

## Social Wellbeing and Housing



## Residential Care Choices and Charges



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If you would like this information in another language or format, please contact the Social Wellbeing and Housing Information Officer on (01633) 656656 or email: [swhinfo@newport.gov.uk](mailto:swhinfo@newport.gov.uk)

# What is a care home?

A care home is a place where people can live and be looked after day and night in comfortable surroundings by trained staff.

There are two types of care homes:

## **Residential Care Homes**

These have staff that can look after you in the same way that your relatives or a friend might.

## **Nursing Homes**

These also have trained nurses on duty to provide skilled nursing care when you need it.

Sometimes people who need to move into a care home are able to make their own arrangements. If you need this level of care and you are not able to make your own arrangements, the Council will help you.

It is important to choose the right home which will provide the level of care you require. Ask us for a copy of the Newport Care Homes Directory for information and advice on choosing a care home and a list of all the local ones.

If you think that you may need to move into a care home and do not think that you will be able to pay the full fees yourself, you should first contact Newport City Council. We will then carry out an “assessment” of your needs. This will mean you will be asked about yourself, what you have difficulty doing, the things you would like to be able to do and why you are thinking of moving into a care home.

You may decide you would prefer to carry on living in your current home. We can help to make it easier for you to do that with services such as home care or going to a day centre. You may also want to consider the option of moving into sheltered accommodation.

If the assessment shows that the best thing is for you to move into a care home, the next step will be to find a home that suits you.

## Your right to choose where you live!

Once you and the Council have agreed that a care home is what you need, you can choose to move into any care home as long as:

There is a place available and it is suitable for your care needs;

The Council, the owner of the home and you can agree a contract;

The home you want does not cost more than the Council normally expects to pay for the type of care you need.

If there are no places available in the home you want, you can ask to live somewhere else until a place becomes available.

## How to choose a home

You are free to choose any home that is able to meet your assessed needs. If you are not feeling well enough to look for a care home or would rather leave it to someone with experience, then we will help find a suitable home for you. However, it is essential that you are satisfied with the home suggested as you are the person that will be living there.

All homes must be registered with the Care Standards Inspectorate for Wales (CSIW), which are inspected regularly. You can ask the CSIW for recent inspection reports of your preferred choice of homes. These reports are public documents and you are encouraged to do this. There is no charge to see the reports. CSIW contact details can be found at the end of this booklet.

You can contact a number of homes to arrange a visit and have a look around. We recommend that you visit several homes for a comparison.

## What to consider when choosing a home

It is useful to ask questions when visiting a home. To make choosing the right home easier for you, we have produced some questions that you can use as a guide, these can be found at the back of this booklet.

If you have the opportunity, ask current residents what they think of the home and ask as many questions as possible.

# *How to choose a home*

## **What if I want to move into a more expensive home?**

You may wish to move into a home which costs more than the Council is prepared to pay. We will still help you to move into a more expensive home, so long as there is someone else (perhaps a member of your family) who can make up the difference between what the local authority normally expects to pay for your type of care and the actual charge made by the home. Before agreeing to an arrangement like this, we will ask you to show that the other person will continue to be able to contribute for as long as you stay in the home.

## **What if contributions stop?**

If a place has been arranged for you on the understanding that someone else will pay part of the costs, we may not be able to keep you at the same home if these contributions stop. You should contact the local authority straight away if you think this might happen.

## **What if I am not satisfied with the care home I am in?**

If you are not happy with the care home, you should discuss your concerns with us and we will ask the home to remedy these problems. If you decide that you would like to leave, we will help you find another home.

If you are living in a home run by the council, you can still ask us to arrange a place in another home, even if it is run by a voluntary organisation or private individual. Likewise if you are living in a voluntary organisation or privately run home, you can ask to move to a council run residential home, if there is a suitable place available.

You have the same rights to choose a new care home, as you had when you moved into a home for the first time.

Everyone has to be financially assessed and generally have to pay something towards the fees of their care home.

