

## Different Formats

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# Charges for Adults Receiving Residential Care



Produced by  
Gateshead Council, Civic Centre, Regent Street,  
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# Information on charges

**Gateshead Council's Community Based Services aims to provide assistance and support to any Gateshead resident with personal or social care needs who is eligible for support under the Fair Access to Care arrangements.**

**Some of these services, including assessment, counselling or advice, are provided free. Other services do attract charges, one of these services is residential care.**

**This booklet outlines the types of residential care available and the charges associated with them.**

## What residential services are available?

Gateshead is able to offer a wide choice of care homes, provided by both Gateshead Council and the independent sector. The independent and voluntary sectors also offer care homes for nursing needs.

## The assessment process

If you feel that your needs are such that you require a residential service, then you can be assisted in this process by having your needs assessed through social care services. This will help in deciding if permanent care would be appropriate or if alternatives can be arranged.

If you wish the local authority to make a financial contribution towards your

care, an assessment of your needs and a financial assessment is required.

There are a wide variety of care homes and you should always look for one that meets your particular circumstances. Your assessing officer or social worker can help provide information on this.

## Local authority short term residential care for older people

If you are in need of short-term assessment or respite in the local authority's Promoting Independence Units you will be expected to contribute a set weekly amount of £97.97. If your stay extends beyond six weeks you will be financially assessed and the new charge will be explained to you.

The local authority also provides short-term assessment beds in nursing

## Social Services District Offices

### Adult Social Care

Prince Consort Road  
Gateshead  
NE8 4HJ  
Tel (0191) 433 3000  
Minicom (0191) 478 5981

Queen Elizabeth Hospital  
Queen Elizabeth Avenue  
Sheriff Hill  
Gateshead  
Tel (0191) 445 2200

Bensham Hospital  
Saltwell Road  
Gateshead  
NE8 4YL  
Tel (0191) 433 6518

Civic Centre  
Regent Street  
Gateshead  
NE8 1HH  
Tel (0191) 433 3000  
Minicom (0191) 478 7045

### Children and Families Division

Civic Centre  
Regent Street  
Gateshead  
NE8 1HH  
Tel (0191) 433 3000  
Minicom (0191) 478 7045

Booth Street  
Felling  
Gateshead  
NE10 9EW  
Tel (0191) 433 8030  
Minicom (0191) 469 8744

### Emergency Telephone Information Service

**Tel (0191) 477 0844**  
**Minicom (0191) 478 2009**

## Allowance

Every person is allowed to keep a minimum personal allowance each week, the current rate is £22.60 and this increases each year in line with the Department for Work and Pensions benefits.

## Effects on benefit following admission to care

If you have been receiving attendance allowance or disability living allowance (care component) this will cease four weeks after your admission to care if you are receiving financial assistance from Community Based Services.

If you have been in hospital immediately prior to your admission to care your attendance allowance or disability living allowance (care component) will cease four weeks after the date of your admission to hospital.

If you are paying the full cost of your care you will be entitled to attendance allowance or disability living allowance (care component).

Further information about social security benefits can be obtained from your local Department for Work and Pensions.

## Residential respite care

A period of respite care is defined as a maximum of six consecutive weeks. The current charge is £97.97 per week, and increases each April.

If your stay extends beyond six weeks you will undergo a financial assessment to determine how much you should pay. Respite care can be for planned periods, short stays or promoting independence purposes.

## Review of charges

All charges are subject to review. New leaflets are issued when this happens and staff are always available to give advice.

**If you would like to discuss any aspects of your assessment or require any additional information you should telephone the assessment section on 0191 433 3982, 433 2332 or 433 2466.**

Failure to disclose financial details will result in the full cost of your services being imposed.

We offer a service to help you get the benefits you are entitled to such as income support, pension credit, Disability Living Allowance (DLA) and attendance allowance.

homes and again you will pay a set weekly charge of £97.97 for a maximum of six weeks after which time you will be financially assessed.

In some circumstances you may not pay anything for the first six weeks if you are receiving intermediate care services that are provided by both the local authority and the health service.

## Independent sector residential or nursing care homes

Charges in independent sector homes vary and the amount that you will pay will depend upon your financial circumstances.

