

Adult Social Care



Reading
Borough Council
Working better with you

April 2020 – March 2021

Meeting Your Care Home Costs

If your Care and Support Needs Assessment shows that you have substantial needs that can only be met by a permanent move to a residential or nursing care home you may be eligible to receive support and funding from the Council.



If you need ongoing care and support from both health and social care professionals as a result of disability, accident or illness you may be eligible for care funded partly or entirely by the NHS. Speak to your health or social care worker for more information or see 'NHS Continuing Care and NHS-funded nursing care' on www.nhs.uk

This factsheet provides an overview of the rules about who qualifies for financial help from the Council, how we assess your eligibility for help with care home fees (what we count and what we can ignore) and information about other support available for people who are funding their own care.



*This information only applies if you are making a **permanent** move to a care home – visit www.reading.gov.uk/FATempCareHome for information about financial help from the Council for temporary stays in care homes*

Who qualifies for financial help - the rules

The rules about who qualifies for financial support and how we work out what each person pays are complicated but the general principles are:

- If the value of your savings and capital is ABOVE £23,250 you must pay the full cost of your care home fees - until it falls below this level.
- If the value of your savings and capital is BETWEEN £23,250 and £14,250 you are eligible for financial help. The amount you pay towards your care home fees is based on your weekly income (LESS your Personal Weekly Expenses Allowance) PLUS a TARIFF INCOME of £1 per week for each £250 (or part) of savings and investments over the lower capital limit.
- If the value of your savings and capital is BELOW the £14,250 you are eligible for financial help. The amount you pay towards your care home fees will be based on your weekly income (LESS your Personal Weekly Expenses Allowance) - we will ignore your savings and capital.

What we count as savings and capital

We generally count any savings and capital held – such as in bank/building society accounts, premium bonds, national savings, stocks and shares, ISAs, investments and property - including any property which is not your main home.

PROPERTY CAPITAL: If you own all or part of your home or have a beneficial interest in a property we will count the value of your property/your share of the property as capital **UNLESS** your spouse/partner, a relative over 60 or a disabled relative is still living there.

We have the discretion to exclude the value of your home in some other circumstances, but we always have to balance the use of this discretion with the need to ensure that we do not maintain residents with assets at public expense.

See our *Care and Support Charging and Financial Assessment Framework*

(www.reading.gov.uk/FACareHome) for more information about Discretionary Property Disregards

There is more information on page 7 relating to property capital.



We may also count capital assets you no longer own if you have deprived yourself of those assets (such as assigning or gifting an asset to someone else or spending large sums of money on non-essential luxury items to reduce your capital). These assets are called 'notional capital' and are counted in the same way as other capital. See our Care and Support Charging and Financial Assessment Framework (<http://www.reading.gov.uk/carechargesframework>) for more information about deprivation of assets.

What we count as income

We generally include the income you receive each week from:

- State Pension, Attendance Allowance (AA), the care/daily living component of Disability Living Allowance (DLA)/Personal Independence Payments (PIP), Pension Credit, Income Support, Employment Support Allowance and Industrial Injuries Benefit
- Occupational and private pensions (including notional income from a pension fund if you are drawing a lower amount or you have deferred a pension income)
- Income from bonds (if the bonds are not counted as capital assets)

We don't include the Mobility Component of DLA or PIP or earnings from paid work or war pensions paid to veterans.

If you have a spouse or civil partner: If you choose to pay half your occupational/private pensions to your spouse or civil partner we only count the half you keep when we work out your weekly income. However, if this affects their entitlement to benefits they could be worse off - we can advise you about this if you wish.



If the Council pays towards your care home fees we expect you to claim all the benefits you are entitled to (see page 6).



AA and the Care/Daily Living Component of DLA/PIP stop 4 weeks after you move to a care home (earlier if you were in hospital prior to moving to your care home) UNLESS you pay your own care home fees in full.

Your Personal Expenses Allowance

You have a standard Personal Expenses Allowance of £24.90/week to cover the cost of personal items - like clothes and toiletries.

