

A guide to paying for adult social care services 2025/26

Introduction

Unlike services provided by the NHS, most adult social care services are not free of charge. This means that when Suffolk County Council help you to arrange your care and support services, or give you money to arrange your own services (called a direct payment), you will have a financial assessment to work out how much you have to pay towards the cost of your services. This is worked out using your income and any capital or savings that you have.

Suffolk County Council arranges a wide variety of care services, which you may have to pay towards, including:

- Care in your own home
- Care in a residential or nursing care home
- Short term reablement care – this is normally free of charge for between one and six weeks
- Care and support from a day care centre
- Community based support services
- Transport to help you to get to your care and support services
- A direct payment to enable you to arrange your own care and support
- An Independent Service Fund (ISF)
- Special equipment to help to make your life easier

Care assessment

If you have not had a care assessment from Suffolk County Council to work out if you are eligible for help arranged by the Council, please ring Customer First on 0800 800 4005.

Financial assessment

The person from Suffolk County Council or a partner organisation who is helping you to arrange your care, will direct you (or a family member) to our online financial assessment form EAF1: www.suffolk.gov.uk/EAF1

The information we ask for on this form helps us to work out how much, if anything, you will have to pay towards your care and support services.

If you are not able to fill in the online form, and do not have anyone to help you to do this, we should be able to give you some help over the 'phone or can send you a paper version of the form to fill in.

You can decide not to give us any information about your finances, but if you do decline a financial assessment we will assume that you have savings of over

£23,250 and will treat you as a full-cost payer (please see the information about this later in this leaflet).

If you have previously owned capital or assets that would affect your financial assessment, but you no longer have the capital or assets, there are some circumstances in which we can treat you as though you still own them. For example, we can do this if you have given away, gifted, transferred ownership to another person or spent these, and you did this knowing that this could reduce or remove any future care fees.

If you have disposed of your capital or assets in this way, we will consider this to be what we call 'deprivation of capital'. In that situation we will treat the value of those capital assets as though you still own them when we complete your financial assessment.

Section One

How we work out how much you have to pay towards the cost of your care and support services when you are not living in a residential or nursing care home. Please see Section Two if your care will be in a residential or nursing care home, even if this is only temporary.

We use the information you give us on form EAF1 to work out how much your income is and how much money you have in bank accounts and other savings. You will normally need to send us statements for the last twelve months for all accounts and savings that you have.

If you have savings or capital over the upper threshold of £23,250, or have declined to take part in a financial assessment, Suffolk County Council can still help to organise your non- residential care and support services for you, but you will have to pay the full cost of your services. This is the amount that it costs Suffolk County Council buy them on your behalf. In addition, you will have to pay an administration charge which is currently £10.00 every four weeks.

If you are moving into Extra Care Housing (previously called Very Sheltered Housing) the value of any property that you own may be taken into account in your financial assessment after the first twelve weeks that you live in the Extra Care Housing. Please see Section Two for details of when the value of your property is counted as a capital asset.

When you are getting non-residential care and support services, including a direct payment or ISF, the value of any property that you own and normally live in as your home is completely ignored.

Some income that you may have is also ignored in our financial assessment, such as:

- Earnings from employment or self-employment
- The mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

- Income from war pensions, including war widow's pension and war disablement pension
- 50% of any occupational pension you receive if you are one of a couple – unless you both receive care & support services from Suffolk County Council

Any savings or capital you have of £14,250 or less is also ignored and does not affect the amount that you are assessed to need to pay towards the cost of your care and support services. If you have savings or capital of between £14,250 and £23,250, you will have an assumed income (called tariff income) of £1 for every £250 you have over £14,250.

The table below shows the Minimum Income Guarantee (MIG) that we use to work out the amount of your contribution. The MIG is the minimum amount that you will be left with from your income each week.

Dependent child	£102.95	For each dependent child that is living with you, that you receive Child Benefit for.
Working age single person	£162.15	Plus the EDP or CP if this applies to you
Working age single enhanced disability premium (EDP)	£24.25	If you get higher rate DLA care component; Enhanced rate PIP daily living component or You are in the Support Group and receive income Based Employment and Support Allowance
Working age single carer premium (CP)	£53.25	If you get Carers Allowance or have a carer premium in a means-tested benefit from underlying entitlement
Pension age single person	£232.60	If you are over the age at which you could receive Pension Credit (see below). Plus the CP if this applies to you
Pension age single CP	£53.25	If you get Carers Allowance or have a carer premium in a means-tested benefit from underlying entitlement

You can check whether you have reached the Pension Credit eligibility age by entering your date of birth and gender into the DWP state pension calculator here:

<https://www.gov.uk/state-pension-age>

We also allow everyone a minimum of £25 per week towards the cost of their disability-related expenses (DRE). If you think that your DRE amount to more than £25 per week there is space to tell us about this on the EAF1 form. We will then consider whether we can allow more than the standard £25.

We will normally aim to complete your financial assessment within 28 days of us having received the EAF1 and all the information that we need from you. However at times when we are very busy or have reduced staffing levels it may not be possible to meet this.