## **How much will I be expected to pay?**

We will work out how much you can afford to pay based on your income, including Occupational Pensions, and any savings, investment or property you may have. Savings, investments and property are generally referred to as capital. Where possible, we will give you details of your calculated charge prior to you moving into the residential/nursing home. This is called a Financial Assessment and will be completed by the Social Services Finance and Income Team using information supplied by you.

## **Who will pay my home's fees?**

When we arrange for you to move into a care home, we will also arrange for the home to be paid and will ask you to contribute all or part of the cost of paying the home, according to how much you can afford, following your financial assessment.

## **How is my contribution worked out?**

### **Income**

Generally, most of your personal income will go towards the cost of your care, including your Retirement Pension, any Occupational Pension you may have and any benefits you receive. However, we will ignore some or all of certain types of income. You will be left with a statutory Personal Allowance, which is currently £20.00 per week. We also have the discretion to allow standard disregards for certain household costs for the first 8 weeks of permanent care or for the whole period of respite care.

### **Savings, Investments, Property (“Capital”)**

You will always be allowed to keep capital up to the value of £16,000.00, no charges will be made on this capital, but charges will be on your income.

For capital you have between £16,000.00 - £21,500.00 we will treat you as though you have another £1.00 a week more income for every £250.00 or part of £250.00 you have over the £16,000.00.

For example, if you have capital worth £16,250.00, we will treat you as though you have an extra £1.00 per week in income. If you have £17,500.00, we will treat you as though you have an extra £6.00 per week income.

# Paying for a care home

For as long as you have capital over £21,500.00, you will be expected to pay the full charge of your accommodation.

Please note that capital levels are revised in April every year.

## **Expenditure**

We will allow for household expenses, such as mortgage interest, rent, council tax etc, if your stay in residential or nursing care is temporary or for respite (short term) care. If your stay is permanent, there are some circumstances when allowances will be made and we will tell you if this applies to you, but usually for a set period of time only. The Financial Assessment will work out how much you can pay towards the fees at the care home.

## **I can afford to pay the home's fee's myself, do I still need to go to the local authority?**

No. You can make your own arrangements without involving us. However, if you find it difficult to make arrangements with private and voluntary care homes, we will be happy to help you and could still carry out an "assessment" to see whether a care home is really your best option.

## **What documents will I have to show to confirm my financial circumstances?**

When you are asked for your financial details, it would be helpful if you have details of your pension or benefit details (usually on a letter), national insurance number, bank statements and savings accounts ready to ensure we have the correct details. If your stay in residential or nursing care is temporary or for respite (short term) care you will also need to have ready details of your household expenses.

If we can't verify the information you tell us, we will make an interim charge, which may then change. All charges are provisional, based on the information supplied. Therefore if your financial circumstances change, the charges will be re-assessed. Charges are reviewed annually, usually in April, in line with benefit changes. We will tell you if your charges change.

## **What happens if I decide that I do not want to give details of my finances?**

You don't have to tell us your financial circumstances. However, this would mean that we would be unable to work out how much you should be paying towards your care at the home. You would therefore have to pay the full cost of your stay in the home.

## **Will my property be included?**

If your stay in residential or nursing care is temporary or for respite (short term) care, the value of your property is not included when your charge is calculated.

If you are considering entering a residential or nursing home permanently, the value for your property will be included, but for the first 12 weeks it will be left out of the calculation. This will give you time to think about how you can best fund your move into the home.

After this period, the value of your property or income (either part or in full) from your property will be included. This may mean that you are able to pay the full cost of your accommodation in the home.

If you sell your property within this 12 week period, the value will then start to be included.

The Council, where needed, will help you pay for your accommodation until your property is sold. The extra amount the Council pays will accumulate and you will have to repay it when you sell the property. We will have to place a Legal Charge on the property, but we will tell you if we are going to do this (see notes on Deferred Payment's if you do not wish to sell your home).

## **What happens if there is someone else living in my property?**

We will ignore the value of your property if one of the following people is still living there:

- Your husband, wife or your partner;
- A relative over 60;
- A relative under 16 (if you support them);
- A relative who is incapacitated (in receipt of a Disability Allowance or similar Disability Benefit).