You may get an additional allowance if you are aged over 65 (it depends on your savings and income) - this is called a 'savings disregard' - of up to £5.65 per week.

Allowances are set by the Department of Health and Social Care and reviewed annually.

Choosing your care home

If the Council is to pay towards your care home fees the home you choose MUST:

- be able to meet ALL your assessed care needs and
- be willing to enter into a contract with Reading Borough Council and meet our terms and conditions and
- NOT charge more than we would normally pay (unless there are no other suitable vacancies in local homes that will accept our normal price).

Your social care worker can tell you about local homes that meet these conditions.

If you choose a more expensive home

If the Council is to pay towards your care home and there are vacancies in a suitable home that accept our usual payment rates you could still choose a more expensive home IF you have identified a relative or friend or organisation who is willing and able to pay your additional weekly fee. This is known as a "Third Party Top-Up".

. Your third party MUST:

- provide evidence that they can afford to pay AND
- sign an agreement to confirm they agree to:
 - pay your top-up fees for as long as you live in your care home AND
 - increase these top-up payments as care home fees increase



If your third-party stops paying it is likely that you will need to move to a less expensive home.

You are not legally allowed to make additional care home fee payments from your own resources - the only exceptions are while the Council is funding your placement during a property disregard period (see page 7) or while the placement is a section 117 aftercare service as defined in Regulations under the Mental Health Act 1983.

If you don't qualify now but may need help in the future

Even if you don't qualify for financial support now you may become eligible for help with your care home fees in future if your savings and investments fall below the Upper Capital Limit¹.

However, if your care home won't contract with the local council and you don't have a top-up arrangement in place it is likely you will have to move to a cheaper care home. See our Choice of Accommodation and Additional Payments Policy

www.reading.gov.uk/ChoiceofAccommodation

¹ Set by the Department of Health and Social Care each year

Representing someone who lacks mental capacity

If you are (or become) unable to make decisions about your situation we will work with your legal representative - someone who has your Power of Attorney (POA) for financial affairs.

If your situation deteriorates before you have a POA in place a family member, friend or solicitor can apply to become your legal representative.

If you don't have anyone suitable/available to do this the Council will take on this role.

Applying to becoming a legal representative

To represent someone who has lost mental capacity you should ask the Department for Work and Pensions (DWP) to appoint you to deal with their state benefits.

If state benefits are their only source of income, and the person you represent has no other financial assets (such as savings, investments, property) we can usually complete their financial assessment with you.

If the person has other financial assets you must also apply to the Court of Protection to become a "Deputy" - this gives you legal authority to deal with all other financial affairs.

While your application is in progress

We may work out an interim charge based on the person's state benefits and send you invoices for that amount.

Once you have legal authority to access the person's full financial information we will complete the full financial assessment. We will backdate the full financial assessment to the date the charges were first due and make any adjustments at that time.

If the person that you are applying to represent has property capital that is not disregarded in their financial assessment you may wish to apply for an Interim Funding Arrangement - see our Interim Funding Arrangements Policy at www.reading.gov.uk/carechargesframework and our 'Deferred Payment Agreement Scheme' leaflet at www.reading.gov.uk/deferredpayments .

Mental Capacity: Information and advice

For details of the Council's policy see "Mental capacity to manage finances" in our Charging and Financial Assessment Framework (<http://www.reading.gov.uk/carechargesframework>).

Also see:

- The Mental Capacity Act 2005 - <https://www.gov.uk/government/publications/making-decisions-who-decides-when-you-cant>
- Setting up a Lasting Power of Attorney - <http://www.gov.uk/power-of-attorney>
- Registering existing Enduring Power of Attorneys - <http://www.gov.uk/enduring-power-attorney-duties>
- Applying to the Court of Protection to become a Deputy - <https://www.gov.uk/become-deputy>
- Applying to the DWP to become an Appointee - <http://www.gov.uk/become-appointee-for-someone-claiming-benefits>
- General Information and Advice - <http://www.nhs.uk/>

If you have savings, investments & capital OVER £23,250

If the value of your savings and investments (not including your home) is over £23,250 you will be responsible for the full cost of your care home fees and must pay your care home provider directly.