When your financial assessment is completed, we will send you a letter letting you know how much you will need to pay, how this has been worked out and how and when any charges will be collected. We may also ask you to send us some additional information if this was missing when we completed your financial assessment.

We normally expect you to pay your charge for non-residential care services by direct debit if your care and support services are arranged on your behalf. The EAF1 contains a form for you to use to set this up. You will still receive an invoice every four weeks to tell you what your charge will be.

If you are a full cost payer because you have capital over £23,250, the amount that you pay will reflect what Suffolk County Council pay your care provider. This will mean that you will be charged in line with our payment agreement with our care providers, and will not always mean that you pay for the exact amount of time that they have spent with you.

If you are receiving a direct payment we will normally deduct your contribution from the money that we pay you and you must then pay your contribution into the pre-paid card account or bank account that your direct payment is paid into.

Please let us know straight away if you feel that you cannot afford to pay your contribution.

Section Two

How we work out how much you have to pay towards the cost of your care and support services when you are staying temporarily in, or living in, a residential or nursing care home.

Unlike non-residential care services, if at any time the value of your savings and capital is over £23,250 you will normally have to arrange to pay the care home yourself.

You can, however, ask us to start our financial assessment process when your savings get to £30,000 or lower, to allow time for your care assessment to be completed.

If you tell us that the value of your savings and capital has fallen below £23,250, we will look at this again. This figure may include the value of any property that you own, but there are exceptions, please see below.

If your stay in a residential or nursing care home is only temporary and for a short period (for instance because the person who normally cares for you at home is ill or on holiday) you will still need to have a financial assessment to see how much you will have to pay towards the cost of the care. The value of your home will be ignored, until it is decided that you will be remaining in the care home permanently.

The value of your home that you own, or part own, and lived in before moving to the care home or extra care housing is also ignored in the following circumstances:

- If your spouse, civil partner or long-term partner is still living there and you lived there together before you moved into the care home
- If you have a dependent child of yours, aged under 18 years who is living there
- If you have a close relative aged 60 or over, or who is incapacitated, who is living there, and they did not move in to get the value of the property ignored
- Other exceptional circumstances agreed by a senior manager in Adult Social Care

If none of the above apply the value of your home is also ignored for the first twelve weeks that you live in the care home; for the twelve weeks following the end of any NHS funding, or after a person who was living in the property so the value was ignored moves somewhere else or dies, as long as:

- You lived there before moving into the care home or extra care housing and
- your other savings and capital are under £23,250

This is called the twelve-week property disregard period and is to give you time to plan how you will fund your long-term care. One of the options that is available to you is to apply to us for a loan in the form of a deferred payment agreement (DPA). There is more information about this here: <https://www.suffolk.gov.uk/care-and-support-for-adults/paying-for-care/deferred-payment-agreements>

Working out the cost of your contribution:

Some income that you may have is ignored in our financial assessment for residential and nursing care, such as:

- Earnings from employment or self-employment

- The mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Income from war pensions (including war widow's pension and war disablement pension)
- 50% of any occupational pension that you receive if you are one of a couple and only you receive care and support services funded by Suffolk County Council
- Attendance Allowance, DLA care component and PIP daily living component if you are only staying in the care home temporarily – but please note these will still stop after you have lived there for four weeks, or sooner if you have been in hospital recently.

The financial assessment for people who are living in a care home is different from the information given in Section One.

You will be left with a minimum of **£30.65** a week out of your income as your personal expenses allowance and normally the remainder of your income will be the amount that you have to use to pay towards your care home fees.

We may be able to leave you with a higher amount than this when you first move into a care home if you have ongoing costs for the home that you were living in previously. There is a section on the EAF1 form for you to tell us about these costs.

We will normally try to complete your financial assessment within 28 days of us having received the EAF1 and all the information that we need from you. However at times when we are very busy or have reduced staffing levels it may not be possible to meet this.

When your financial assessment is completed, we will send you a letter letting you know how much you will need to pay, how this has been worked out and how and when any charges will be collected.

When you are living in a care home you normally pay your contribution directly to the home. Occasionally, if there has been a delay in the financial assessment process, we will send you an invoice for your first payment and tell you what date you need to start to pay the care home.

Example:

- Suffolk County Council agree a price with the care home of £890 per week.
- We work out that your contribution is £150 per week. You pay this to the care home.
- Suffolk County Council pay the care home £740 per week.

Third party top ups

Sometimes a person may choose to live in a care home that costs more than the Council would normally pay. If the Council can identify a cheaper care home that is suitable for you and is reasonable for you to move to, but you choose not to do so, they will then ask for another person to pay the difference. This is known as a third party top up.

The third party can be more than one person.

They are not allowed to use your resources to pay the top up and they must sign a contract that confirms that they can afford to sustain the payments.

You can use your own resources to pay a top up during the twelve-week property disregard period or if you receive funding under s117 of the Mental Health Act.

If the top up payments stop, you could be asked to move to cheaper accommodation. The person making the payment should tell us if their circumstances have changed and they can no longer afford to pay the top up.

If you have any further questions about paying for care, please contact the Financial Assessment Team on 0345 266 0072

If you would like an estimate of what your care costs might be, you can use our care costs calculator <https://suffolk.mycostofcare.com/OFA>.