# Deferred payments scheme

## Deferred Payment Scheme

Selling your home to meet the cost of moving into residential care or nursing home can hit some people hard. There are those who, for whatever reason, cannot or do not wish to sell their home so soon after admission to residential accommodation or in the long run.

On request to Newport City Council, we may be able to make up this shortfall. In effect, we will allow you to defer paying part of your Weekly Assessed Charge towards your fees and we will cover the shortfall. Although you will still be required to pay from your available assets towards the fees, you or your estate would only pay back the deferred contributions when you sell your home or when you leave residential care.

If you rent out your property, the income received would be included as part of your Weekly Assessed Charge.

The agreement between you and Newport City Council will need to be a formal written document signed by all parties involved, copies of which will be retained by both yourself and Newport City Council.

A Deferred Payments Agreement will last from the time that a person enters into the agreement until:

- 56 days after the person leaves residential care;
- The date upon which the agreement is terminated by the resident.

The Local Authority cannot terminate a Deferred Payments Agreement of their own accord.

When the Deferred Payments Agreement has been terminated, the debt is payable and interest on the debt may be charged from the day of the termination date.

If Newport City Council agrees to your request for deferred payments, you are advised to seek independent financial advice before arrangements are finalised. You should particularly check your entitlement to Income Support or Pension Credit, Attendance Allowance or Disability Living Allowance (care component only). If your property is to remain empty for any period, you will need to look at security, insurance and maintenance.

## **Can I give away any capital?**

If you give away property to someone else or spend money on expensive possessions, holidays or gifts, the Council may still include that capital or property in the Financial Assessment, if we consider that you are trying to avoid paying your contribution towards the cost of your stay.

## **Will I have an allowance to buy personal items or treats?**

In the Financial Assessment an allowance is made for your personal use. This is called your "Personal Allowance" and it is yours to spend as you wish. However, this cannot be used to pay for more expensive residential or nursing accommodation. If you are over 65 and receive savings credit, part of the amount not included in our assessment will be added to your Personal Allowance. This is called a Savings Disregard.

You may also keep any other income or capital that has not been included in the Financial Assessment, e.g. Disability Living Allowance Mobility Component.

## **What if the cost of the home is more than the council will pay?**

Newport City Council has a standard contract fee with the home. Where the home's charge is higher than this standard fee; someone else, such as a relative or another organisation can agree to pay a weekly sum towards the cost of the residential or nursing place. This is called a "Third Party Contribution" and is usually collected directly by the home.

## **Will my partner's financial circumstances be taken into account when working out my charge?**

Each person receiving care will be assessed according to his or her individual means. Where there is jointly held capital, we will need to know the total amount, but we will only include half in the assessment.

Rules have been introduced relating to Occupational Pensions (and other income such as personal pensions and annuity contracts), which allowed for the person going into residential or nursing accommodation to choose to pass 50% of this income to the spouse remaining at home.

This was to ensure that the spouse still living at the home address is not worse off financially by their partner going into a home. Should you wish to consider this, you will need to discuss it further with your Care Manager and the Department of Works and Pensions, as it may affect your entitlement to benefits and is not always the best thing

# How often do the charges change?

to do. If you decide to do this, we will show you a breakdown in the explanation of how we calculate your charge.

## **Will my partner be asked to make a contribution to my charge?**

If the partner at home is in receipt of Pension Credit or Income Support for the couple and they are receiving short term care, they may be asked to contribute towards the cost of the stay at the home under certain circumstances.

If we are going to ask for a contribution from your husband or wife, we will discuss this with you both and explain all the details.

If your partner becomes a permanent resident in a home they will then be assessed as an individual by the Department of Works and Pensions and for charging purposes.

## **How often do the charges change?**

Charges are normally reviewed:

- In April each year, in line with increases to benefits;
- If there is a change in your personal or financial circumstances;
- If the Government changes guidance on charges for residential or nursing care homes.