If you are eligible for NHS-funded nursing care you won't pay for that part of the cost - the NHS pay your care home for the care provided by registered nurses



You don't need to involve Adult Social Care Services unless you need help with funding.

Even if you don't need this help you may want to consider asking for a free care and support assessment to help clarify your support needs before making decisions about your long-term care.

We offer free advice and information about other care and support options that may be available to you and/or advice about the local care homes able to provide services appropriate to your needs.

We also work in partnership with 'My Care, My Home' to help you find independent financial information and advice about care and support. Call 'My Care, My Home' FREE on 0800 731 8470 or email info@mycaremyhome.co.uk

If your savings and investments are less than £23,250 but the value of your property capital of your main home brings your total capital (savings, investments and property) to more than £23,250, and you have not already been living permanently in a care home, you will be responsible for the full cost of your care home place - after an initial 'Property Disregard Period' of up to 12 weeks – during which time you may be eligible for funding from the Council - see [page 7](#).

If you are likely to need help with care home fees in the future

Even if you don't qualify for financial support now you may become eligible for help with your care home fees if your savings and investments fall below the Upper Capital Limit².

If your care home is in Reading you should contact Adult Care Services or the FAB Team when the value of your savings and investments are nearing the Upper Capital Limit.

If your care home is outside the Borough you must contact the local authority responsible for adult social care in that area.

If your care home charges more than we would expect to pay

If you are likely to need help with your care home fees in the future you should check if your chosen care home is/would be willing to accept Local Authority (LA) rates.

If they won't, you will need to ask a family member or a friend who is willing and able to make up the difference between LA rates and the fees charged by your care home (this is called a "Third Party Top-Up")

If your home won't contract with the local council and you don't have a top-up arrangement it is likely you will have to move to a cheaper care home.

You should always consider this when choosing your care home.

² set by the Department of Health and Social Care each year

Claiming disability benefits

If you are paying for your care home fees in full you can claim Attendance Allowance (if you are over state pension age) or Personal Independence Payment (if you are under state pension age) - these are tax-free allowances paid by the Department for Work and Pensions.

To claim call:

Attendance Allowance Helpline (pension age) 0800 731 0122 or Textphone: 0800 731 0317
New PIP claims (under pension age) 0800 917 2222 or Textphone: 0800 917 7777

Getting financial information and advice

If you are, or will be responsible for paying the full cost of your care we strongly recommend you get independent financial information and advice:

- Reading Services Guide (<http://servicesguide.reading.gov.uk>) offers details of national and local organisations providing information, advice and support on welfare benefits, money matters and legal issues.
- The Money Advice Service is a government organisation providing information and advice on a wide range of money matters – visit www.moneyadvice.org.uk or phone 0800 138 7777
- The Council works in partnership with 'My Care, My Home' (www.mycaremyhome.co.uk) to help people to access independent financial information and advice about paying for care and support. Call free on 0800 731 8470 or email info@mycaremyhome.co.uk to discuss your financial options - this service is free.
- Talk to an Independent Financial Adviser (IFA) who is qualified to provide regulated financial advice which meets the standards set by the Financial Conduct Authority (FCA). Some IFAs have specialist knowledge and understanding about long-term care funding. Visit www.reading.gov.uk/FinancialInfoAndAdviceforCare for more information.



My Care My Home (MCMH) can refer you to an IFA qualified to give specialist financial advice on care funding (regulated by the Financial Conduct Authority (FCA) and accredited by the Society of Later Life Advisers).

Your first consultation will be free and your IFA will always explain their charges.

Call MCMH free on 0800 731 8470 for a referral.

If you need help with your financial assessment talk to your social care worker.



Age UK Berkshire, Age UK Reading, Communicare and Reading Mencap are local voluntary organisations who can offer independent support and advice with financial assessments. See 'Useful contacts' in this factsheet.

