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**Information from Suffolk County Council, for potential residents on the Council’s published care home rates.**

If you are considering moving to a residential or nursing care home, how you will pay for your care home place is an important consideration.

You will pay for your care home place privately until your savings fall below £23,250. This is the amount the Government sets as the threshold for getting help towards the cost of your care. An exception is if you have been discharged from certain sections of the Mental Health Act 1983 and are eligible for Section 117 aftercare funding, where your costs for the care home may be free.

Your savings will normally include the value of your property, unless the Council ignore its value because, for instance, your partner still lives there.

Care providers will generally expect confirmation that you have funding equivalent to 2 years private funding before accepting your placement.

You will need to apply to the Council for help with funding just before your savings fall below £23,250. We advise contacting us when your savings/capital are close to £30,000. This gives Suffolk County Council time to complete your financial assessment and social work assessment before you fall below the threshold. **Contact - Customer First 0800 917 1109**

The Council will visit you to assess your care needs to work out whether you are able to get help with the cost of your care home. If the outcome of their assessment is that you do not need the care that you are currently getting, then you may not be able to receive help with some or possibly any, of the cost.

There are some important things to remember:

The Council only pay part of the cost of your care home. You will have a financial assessment to work out how much you have to pay towards the cost yourself. The Council call this your ‘personal contribution.’ The financial assessment will normally mean that you will be left with about £25 per week of your income as your personal expenses when you are living in a care home.

The Council has agreed standard rates for the cost of care in care homes.The Council will normally look to keep you at your current care home if they agree that you need care in a care home, that the home you are living in is suitable to meet your needs, and your care home will accept the Council’s published care rates.

If the home does not accept the Council’s published care rates, there may be a need for a top up payment to be made to meet the rate that the home is charging, if you wish to remain living there. This is providing the Council has identified alternate suitable care homes which are reasonable for you to move to, but you still wish to stay in your current care home.

The top up payment is an additional payment to your personal contribution towards the cost of your care home fees. You are not normally allowed to pay the top up payment out of your own income and/or savings for your long -term care needs. You would need to arrange a ‘third party top up’. This means that someone else, or a group of people (which could include a family member, a friend or a charity) pay the difference between the amount that the Council will pay, and the amount that the care home is charging. The Council will check that the third party is able to

sustain the top up payments and will ask them to sign a legal agreement to do so.

If a third party top up is not possible, or it comes to a time where a third party can no longer afford to pay the top up payment, the Council will normally look for an alternative care home that accepts the Council’s standard care rates, which is suitable to meet your needs and reasonable for you to move to. You will then be expected to move.

If you make a private arrangement to move to a care home outside Suffolk and your savings subsequently fall below the threshold, you will need to approach the local Council where the care home is located, and they will be responsible for assessing your needs and arranging care and support. Please note that different Councils pay different rates for care home placements. In these circumstances there again maybe a need to move to a care home which accepts the local authority rate.

**Useful links to have when considering the above include:**

Customer First – If you would like to discuss your options, our staff at Customer First will be happy to hear from you. You can contact us on **0800 917 1109** [**https://www.suffolk.gov.uk/care-and-support-for-adults/how-social-care-can-help/contact-adult-social-care**](https://www.suffolk.gov.uk/care-and-support-for-adults/how-social-care-can-help/contact-adult-social-care)

Alternatively, you may like to get some independent advice from a specialist financial adviser through the Society of Later Life Advisers (0333 2020 454, [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

Or the Money and Pensions Service which provides free and impartial debt advice, money guidance and pension guidance to members of the public [www.moneyandpensionsservice.org.uk](http://www.moneyandpensionsservice.org.uk)

0800 138 7777 \*There may be a charge for financial advice.

CQC – The independent regulator of health and social care in England https://www.cqc.org.uk/

Care choices – a care service directory to explore various residential and nursing care homes in the

region <https://www.carechoices.co.uk/><https://www.suffolk.gov.uk/care-and-support-for-adults/paying-for-care>

Sec 117 funding. This information explains if you can get free aftercare under section 117 of the Mental Health Act 1983

[Section 117 mental health act - Section 117 Aftercare](https://www.google.co.uk/aclk?sa=L&ai=DChcSEwjO2Nam8JaFAxVHbUcBHb3TDgcYABAAGgJxdQ&ase=2&gclid=EAIaIQobChMIztjWpvCWhQMVR21HAR290w4HEAAYASAAEgJ4m_D_BwE&sig=AOD64_31rpGFWaMIOSFda4R_u1Wi2AKDcA&q&nis=4&adurl&ved=2ahUKEwjTg9Gm8JaFAxXUj4kEHVMTA5sQ0Qx6BAgGEAE)

**Calculate your care costs**

You can use our care cost calculator to find out what you, or someone you look after, might need to pay towards social care.

The [Care Cost Calculator](https://suffolk.mycostofcare.com/OFA)