## **What happens if the fees go up?**

Where there is a contract between the home and the council, the council will need to agree and handle any increases in fees. If someone else is making a contribution, they may be asked to pay some of the increase. If you think a third party increase is too high, you must contact Social Wellbeing and Housing Commissioning and Contracts Team for advice.

## **What happens to my benefits?**

You can get information about benefits when moving into a care home from your local Job Centre Plus/Pension Service office. If you have been getting Attendance Allowance or DLA Care Component and if you get financial support from the Council, this may stop shortly after you move into the home. However, if you are going to pay the full fees yourself, you may still receive them.

# *What happens if my money runs out?*

## **What happens if my money runs out?**

If you think this may happen, you must talk to us before moving into a home, so that we can make arrangements with the home to ensure your place will be guaranteed, even if you can no longer afford to pay the fees.

## **How will I know how much I will have to pay?**

We will write to you with details of your Weekly Assessed Charge explaining how your charge was worked out and what has been included.

## **Contacts**

### **The Finance & Income Team**

Finance & Income Team  
The Corn Exchange  
High Street  
Newport, South Wales  
NP20 1RG

Telephone: (01633) 656656

### **Social Work Services Duty Office**

The Corn Exchange  
High Street  
Newport, South Wales  
NP20 1RG

Telephone: (01633) 656656

### **Social Wellbeing and Housing Reception**

Civic Centre  
Newport, South Wales  
NP20 4UR

Telephone: (01633) 656656

### **The Local Ombudsman**

Public Services Ombudsman for Wales  
1 Ffordd yr Hen Gae  
Pencoed, Bridgend  
CF35 5LJ

Telephone: (01656) 641150

### **Care Standards Inspectorate for Wales**

South East Wales Regional Office  
6th Floor, Civic Centre  
Pontypool, Torfaen  
NP4 6YB

Telephone: (01495) 761200

### **Department of Work and Pensions**

#### **Benefit Enquiry Line**

For general advice or information about benefits for disabled people contact the Benefit Enquiry Line:

Telephone: (0800) 88 22 00

Textphone: (0800) 24 33 55

(for hearing or speech difficulties)

# Contacts

For queries on specific benefits use the following contact details:

## **Disability Living Allowance and Attendance Allowance**

Attendance Allowance Unit or Disability Living Allowance Unit

Warbreck House

Warbreck Hill

Blackpool, Lancs

FY2 0YE

Telephone: (08457) 12 34 56

Textphone: (08457) 22 44 33

(for hearing or speech difficulties)

Lines are open between 7.30am and 6.30pm Monday to Friday

By email:

[DBU-Customer-Service@dwp.gsi.gov.uk](mailto:DBU-Customer-Service@dwp.gsi.gov.uk)

## **Carer's Allowance**

Carer's Allowance Unit

Palatine House

Lancaster Road

Preston, Lancs PR1 1HB

Telephone: (01253) 85 61 23

Textphone (01772) 89 94 89

(for hearing or speech difficulties)

Lines are open between 9am and 5pm Monday to Thursday,  
9am to 4.30pm on Fridays.

By email:

[cau.customer-services@dwp.gsi.gov.uk](mailto:cau.customer-services@dwp.gsi.gov.uk)

## **Pensions Service (Over 60)**

P.O. Box 139

Swansea SA6 8XN

Telephone: (0845) 6060 265

## **Local Job Centres (Under 60)**

Sovereign House

1 Kingsway

Newport, South Wales

NP20 1WR

Telephone: (01633) 241 600

Textphone: (01633) 241 663

2-6 Charles Street

Newport, South Wales

NP20 1JR

Telephone: (01633) 203000

Textphone: (01633) 203082

## **Welsh Assembly Government**

Cathays Park

Cardiff CF10 3NQ

Telephone: (029) 2082 6429

[www.wales.gov.uk](http://www.wales.gov.uk)

## **Voluntary Organisations**

### **Carers Wales**

River House, Ynysbridge Court

Gwaelod y Garth

Cardiff CF15 9SS

Telephone: (029) 2081 1370

[www.carerswales.co.uk](http://www.carerswales.co.uk)