Property-Disregard Period

If you own, or part-own, or have a beneficial interest in a property that you occupied as your main home before needing care home accommodation, and the value is not disregarded in your assessment (see box: Property Capital on page 2), we will disregard (ignore) the value of your property capital for up to 12 weeks when you first become a permanent resident in a care home to give you time to decide how to fund your long-term care.

If you qualify for funding during the disregard period we pay your weekly care home fees and you pay us:

- a weekly contribution based on your income, savings and investments (excluding the value of your home) PLUS
- a “top-up” payment - if your chosen care home charges more than we normally pay.



During the property-disregard period, you may apply to us for a ‘Deferred Payment Agreement’ - a scheme that allows you to delay paying your full care home costs during your lifetime.

When the property-disregard period ends you will be responsible for paying your care home fees, in full, directly to your care home UNLESS you have entered into a Deferred Payment Agreement or other arrangement with the Council.

If you sell your property during the 12-Week Property-Disregard period you will be responsible for paying your care home fees, in full, directly to your care home from the date your property sale completes.



Always seek independent financial advice

Deferred Payments Agreement (Property owners)

You can delay selling your home by applying to the Council for a Deferred Payment Agreement. If the Council agrees to a Deferred Payment Agreement, we will help pay towards your care home fees and will recover this money (plus interest) once your property is sold.

See our ‘Deferred Payment Agreement Scheme’ leaflet or visit www.reading.gov.uk/deferredpayments for more information.



Always seek independent financial advice before making a decision about Deferred Payments - see page 6

If you have savings and investments BELOW £23,250

If you are likely to need help with care home fees your Social Care Worker will refer you to the Financial Assessments & Benefits Team (FAB Team) for a financial assessment.



*We usually carry out your financial assessment **before** we consider funding a care home placement for you.*

Your Financial Assessment

A financial assessment is a way of looking at your income, savings/investments and property assets to work out how much you need to pay each week towards your care home fees.

If you have a financial representative (for example, someone who holds a Power of Attorney for you) we will carry out your financial assessment with that person.

We will carry out your financial assessment over the phone. To prepare for this we ask you (or your representative) to gather your financial information together. *See our 'Financial Assessment Checklist' on pages 12 - 14).*

When we contact you (or your representative) we will:

- Ask you to provide details of all your income, savings, investments, and details of property you own, or part own, or have a beneficial interest³ in so that we can work out your weekly charge for care home accommodation.
- Tell you what, if any, documents we will need to see to support your financial assessment.
- Check you are getting all the welfare benefits you are entitled to and tell you how to apply and who to contact. *See 'Claiming benefits on page 10.*
- Tell you how much you will have to pay each week (your Assessed Weekly Charge) towards your care home fees.
- Check that you understand the implications of choosing a more expensive care home

If we ask you for additional information please provide this as soon as possible - any delay could result in you having to pay your full care home fees until we can complete your financial assessment.

If you refuse a financial assessment

If you decide against having a financial assessment you will be responsible for the full cost of your care home fees and paying your care home directly.

You can change your mind at any time. *See 'Savings/investments OVER £23,250' on page 5 for more information on paying the full cost.*

Calculating your Assessed Weekly Charge

We use the financial information you provide during your assessment and use national rules to calculate your Assessed Weekly Charge. *For more information see www.reading.gov.uk/carecharges).*

After your financial assessment we will write to you to:

³ You are a legal owner if your name is registered on the Title deeds of the property. If someone else is the legal owner (named on the Title deeds) but holds the property in Trust for you, you have a beneficial interest in that property.

- confirm your Assessed Weekly Charge and detail the calculations within a 'Financial Assessment Statement'
- ask you to check your financial details shown in the Financial Assessment Statement
- confirm any actions you need to take regarding benefit entitlements
- explain our invoicing arrangements



When you receive our letter you MUST check that the financial details recorded in your Financial Assessment Statement are full and correct. If any of the details are wrong or missing please tell us straight away.

