

Northumberland County Council

Care and Support in Northumberland

Updated 4/4/24

Information Sheet 20 – Charges for a short stay in a care home

This sheet explains how we work out the charge which you will usually pay if you have a short stay in a care home funded by the Council.

The full rules are complicated, so you may not be able to work out what exactly you will pay from the information in this sheet. However this sheet may help you to know what to expect.

The actual charge will be worked out by a Financial Assessment and Benefits Officer, who can explain in detail the rules which apply in your individual circumstances.

Whenever possible, we aim to set your charge before the start of your stay. However people sometimes need this service unexpectedly. For instance you may need some

time in a care home to recover after emergency treatment in hospital, or because the person who usually looks after you has fallen ill.

How we calculate the charge

The usual rules are as follows (some special situations in which the charges are different are explained at the end of this information sheet).

Your care manager will be able to tell you the full fee we pay to the care home which you are considering staying in. This is the maximum you might have to pay. Most people will pay much less than the maximum.

You will pay the full fee we pay to the care home if you have savings of more than £23,250. Otherwise, what you pay will mainly depend on your income.

We work out the charge in the following way:

- First, we add up your weekly income – though there are some kinds of income, particularly some disability benefits, that we do not take into account

- If you have savings of more than £14,250, we add an extra amount to your income (explained below)
- Then we subtract expenses that you will have to keep up your own home during your stay, and a standard allowance for spending money of £30.15 per week
- The result of this calculation tells us what income you have available to pay charges. Your weekly charge will be based on this income, or the full fee we pay to the care home, whichever is lower.
- We will charge one seventh of your weekly charge for each night of your stay

The charge is based on your individual financial circumstances. We take into account only half of any income or savings that you share with a spouse or partner, and apart from shared income or savings we do not expect any financial contribution from other people in your household.

Income which will not be taken into account

When we calculate your income, some kinds of income will **not** be taken into account. This includes:

- Attendance Allowance or Disability Living Allowance
- The first £10 per week of any war widow/widower's pension
- The first £6.95 per week of any savings credit you get from the Pension Service (£10.40 per week if you receive Pension Credit at the rate for couples – but this amount will only be subtracted from charges once if your partner is also receiving care and support)

Your savings

If you have savings of £14,250 or less we will not take them into account at all. If you have savings of more than £23,250, you will pay the full charge.

In between, we will add £1 per week to the figure we use for your weekly income for every £250 of savings. For instance if you have between £14,251 and £14,500, we will add £1 to your weekly income; if you have £23,100 we will add £36.

When we calculate your savings, we do not include the value of the house that you live in. However we do include the value of any other properties that you own.

Special situations

In some special situations, the rules are different:

- If you are eligible for NHS Continuing Health Care (CHC), or if you have just been discharged from hospital and an assessment for CHC is being arranged, you will not have to pay charges.
- You will not have to pay charges if you are receiving mental health aftercare after being compulsorily detained in hospital for treatment, or if you have variant CJD.

- If we have assessed that you need a home care service to support you in your own home, and we have arranged for you to stay in a care home temporarily because we cannot immediately arrange that service, we will charge you only what you would be paying for home care, if that is lower than the standard charge for a short stay in a care home.
- If you have chosen to live in a “premium” care home which does not accept the Council’s fee rates, someone else (such as a family member) may need to pay a “top-up” to meet the difference between the Council rates and the rates set by the care home operator. But we will only require a “top-up” to be paid if we have offered an alternative option in a home which accepts the Council’s rates, and you have chosen a more expensive care home.

Further information

The Financial Assessment and Benefits Officer who assesses your charge will be able to explain more about how charges are calculated. You can also contact our charges helpline, on (01670) 622 891.