**Age Concern**

12 Baneswell Road Newport, South  
Wales NP20 4BP

Telephone: (01633) 763330  
[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

**Citizens Advice Bureau**

8 Corn Street Newport, South  
Wales NP20 1DJ

Telephone: (01633) 265688  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Better Caring**

Cairns House  
10 Station Road  
Teddington  
Middlesex  
TW11 9AA

Telephone: (0845) 6441701  
[www.bettercaring.co.uk](http://www.bettercaring.co.uk)

## Checklist for Choosing a Nursing or Residential Home

Outside the Home	Yes	No
Is there a car park?		
Does the home provide its own transport?		
Are the grounds level and attractive?		
Were there ramps and good garden furniture?		
Was there noise from passing traffic?		
Inside the Home	Yes	No
Was there someone there to greet you?		
Were you kept waiting?		
Was the owner friendly?		
Did the home have a nice atmosphere?		
Care Questions	Yes	No
Can the home cope with your care needs?		
Can your relatives be involved in your care?		
Can you get up and go to bed, when you please?		
Are services such as hairdressing and chiropody provided?		
Can residents make decisions about life in the home and is there a Residents Committee?		
Are bathing, toilet needs and medication handled seriously?		
Staffing Questions	Yes	No
Is there staff on duty all night?		
Are you impressed with the staff's attitude towards residents?		
Would you be happy to be cared for by them?		
Is the home adequately staffed for day and night care?		
Do they carry out domestic tasks or is there additional help?		
Do the staff treat residents with respect?		
Are the staff suitably qualified?		
Is the home committed to staff training?		
Are the staff cheerful and caring?		
Do you think you would enjoy their company?		
Is there a Complaints Procedure for residents to use if they are unhappy?		

<b>Accommodation Questions</b>	<b>Yes</b>	<b>No</b>
Is the home clean?		
Does the building smell fresh?		
Have you a pleasant view from your window and is the natural light good?		
Have self-aids been fitted, such as grab rails, bathroom hoists and lifts?		
Is the access easy for wheelchairs etc throughout the home?		
Is there adequate provision for people with bad sight or hearing?		
Are pets allowed?		
Are there smoking and non-smoking areas?		
Can you re-decorate or re-carpet your rooms?		
Will you have your own room and can it be locked?		
Do you have your own heating controls in your room?		
Will you have your own letter box?		
Is there a secure place to leave valuables?		
Can you supply some of your own furniture?		
Can you rearrange your room to suit yourself?		
Are there sockets for a television and phone in your room?		
Is there a modern call system?		
<b>Catering Questions</b>	<b>Yes</b>	<b>No</b>
Can you look at recent menus?		
Is there a choice at meal times?		
Is the food varied and interesting?		
Will they cater for special dietary requirements?		
Can you choose what time you eat and who you sit with?		
Can meals be brought to you in your room?		
At birthdays or celebrations, is anything organised?		
Can you prepare snacks and hot meals for yourself?		

# Checklist

<b>Activity Questions</b>	<b>Yes</b>	<b>No</b>
Are activities organised, such as keep fit classes, crafts, games or days out?		
Is there organised evening entertainment?		
Can you pursue your own hobby or special interest, even if it means bringing your own equipment?		
Can you have a flower bed of your own or help in the garden?		
Is there a second TV room, a library or a card room?		
<b>Terms and Conditions</b>	<b>Yes</b>	<b>No</b>
Are the fees in your price range?		
Must you pay a deposit?		
Do the fees include laundry, toiletries, extra care and other personnel needs, activities, physiotherapy and are there any extra's included?		
Can you retain your room if away?		
Can you have a short stay or trial period?		
Are visitors welcome at all times?		
May your visitors join you at meals?		
Is the notice to terminate reasonable on both sides?		
Do you want to live there?		





## **City Contact Centre**

Telephone: (01633) 656656 Monday - Friday 8am - 8pm

**Social Wellbeing and Housing**

Newport City Council

Civic Centre, Newport, South Wales NP20 4UR

[www.newport.gov.uk](http://www.newport.gov.uk)