If you disagree with your Assessed Weekly Charge

Let us know as soon as possible - we will go through your assessment with you to find out which part(s) you disagree with.

If you still think your assessment is wrong you can request an appeal drawing attention to any circumstances you believe we have not taken into consideration.

When we receive your request the team leader will review your financial assessment and will write to you to let you know the outcome. This is a Stage 1 Review.

If you are still not satisfied you may request a Stage 2 Review. We will ask a Head of Service to look at all the information and make a decision about the calculation of your weekly charge. We will write to confirm their decision.

If you still think we haven't applied the charging rules fairly you can make a formal complaint through our statutory complaints process (see page 11).



Please note: Although the appeals process allows us to re-assess your financial circumstances within the rules, we cannot change the rules.

For more information about our appeals process see www.reading.gov.uk/fa-appeals

Paying your weekly charge

If the Council agrees to fund your care home fees, we pay your care home fees in full to your care home provider and send you an invoice every four weeks for your assessed weekly charge.

If it applies, we will also send your third party an invoice for any top-up payments they have agreed to pay.

The easiest way to pay is by Direct Debit (visit www.reading.gov.uk/adultcaredd to download our Direct Debit Mandate, or call the phone number shown on your invoice).

You will find information about other ways to pay on the back of your invoice.



If you go into hospital from your care home and plan to return to your care home once you are discharged you must continue to pay your Assessed Weekly Charge to keep your room.

Reviewing your weekly charge

We will review your Assessed Weekly Charge each year (around April) to take account of any changes to benefits, allowances and capital limits. We will write to let you know about any changes before they come into effect.

If your circumstances change

If you or your partner move home or your financial circumstances change you **must** let us know straight away as this could change your Assessed Weekly Charge.

If you don't tell us we will backdate any increase in your charge to the time the change took place.

If you are not sure if a change will affect your charge call the FAB team for advice.

Claiming benefits and credits

If we fund your care home fees we expect you to claim the benefits you are entitled to, including Pension Credit, Universal Credit and Employment and Support Allowance (ESA).

If you are over state pension age:

You are likely to qualify for Pension Credit unless:

- your total income is higher than current Pension Credit levels
- you own a property that would normally be taken into account but do not intend to sell



To check your qualifying age for Pension Credit visit www.gov.uk/state-pension-age

If you are likely to qualify and don't already claim Pension Credit you should apply as soon as possible:

Call the Pension Credit claimline:

Telephone: 0800 99 1234

Textphone: 0800 169 0133

[NGT text relay](#) (if you cannot hear or speak on the phone): 18001 then 0800 99 1234

You will need :

- your National Insurance number
- information about your income, savings and investments
- your bank account details

If you are working age (under state pension age):

You are likely to qualify for Employment and Support Allowance (ESA) and / or Universal Credit:

- 'New Style' Employment and Support Allowance - you may qualify for this if:
 - you don't already receive ESA
 - you have enough National Insurance Contributions or Credits on your record

- Universal Credit – you are likely to qualify for this unless:
 - you already receive Income-Related ESA and haven't yet been transferred to Universal Credit
 - your total income is higher than current Universal Credit levels
 - the value of your savings and investments are more than £16,000
 - you own a property that would normally be taken into account but do not intend to sell

If you are likely to qualify and don't already claim ESA or Universal Credit you should apply as soon as possible

