



# COMHAIRLE NAN EILEAN SIAR

## *A'gluasad gu Dachaigh Cùram* ~ The Cost of Moving into a Care Home

The financial information mentioned in this leaflet was correct at the time of going to print but should always be checked with the Revenues and Benefits Section as it is subject to revision by Central Government.

### **Comhairle nan Eilean Siar**

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This booklet is available in Gaelic on request

## How we assess you

**Income** from all sources is considered - we take into account net earnings and all social security benefits.

All **capital** is taken into account in your financial assessment including savings in a bank, building society or post office. We also need to take into account any stocks and shares, value of PEPs and ISAs. We also consider the capital value of any **property** you may own.

The Comhairle will treat the **disposal of capital assets** as deliberate if it is found to have been done knowingly in anticipation of admission into a care home. When this is decided, the capital assets will be included in the financial assessment.

The **self-funding threshold** is the amount of capital, defined by legislation, that makes the service user responsible to meet the full cost of their care in a Care Home. This excludes free personal and free nursing care which stands at £180 and £81 p/w respectively.

In assessing your ability to pay for Care Home costs we ensure that **everyone** is left with an amount for personal expenses, known as the personal allowance (for 2020/21 £28.75).

### Care Home Maximum Charges 2020/21

Blar Buidhe	£810.03
Bethesda	£810.03
Leverburgh Care Home	£728.14
Comhairle Care Homes	£1,112.00

- The cost of staying in a Care Home varies. You will be required to contribute to the cost whether your stay is temporary or permanent.
- The amount you pay depends on an assessment of your income, your savings, and in the case of permanent residents, the value of your property - if you have any.
- Demand for spaces in Care homes is high – so it is important to be realistic about your choices.

## What happens to my property?

**Week 1** – Before the long term placement in the Care Home is confirmed an 8-week assessment period is completed by everyone (£141.30 p/w).

**Week 8** – At the end of the 8-week period a review meeting takes place. The purpose of this meeting is to discuss whether you wish to take up the option of a long term placement within the Care Home.

**Week 9 to 20** – Anyone who has been assessed by Social and Partnership Services as needing to live in a Care Home and who, apart from their property, does not have savings or other assets above £18,000, will receive limited financial support from the Local Authority for a period up to 12 weeks following the initial 8 week assessment period.

**Week 21** – The current market value of your property will be included in your Financial Assessment from the 21st week of your stay in the Care Home.

Please note, where you have previously owned property which you no longer legally own, the Comhairle may assess you as still having this property in some circumstances.

Savings / Capital	State Pension	Other Pension (if applicable)	Benefits (if applicable)	Other
Less than £18,000	✓	✓	✓	N/A
Between £18,000.01 - £28,500	✓	✓	✓	£1 for every £250 in savings
Exceeding £28,500	✓	✓	✓	All other costs

## FAQs

**Q. Do I still need to pay if I am admitted into hospital?**

A. Yes, you are required to continue to pay your assessed charge as long as your bed is kept for you, awaiting your return. Charges will not be reduced.

**Q. What happens when my savings/capital falls below £28,500?**

A. When your capital falls below the upper capital limit you should request a financial re-assessment. Following this, you will be advised when the funding from the Comhairle may become available. Once your capital falls below £18,000, you are advised to contact the Department for Works and Pensions to check your eligibility for Income support/Pension Credit which is means tested. You are entitled to request a financial re-assessment at any time.

**Q. How do I pay for the bill from the Comhairle for the Care home?**

A. You may wish to handle your own money. If not you can authorise someone to deal with your care charges on your behalf. You can pay your bill through a variety of methods including cash / card, Direct Debit or Standing Order.

The legal basis for charging for residential services is the National Assistance Act 1948 and The National Assistance (assessment of Resources) Regulations 1992. The Comhairle carry out all financial assessments in accordance with the terms of the above legislation and regulations.