

**May 2024**

## **WHO CARES?**

“Who is going to provide care when I, or someone I love, can no longer live at home either as a result of old age, infirmity or disability?”

This is a question that many of us will face at some point in our lives, whether it is because we can no longer manage to live independently, or we have parents or siblings who are in need of full-time personal or nursing care.

It is a difficult question to address and can come upon us in unexpected or distressing circumstances, so it is a good idea to familiarise ourselves before the need arises.

A care home is a home which provides both accommodation and personal or nursing care. It may be run by local authorities responsible for social care, NHS bodies, voluntary and not-for-profit organisations or by private businesses.

What they all have in common is that they are registered and inspected by the Care Quality Commission.

For people able to fund the full cost of care the selection of a care home is down to individual choice. But for most such costs are prohibitive and it is to our local authority that we look for funding. However, be aware that funding is on a financially assessed basis, of which more to come.

In these circumstances the county council or unitary authority is responsible for providing or arranging care home places for people over the age of 18. This is done following a care needs assessment which enables the local authority to decide the most appropriate way of meeting that person's needs. Where residential care is indicated, the options are discussed with the individual and those who care for them.

Once needs have been determined the local authority has a duty to place an individual in the accommodation of their choice, provided that it meets their needs, a place is available, and the costs do not exceed the local authority's budget.

Fees for a home which provides personal care are met entirely or in part by the individual from their own resources, including benefits such as the State Pension. An individual's contribution towards the care and accommodation costs are decided following a financial assessment by the local authority. This assessment takes account of the individual's personal income and personal assets. The value of their share of the marital home is disregarded if their married or civil partner lives there.

The rules for assessing the individual's contribution towards the costs of their care and accommodation become more complicated where others live in the property. It is at this point that reference to the Citizens Advice website can provide valuable information.

The arrangements for the funding of nursing care home placements are different and there is much useful information on the Citizen's Advice website.

There are many myths and pitfalls surrounding the funding of care and nursing home fees. It is a complicated subject, and it is sensible to seek advice and guidance from Citizens Advice in any forward planning.

**To get in touch about this or anything else:**

Phone us on **0808 278 7866** (lines open 10-2 Mon-Fri)