New claim	How to claim	What you will need
<p>'new style' Employment and Support Allowance</p>	<p>Download a claim form (NSESAF1) from www.gov.uk/employment-support-allowance</p> <p>And/or call 0800 328 5644 (option 2 then option 6) to book a 'new claim' appointment</p> <p>If you are unable to download a claim form from the website, call the Universal Credit Helpline: Telephone: 0800 328 5644 Textphone: 0800 328 1344 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 328 5644</p>	<ul style="list-style-type: none"> ▪ Claim form (NSESAF1) ▪ Fit note (sometimes called a 'sick note' or 'doctor's note') ▪ Proof of identity ▪ Proof of address ▪ Proof of any pensions you get ▪ Proof of any health insurance payments you get
<p>Universal Credit</p>	<p>Claim online: www.gov.uk/universal-credit</p> <p>If you are unable to use the online claim service you can:</p> <ul style="list-style-type: none"> ▪ call the Universal Credit Helpline: Telephone: 0800 328 5644 Textphone: 0800 328 1344 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 328 5644 <p>or</p> <ul style="list-style-type: none"> ▪ use the 'Help to Claim' Service from Citizens Advice: www.citizensadvice.org.uk/helptoclaim Telephone: 0800 144 8 444 	<ul style="list-style-type: none"> ▪ Proof of identity ▪ Bank account details ▪ Email address ▪ Details of your income ▪ Details of savings and investments <p>After you apply you may need to complete a 'work capability assessment' (UC50 form) – you will be given the information for this after you apply</p>

Contacting the Department for Work and Pensions (DWP) when you move to a care home

You MUST tell the benefit departments that pay your benefits that you are moving to a care home.

If you lived with a partner and you received benefits as a couple, your partner may also need to make a new claim.

You will need your National Insurance Number to hand when you contact the DWP. If you spent time in hospital before you moved to a care home, you may need to tell the DWP those dates.

Attendance Allowance	Telephone: 0800 731 0122 Textphone: 0800 731 0317 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 731 0122
Disability Living Allowance (DLA)	Born on or before 8 April 1948: Telephone: 0800 731 0122 Textphone: 0800 731 0317 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 731 0122 Born after 8 April 1948: Telephone: 0800 121 4600 Textphone: 0800 121 4523 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 121 4600
Employment and Support Allowance (ESA) or Income Support or Job Seekers Allowance	Telephone: 0800 169 0310 Textphone: 0800 169 0314 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 169 0310
Pension Credit	Telephone: 0800 731 0469 Textphone: 0800 169 0133 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 731 0469
Personal Independence Payment (PIP)	Telephone: 0800 121 4433 Textphone: 0800 121 4493 NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 121 4433
Universal Credit	Sign into your online account Or if you don't have an online account: Telephone: 0800 328 9344 Textphone: 0800 328 1344

For details of call charges visit www.gov.uk/call-charges

Financial assessment support and advice

If you need help with your financial assessment talk to your social care worker.



Age UK Berkshire, Age UK Reading, Communicare and Reading Mencap are local voluntary organisations who can offer independent support and advice with financial assessments. See 'Useful contacts' in this factsheet.

How we use your financial information

We use the information you give us about your financial position for the statutory purpose of:

- working out how much you should pay towards your care home fees
- working out if you are getting all the welfare benefits you are entitled to

We may share information with the Department for Work and Pensions and/or other Council services if we think it is relevant to your circumstances and in line with data-sharing legislation.

You can find more information about how we protect and process your information in our Fair Processing Notice - see www.reading.gov.uk/carecharges

If you aren't happy

We always try to offer the best possible service but from time to time things can go wrong.

If you are unhappy with the service we provide or the way you were treated by a member of our staff please tell us straight away. As soon as we know there is a problem we can take steps to put things right - or at least explain why we can't do things differently.

The easiest way to let us know is to talk to your social care worker or their manager. If you don't feel comfortable with this, or you haven't had a satisfactory response to your concerns, please contact our Customer Relations Manager to make a formal complaint.

Useful Contacts

Financial Assessment & Benefits Team (FAB Team)

Tel: 0118 937 3724 Post: PO Box 2624, Reading RG1 7WB

Secure webform: www.reading.gov.uk/contactFAB

Email*: fab.team@reading.gov.uk

*Please note that this email address is not suitable for sending personal information - instead use the secure webform: www.reading.gov.uk/contactFAB

