



## Care Home Costs

If you are looking for full-time care for someone in your family, there are a number of things to consider:

**Does the home meet their assessed needs? Are they registered? Do they provide residential and/or nursing care? Is it suitable for their cultural and language needs? Are there other residents from their community or background?**

The cost of the care home depends on the type of care needed. The care home will make an assessment and prepare a care plan which will include the costs.



Care home costs can vary between £800 to £1,400 per week depending upon the care home, location, the level of care needed and the services offered – some services like hairdressing, chiropody etc. may be charged on top of the basic rate.

To get help to pay for care home support your relative will need a financial assessment. They should have **LESS** than **£23,250\*** savings – if they have a joint account half the savings will be counted. The value of their house will only be included if they live alone and own their own property. If they are over this limit they will be classed as self-funding.

If someone is self-funding their care home support, then any benefits, including attendance allowance, pensions and income from other sources would be retained by the person.

If a person is assessed as needing nursing care then this part of their care could be funded and the balance made up out of their savings.

If your relative's savings go below **£23,250\*** Social Care will do a financial assessment. For this assessment all benefits and pensions are calculated, and they will tell you how much they will fund towards the person's care.

Sometimes a 'top up' amount is needed – this should not be paid by the person receiving care as you can not touch any more of their money.

The rules for funding care needs change regularly, so keep up to date and seek advice and support when and if the need arises.



\*Correct at the time of printing