If you decide to make your own arrangements to go into a home, the Council can not guarantee to contribute towards the cost at a later date if the cost is above the usual contracted rate. If you think that you may require financial assistance in the near future you should seek advice from Community Based Services before finalising any arrangements.

## Third Party Top-Up

If you choose to enter a care home where the weekly charge is greater than the council's contracted rate there must be a third party who is willing and able to pay the difference to the care home each week.

You are not allowed to pay your own top-up unless you own a property and will become self-funding once your property is sold.

## Under what authority does Gateshead Council charge for residential care?

Where a person is provided with accommodation under Part III of the National Assistance Act 1948, Section 22 of that Act provides for charging for the accommodation.

Guidance is issued to local authorities under Section 7(1) of the Local Authority Social Services Act 1970.

## Collecting information

If it is decided, following a care assessment, that you are in need of residential or nursing care and you require a financial assistance towards the cost of your care, you will be contacted by a financial assessment officer. They will gather information about your financial circumstances in order to assess how much you will have to pay, if you wish, you may ask someone else to be present at the time.

The financial assessment officer will complete a financial questionnaire. On the form Gateshead Council asks for full details of your income and capital. The financial assessment officer will need to see all the documents that relate to your financial details in order to confirm that the information is correct.

Such documents might include:

- Proof of benefits received
- Occupational/works pension
- Bank, building society, post office savings account passbooks
- Recent bank statements
- Rent book
- Water rates and council tax payment details.

## How is the financial assessment calculated?

Three things are looked at when calculating your contribution to the cost of residential or nursing care: your **INCOME**, your **CAPITAL**, and any **ALLOWANCES** that can be made.

## Income

Income includes all money you receive on a regular basis or a payment you receive which relates to a particular length of time.

Income includes pensions, (state pensions, occupational/works pensions or personal pensions), benefits, annuities, rent from a property, trust fund payments, etc.

To carry out a financial assessment, full details of your income are needed. Only your own income and capital can be assessed in determining how much you will pay. However, sometimes information about your spouse's income and capital are necessary to establish your entitlement.

The financial assessment officer will treat your income in one of three different ways:

How income is treated	examples of types of income
<b>1. income that is taken fully into account</b>	attendance allowance disability living allowance (care component) most social security benefits (e.g. pension credit) retirement pension occupational/works pensions personal pensions annuity income income from insurance policies income from rent
<b>2. income that is partly disregarded</b>	war disablement pension war widows pension income from charitable and voluntary payments
<b>3. income that is fully disregarded</b>	disability living allowance (mobility component) Christmas bonus war disablement pension (mobility component) social fund payments war widows special payments winter fuel payment

Finance staff convert all income to weekly amounts and calculate the total amount for assessment purposes.

## Capital

Capital refers to assets such as savings, stocks and shares and any property.

Savings held in bank accounts (deposit accounts and current accounts), building society accounts, post office accounts should be included. The market value of other investments, stocks and shares, premium bonds or other assets you own will also be recorded.

**If the total of your capital assets is more than £23,250 you will be assessed to pay the full cost of your accommodation.**

**If your capital assets total between £14,250 and £23,250**, you will be expected to make a contribution to your charge from your capital, this is called a tariff. It is calculated from the amount of your capital and is included as income. You are expected to contribute an additional £1 for every amount between £1 and £250 above £14,250. For example if you have £14,500 capital available to you, a tariff income of £1 will be included in your assessable weekly income.

n.b. The Department for Work and Pensions' (DWP) rules about the treatment of savings and capital to establish entitlement to benefit is different from social services charging rules. The DWP will only allow income support to individuals or couples who have less than £16,000 in capital if they are under 60.

**If your capital assets total less than £14,250** they will have no effect on your assessment.

## Will I have to sell my home to pay for my care home fees?

Property or land, which you own, can not be disregarded. Its capital value or your interest in the property if it is jointly owned will also be included as a capital asset.

The value of your property will be disregarded for the first twelve weeks of your stay in residential or nursing care. If your property has to be sold to meet the cost of your care, Community Based Services will pay a contribution towards the cost of your care until it is sold and may place a legal charge on the property. When the property is sold you will have to repay the council the amount it has contributed towards your charges and you will be assessed on the amount of capital remaining.

If you do not wish to sell your home then the council may allow you to defer payment until the property is eventually sold. The council will place a legal charge on the property and will be reimbursed once the property is sold.