Adult Social Care

Older people/adults with disabilities: 0118 937 3747

Adults with mental health issues: 0300 365 0300

Age UK Berkshire

0118 959 4242 | info@ageukberkshire.org.uk | www.ageuk.org.uk/berkshire/

Age UK Reading

0118 950 2480 | info@ageukreading.org.uk | www.ageuk.org.uk/reading

Communicare

0118 926 3941 | office@communicare.org.uk | www.communicare.org.uk/

Reading Mencap

0118 966 2518 | office@readingmencap.org.uk | www.readingmencap.org.uk/

This information can be made available in alternative formats (like Braille, audio or large print) and other languages on request – call 0118 937 3747

DISCLAIMER: While we have made every effort to ensure this information is accurate at the time of publishing it may be subject to change. The information does not constitute in any part a legal document and is issued without prejudice to Adult Social Care service users.

Financial Assessment Checklist – (in /moving to a Care Home)

1. Details of your income (*money you receive*)

Income from state benefits & state pension

We need to know	Find this on
<ul style="list-style-type: none"> ▪ The names of all the benefit/pensions you get ▪ The exact amounts you receive ▪ How often you get them ▪ How they are paid to you (e.g. which bank account) ▪ The National Insurance number reference(s) ▪ If you have chosen to defer a state pension, details of the full entitlement 	<ul style="list-style-type: none"> ▪ Bank statements ▪ Confirmation letters from the benefit/pension provider (e.g. DWP, Pension Service, Jobcentre Plus or Disability and Carers Service, HMRC, your Universal Credit account)

Income from private and occupational pensions and annuities (*including widows/widowers pensions and entitlement to pension income/deferred pensions*)

We need to know	Find this on
<ul style="list-style-type: none"> ▪ The name of the company or organisation paying your pension ▪ The exact amounts you receive for each pension/annuity ▪ How often you get them ▪ How they are paid to you (e.g. which bank account) ▪ If you have chosen to defer a pension, or to draw a lower amount of income from a pension fund, details of the full entitlement. 	<ul style="list-style-type: none"> ▪ Bank Statements ▪ Payslips ▪ Letters from the pension provider

Other income

We need to know	Find this on
<ul style="list-style-type: none"> ▪ Who you receive money from ▪ How much they pay you ▪ How often you get this payment 	<ul style="list-style-type: none"> ▪ Bank Statements ▪ Letters / documents relating to the payment(s)

2. Savings, investments and capital assets

Savings and/or investment accounts (*e.g. bank, building society, Post Office National Savings and Investments NS&I*)

We need to know	Find this on
<p>For EACH Account (including joint accounts with a partner):</p> <ul style="list-style-type: none"> ▪ The name of the organisation holding your account ▪ Type of account ▪ Account holder name(s) ▪ The amount held in each account and the date ▪ The current value of any investment accounts 	<ul style="list-style-type: none"> ▪ Statements (bank, building society, online etc.) ▪ Savings or pass books

National Savings Certificates

We need to know	Find this on
<ul style="list-style-type: none"> ▪ The issue number(s) 	<ul style="list-style-type: none"> ▪ Certificates

Bonds

We need to know	Find this on
<ul style="list-style-type: none">▪ The names of the organisation(s) holding your bonds▪ Details of the types of bond(s)▪ The current value of the bond(s)▪ Details of any income from bonds	<ul style="list-style-type: none">▪ Certificates and Statements

Shares, Stocks and Unit Trusts

We need to know	Find this on
<ul style="list-style-type: none">▪ Name of company(ies) or investment trust(s)▪ Number and type of shares or units held▪ The current value (where known)	<ul style="list-style-type: none">▪ Share certificates▪ Investment statements

Premium Bonds

We need to know	Find this on
<ul style="list-style-type: none">▪ The value of the bond(s)	<ul style="list-style-type: none">▪ Bonds

Property owned other than your main and only home

We need to know	Find this on
For EACH property we need to know: <ul style="list-style-type: none">▪ The address▪ An approximate market value▪ The value of outstanding mortgage	<ul style="list-style-type: none">▪ Mortgage statements

Other savings or investments held by you or held by someone else for you

We need to know	Find this on
<ul style="list-style-type: none">▪ A description▪ Current Value▪ Any life insurance attached to the investment	<ul style="list-style-type: none">▪ Certificates▪ Statements▪ Letters

