



Residential and nursing homes

Information for people choosing and paying for their own residential or nursing home care

Making and paying for your own care arrangements



Many people decide for themselves, or with their families, that they want to go into residential or nursing care. This leaflet describes what help Gateshead Council can give you if you want to make, and pay for, your own care arrangements.



What do I do if I want to go into a residential or nursing care home?

The usual process is for you, or someone on your behalf, to contact us and ask for a worker to visit you. The worker will complete an assessment of your needs with your consent. The assessment will tell you what type of care you need, if any. It may be that we feel residential care is not what you need and that we may be able to meet your needs with other services. Apart from a long-term stay in a home there is also short-term or respite stay. Short-term or respite stays are an opportunity to experience the home first hand for a short period of time. This can help you understand what the home has to offer and whether the home is right for you. Short-term stays can also offer carers a regular break, which can be invaluable when caring for someone full time.

We will also carry out an assessment of your financial position to let you know how much you should pay towards your care costs.

However, if you can afford to pay for your own care you do not need to have a social care assessment or a financial assessment. You can make your own care arrangements and you will be referred to as a private resident.

Paying for your residential or nursing home care

The council supports a number of residents in residential care and nursing care homes and each care home can set its own price. There are a number of points for you to consider:

- If you are paying for your own care, you will negotiate this price directly with the home.
- If the council is assisting with the care home fees you need to know that the council has a contracted amount that it can pay towards each person's care home fees.
- Certain homes charge more than the contracted amount. The council is not obliged to pay for care in a home that charges more than the council would normally pay.

Third party contributions



If you select a home which charges more than the council's contracted amount, the placement can only go ahead providing there is a third party (who could be a relative or friend) who is willing and able to make a long-term financial commitment to meet the difference in price. This payment is called a third party contribution.

If the council is assisting with the care home fees you are not normally allowed to pay the third party contribution from your own money.

The third party will be asked to sign a contract to this effect with the council. You must be aware that if the third party contribution is not paid, you could be asked to move to another home, which falls within the council's contracted fee limit. This point should also be borne in mind if you arrange your own care and there is a possibility that you might, in the future, require assistance with paying your care home fees.

What if I can afford to pay for my own care?

We can give you information to help choose a home, such as:

- the type of home that would best meet your needs
- a list of homes available in the borough
- the name of a person in the home whom you can contact
- how to find out about homes elsewhere in the country if you are thinking of moving away

If I make my own care arrangements what can I expect from the residential or nursing home?

When you have chosen the home you want to live in you enter into a contract with the home. The contract between you and the home should include information on:

- which room you will occupy
- what type of services and care are covered by the fee you will pay to the home
- how much the fee will be
- the rights and responsibilities you and the home have towards each other
- the terms and conditions of your occupancy in the home

If you are in hospital, however, and your home of choice does not have a vacancy, you will need to find an alternative placement until your choice is available

What will happen if I can only afford to pay for my care when I sell my house?

If you can only afford to pay for your care when your house is sold, we will arrange for you to go into care under a temporary council contract and will assist you to pay the care home fees. When your property is sold the fees paid on your behalf will be reclaimed from you, and you will then become a private resident in the home. Once the temporary council contract ends, you will be asked to enter into a contract direct with the home. Please be aware that the home might charge a different price for your care.

What will happen if I can afford to pay for my own care but I am unable to make the arrangements for myself and have no one else to do this for me?

The council can offer advice, information and support to help you make arrangements.

If I arrange to go into a residential care or nursing care home as a private resident outside Gateshead and my finances reduce, what should I do?

If you are paying for your care home place but have only a modest amount of capital, and your savings are likely to drop below the current saving threshold, you should contact the council where you are living at least three months in advance of this happening.

What will happen if I am a resident in a residential or nursing home and I am no longer able to pay the full cost of my care?

Whoever has arranged your care should inform us that your finances have reduced. We will carry out a financial assessment and an assessment of your need for care. These assessments may show that you are eligible for help from us for the cost of your care

If you had an assessment of your needs and a financial assessment before you arranged your care, we will have a record of your financial details. If your finances drop to a particular level this will automatically trigger a re-assessment of your finances and your care needs. The re-assessments may show that you are eligible for help from us with the cost of your care.

Contact Details



If you need any more information about arranging your care please contact **Adult Social Care Direct on 0191 433 7033** or email **adultsocialcaredirect@gateshead.gov.uk**

Opening hours:

8.45am - 5pm (Monday - Thursday) and 8.45am - 4.35pm (Friday)
Should you require any additional information please visit **www.cqc.org.uk** and follow links to 'choosing the right care'.



Different Formats

If you would like this information in a different format such as Braille, large print, on cassette/CD/MP3, or in a different language please contact: 0191 433 3444.



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