Information for people funding their own residential care (self-funders)

What is a self-funder
National regulations state that unless you have less than £50,000 in capital assets, which includes your home and your savings, you will not qualify for support from your local authority if you move into residential care. This means that you will have to pay the full cost of your care, and that you will enter into an individual contract with the care home of your choice. Such people are referred to as ‘self-funders’.

Planning ahead
No-one knows, when they move to a residential care home, how long they will live there. Over time, some self-funders use up their capital assets paying care home fees. It is important that you and your family know, before you arrange to move to residential care, what might happen if your capital reduces to the point where you need to ask for financial support from the local authority.

PLEASE BE AWARE
The Local Authority can only make a contribution to care home fees for those people that Social Services have assessed as meeting the eligibility criteria for residential care, as well as the financial criteria. This applies even if someone is already living in a care home. If there is no other way that the care home fees could be met, that person would have to leave the care home. Anyone considering residential care is therefore strongly advised to have an assessment of their needs before making the decision to move to a care home.

Self-funders and care assessments
Even if you plan to enter a care home as a self-funder, it is a good idea to talk to the local authority’s Social Services department before you finalise your arrangements, and to consider having an assessment of your care needs by a social care professional.

- Some people who choose to move to a care home could, in fact, stay at home and be more independent with the right level of support. Carrying out an assessment of your care needs enables us to look at what your support needs are and explore different ways they might be met. This might be practical support such as adaptations and equipment, personal care or a combination of the two.
- Understanding your care needs will enable you and your family to be more involved in planning your future care and will help you discuss with the home you choose how they will meet those needs.
- If your capital assets reduce to below £50,000 you can request funding from the local authority towards your care home fees. However this funding is not automatically granted. You would first need to have a care assessment and, if we do not agree that residential care is the most appropriate way for your care needs to be met, we would not be able to make a contribution to your costs.

Self-funders and financial assessments
A financial assessment looks in detail at your income and capital assets in order to work out whether, and how much, the local authority should contribute to the costs of
your care. There is no requirement for someone who plans to pay for their residential care to have a financial assessment, but you may find it helpful to do so. If any of the following apply to you, we can look at your individual circumstances and explain how the rules apply.

- If you own your home, but someone else lives there as well as you, we may not need to take its value into account when we calculate your assets.
- If you own your home, but your other assets are less than £50,000, you would be eligible for the ‘12 week disregard’ which means that for the first 12 weeks you are in permanent residential care, the value of your home is not taken into account when assessing how much you need to pay.
- If you own your home and do not wish to sell it, we may be able to offer you a ‘deferred payment’ – so long as your other assets are less than £50,000.
- If it is likely that your capital will reduce to below £50,000 within the foreseeable future, as a result of paying care home fees, we can explain what sort of help you could expect from the local authority at that point.
- If you need nursing care, we can tell you about how to get help with the cost of this from the NHS.

Even if your savings are over £50,000, you may find it beneficial to discuss your circumstances with our finance staff.

If you wish, we can also check that you are claiming all the state benefits to which you are entitled, and explain the rules about giving away your assets. We cannot, however, give you financial advice.

There is more information in our factsheet Paying for Residential Care

Top-up fees
You should be aware that many care homes charge more than the local authority is able to pay. While you are a self-funder this will not affect you, but if in the future you expect to rely on a local authority contribution, you need to consider how the additional cost will be paid and to choose a home that you will continue to be able to afford.

When someone lives in a home for which a top-up fee is required, this is made by means of a ‘Third Party Payment’. This means that someone else – usually a relative – must sign a contract with the local authority which commits them to pay the additional amount direct to the care home for as long as is necessary. It is not possible for the resident to make this payment from their own money. There is more information in our factsheet Third Party Payments.

If, as a self-funder, you choose a more expensive care home, you need to establish in advance that there is someone who would be able and willing to make the necessary third party payment if you later had to rely on a local authority contribution. If there is no-one who can do this on your behalf, you might have to move to an alternative, cheaper home.

Attendance Allowance
If your care needs are such that you are considering residential care, you may be eligible for Attendance Allowance. This is a non-means-tested benefit paid to people aged 65+ who need help with personal care, or need someone to watch over them by day or at night because of physical or mental disability.

For more information or to make a claim telephone 0345 605 6055 or see www.gov.uk/attendance-allowance

Contact Social Services
To request an assessment of your care needs contact:
**Common Access Point for Health and Social Care**
Tel: 01792 636519
Email: cap@swansea.gov.uk
To request a financial assessment, or if you have a query about local authority funding for care home fees, contact:
**Social Care Income and Finance Team**
Tel: 01792 636380
Email: SCIF@swansea.gov.uk

**Independent advice**
Paying for residential care can be a complex matter, and if you are funding your own care we recommend that you take independent financial advice as early as possible. Check that any financial advisor is registered with the Financial Services Authority (FSA).
West Glamorgan Age Cymru can also give advice on residential care fees.
Tel: 01792 648866.

**Other information from Social Services**
You may find the following Social Services factsheets helpful.
- Getting Help from Social Services: a guide to assessment and eligibility
- Choosing a Care Home
- Paying for Residential Care
- Third Party Payments
- Deferring Payments for Care Home Fees when you own your own home

We also have a Care and Support Directory which provides information about local care homes and domiciliary care agencies.

For copies of any of these publications phone 01792 636902 or view them on-line at www.swansea.gov.uk/socialcarepublications

**Swansea Social Services and personal information**
Swansea Council is the data controller for the personal information you provide to us. Your information will be used in the exercise of our official authority and will not be used for any other purpose. We will not share your data with third parties unless we are required or permitted to do so by law. Data protection law describes the legal basis for our processing your data as necessary for the performance of a public task (Social Services and Well-being (Wales) Act 2014).
For further information about how Swansea Council uses your personal data, including your rights as a data subject, please see our corporate privacy notice on our website www.swansea.gov.uk/privacy
We can give you more information about how we handle personal information. Phone 01792 636902 for a factsheet.

**Comments and complaints**
We welcome any comments about our services – good or bad. We are interested to hear how we could do things better, and we like to know when we are doing well.
If you are unhappy with the services you receive, we encourage you to make a complaint. Full details are given in the factsheet ‘Making a comment, complaint or compliment about Social Services.’ For more advice or information about making a complaint, you can contact our Complaints Officers on 01792 637345.

This information is also available in alternative formats, such as large print, on audio CD, in Braille, or electronically. Please phone 01792 636902 for copies.