If any of your investments include life assurance please provide details

Any Capital held that was received in consequence of a personal injury

We need:	Find this on:
<ul style="list-style-type: none">▪ date of the settlement▪ details of how the Personal Injury Payment is held (for example, held in Trust, held by Court)	<ul style="list-style-type: none">▪ Settlement documents▪ Deeds of Trust▪ Documents from the Court of Protection▪ solicitor letters and documents

3. Property (owned/part-owned/interest in) that you live in, or you were living in before moving to care home accommodation

We need to know	Find this on
<ul style="list-style-type: none"> ▪ The full address and postcode of the property ▪ An approximate market value (or if recently sold, details of the sale completion) ▪ If you have a mortgage: <ul style="list-style-type: none"> ○ the value of the outstanding mortgage ○ the remaining term of the mortgage ○ the monthly repayments on the mortgage ○ and if the mortgage is in joint names – details of the other people. ▪ How much (%) of your property you own – and if it is jointly owned <ul style="list-style-type: none"> ○ the details of the other owners ○ whether property is owned jointly or as tenants in common ▪ if the property is leasehold, details of freeholder ▪ Details of other people living at the property: <ul style="list-style-type: none"> ○ Names ○ Dates of birth ○ Relationship to you ○ How long they have lived there <p>If property is empty:</p> <ul style="list-style-type: none"> ▪ contact details of the person keeping the property secure ▪ essential property maintenance commitments (like buildings insurance, ground rent, service charges) 	<ul style="list-style-type: none"> ▪ Estate agent valuation ▪ Mortgage statements from your mortgage lender ▪ Title deeds, Land Registry record ▪ Documents from freeholder, records from Land Registry,

4. Home Expense Commitments - If you own a property that is not disregarded in your financial assessment

Mortgage, service charges and ground rent

We need to know	Find this on
<ul style="list-style-type: none"> ▪ The name of your mortgage lender ▪ How much you pay and how often (exact amount) ▪ How much (if any) is allocated towards your mortgage from benefits ▪ How much you pay for service charges, how often, what service this covers, and who you pay. ▪ How much you pay for ground rent , how often and who to 	<ul style="list-style-type: none"> ▪ Bank statements ▪ Statements/letters from mortgage lender

IMPORTANT INFORMATION FOR ANYONE CONSIDERING MOVING TO A CARE HOME:

IMPLICATIONS OF CHOOSING A MORE EXPENSIVE CARE HOME

If Reading Borough Council is to assist with funding your care home – now or in the future - your care home **MUST** meet the following conditions:

- the home must be able to meet all your care needs
- the home must be willing to enter into a contract with us and meet our terms and conditions
- the home must not cost more than we normally pay unless there are no vacancies in suitable local homes which do accept our normal price.
- If there are alternative homes which accept our normal price, you may still choose to go to a more expensive home but you must have a relative or friend who is willing to pay the extra cost (top-up) for you. You cannot legally make top-up payments from your own funds or resources, so they are known as ‘third-party top-ups’.

It is very important to realise the implications of choosing a more expensive home if you require Reading Borough Council funding – now or in the future - even if you have identified a willing third party to pay the additional fees:

- your third-party will have to pay the top-up for as long as you are in the home
- the amount of the top-up required will increase in the future
- your third-party will be asked to provide evidence that they can afford to pay, and they will be asked to sign a contract committing them to make the additional payments to the Council before the Council will agree to funding
- if your third-party becomes unable or unwilling to continue to pay, then you are likely to have to move to a less expensive home which charges only what we would normally expect to pay

Your social care worker may ask you to sign a copy of this sheet to confirm that:

- you have read the information above
- you have had the information in it explained to you
- you understand the implications of choosing a more expensive home and third-party top-ups.

Service User Name:	
Signed: <i>(service user or legal representative)</i>	
Print name:	
Date:	
RBC worker name:	
RBC worker signature:	

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