NHS funded Nursing Care

Some people with complex or long term health needs can get health and social care paid for and arranged by the NHS. **This is known as NHS Continuing Health Care.** It can be provided in **your own home** or in a **care home**. The service can include:

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

You need an assessment to find out if you can get this service. The assessment will look at the:

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

Age UK NHS continuing healthcare and NHS funded nursing care has more information about the process and how to get an assessment.

Read more from Gov.uk. You can download the checklist used in the assessment here.

Beacon gives free independent advice on NHS Continuing Healthcare and NHS funded nursing care (CHC). They have a telephone helpline and online information. They also provide paid for services to help with applying, appealing or complaints.

Other useful information

Age UK England has more information about paying for care.

NHS has more information on paying for your own social care (self-funding)

NHS has more information about when the council might pay for your social care

Independent Age have a telephone helpline. They can give you advice on care, benefits, getting help at home and adapting your home. They can arrange a follow up appointment for more detailed discussions.

Cap on care costs

The government is planning to change how much adults are charged for care costs. This is known as the ‘cap on care costs’. These changes have been delayed until October 2025.

The Government proposed in November 2022 to:

- introduce a limit on the amount of money a person needs to pay for their personal care during their life. This limit will be set at £86,000.

- increase the amount of money and assets someone can have and still receive financial support for their social care needs.
- This is known as **capital thresholds**. The lower capital limit may increase to £20,000 and the higher capital limit may increase to £100,000

> Please note these changes are only a proposal at this stage. InformationNOW will update this page when more information is available.

Last updated: September 30, 2025

Useful Organisations

Independent Age

Email: advice@independentage.org

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

Telephone: 0191 731 4000

Adult Social CarePoint at Newcastle City Council

Email: ASCP@newcastle.gov.uk

Website: http://www.newcastle.gov.uk/AdultSocialCare

Telephone: 0191 278 7878

Address: Adult Social CarePoint Newcastle City Council, NE4 9LU

Newcastle Council Housing Services

Email: council.housing@newcastle.gov.uk

Website: https://new.newcastle.gov.uk/housing/council-housing/

Telephone: 0191 278 7878

Address: Newcastle City Council, NE7 7LX

CareAware

Email: enquiries@careawareias.co.uk

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

EAC HousingCare

Email: hoop@eac.org.uk

Website: https://housingcare.org/

Address: Suite A, SE1 7JW

Age UK England

Email: contact@ageuk.org.uk

Website: www.ageuk.org.uk

Telephone: 0800 678 1602

Address: Age UK, EC3N 2LB

Newcastle City Council

Website: www.newcastle.gov.uk

Telephone: 0191 278 7878

Address: Civic Centre, NE1 8QH

NHS

Website: www.nhs.uk

PayingForCare

Email: enquiries@payingforcare.org

Website: www.payingforcare.org

Address: Regent House, RH1 1QT

Beacon

Email: enquiries@beaconchc.co.uk.

Website: https://beaconchc.co.uk/

Related Articles

Home care

Needs Assessment with Adult Social Care

Financial Assessments with Adult Social Care

Direct Payments from Adult Social Care

Getting advice about your finances

Personal budgets for care and support

Choosing a care home

Trusts

Introduction to Adult Social Care

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