

## Care and Support Charging and Financial Assessment Framework



**Reading**  
Borough Council  
Working better with you

### 10D: Financial Assessment and Charging for Temporary Stays in a Care Home and Short-Term/Respite stays over 28 Nights/year

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Temporary stays in a care home are not free<sup>1</sup>.

However, you may be entitled to financial support from the Council to help towards your care home fees during a temporary stay. How much help you get is based on a financial assessment.

We will carry out a financial assessment under the national rules<sup>2</sup> on Charging for Care Home Accommodation for Temporary Residents if:

- your identified care and support needs are to be met through a temporary stay<sup>3</sup> in a care home or
- your short/respite stays in a care home total more than 28 nights in a year

These rules are similar to the rules for [charging for permanent care in a care home](#) except that we:

- always disregard the value of your main and only home
- include an expenses allowance to cover the costs of maintaining your home (e.g. buildings insurance, standard charges for utilities etc.)

#### **If you choose a care home that costs more than we would normally pay**

See our [Choice of Accommodation and Additional Payments Policy](#)

#### **If you have savings and investments over the Upper Capital Limit**

You won't be entitled to financial support from the Council and must pay your temporary care home fees in full. However:

- You are still entitled to a social care assessment and information and advice to help you choose and arrange a suitable care home that can meet your care and support needs.
- You can ask us to make arrangements on your behalf – if you do we will charge you the full cost of your temporary stay plus [Arrangement Fees](#) to cover our administration costs.

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<sup>1</sup> If your short stay is an "Intermediate Care Service" it may be provided free for a short period – see [Care and Support Services provided free of charge](#).

<sup>2</sup> The Care and Support (Charging and Assessment of Resources) Regulations 2014 and The Care and Support Statutory Guidance.

<sup>3</sup> A stay in a care home is deemed 'temporary' if you intend to return to your home and your social care assessment indicates that your future care needs could be met in the community.

