



Adult Social Care

SELF FUNDERS FACTSHEET



**HARTLEPOOL
BOROUGH COUNCIL**

Information for people paying their own care home fees

If you are thinking of going into a care home permanently please come and talk to us first. Our Support Hub can provide free information and advice on a range of options that you might want to consider to help you stay at home. Our priority is to support you to live in the place that matters to you as independently as possible.

For more information contact:

- **The Support Hub**

☎ 01429 272905

✉ helping@hartlepool.gov.uk

Self-funding residents

If you are planning to pay the full cost of your care home fees, you will be classed as a self-funder. As a self-funder you can purchase your own care without any involvement from Hartlepool Borough Council. The advantage of this is that you have more choice and flexibility and can decide for yourself which care home you would like to move into.

The regulations around Council funding for people who are considering living in a care home can be very complex. However you will be a self-funder if:

- You have enough income to pay for your care home fees yourself and/or
- You have capital, savings or assets above the capital limit of £23,250 (as at April 2024). The capital limit is reviewed in April each year by the Department of Health and Social Care and is published on Gov.uk.
- You have chosen not to be financially assessed by the Council.

In all cases you will need to arrange your own contract with the care home. We would suggest that you seek independent level of advice to help with understanding the wording of the contract.

Regardless of how much money you have, you have the right to an assessment of your care needs. An assessment by a social worker can be requested and this will help identify the level of care you need.

Some care home provide nursing care. The need for nursing care would be assessed by a registered nurse and if this was required, the NHS would provide funding for this part of your care needs, even if you are a self-funder.

Getting independent financial advice

It is a good idea to get financial information and advice from an expert if you are making decisions about paying for care. Providers you might find helpful are listed on the [Hartlepool Now](#) website, which include:

- **Money Advice Service**

☎ 0800 138 7777

👤 18001 0300 500 5000

✉ enquiries@moneyadviceservice.org.uk

🖥 www.moneyadviceservice.org.uk

- **Citizen's Advice Bureau**

☎ 03444 111 444

🖥 www.citizensadvice.org.uk/

- **The Society of Later Life Advisers**

☎ 0333 2020 454

✉ admin@societyoflaterlifeadvisers.co.uk

🖥 www.societyoflaterlifeadvisers.co.uk

- **Which? Elderly Care**

☎ 01992 822 800

🖥 www.which.co.uk/elderly-care

● Independent Age

☎ 0800 319 6789 / 020 7605 4200

✉ charity@independentage.org

🖥 www.independentage.org/

Independent financial advisers (IFAs) can give you advice on financial matters and recommend suitable financial products, but you may need to pay for their advice.

The cost of your service

For the people who are self-funding, the arrangement will be between you and the care home and we cannot interfere with that arrangement.

Self-funder rates will vary from care home to care home and it is important that you find out the self-funder rates from the home you are thinking about living in.

You may need to consider:

- The weekly fees for the care home
- Whether the fees are payable weekly or monthly
- Whether the fees are paid in advance or in arrears
- Any extras you may have to pay for
- The likely frequency of any increase in fees

As you will not be receiving support from the council towards the cost of your care home you will be entitled to claim Attendance Allowance (high rate) or Personal Independence Payment (PIP) Daily Living Component as this can be used towards the cost of care. More information on benefits and support is available at

www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements

We would strongly recommend that you take independent financial and legal advice to help you decide how best to fund your care now and in the future.

What do I do if I am self-funding but running out of money?

You will pay the full cost for residential or nursing home care if your savings and capital are more than £23,250. Once your capital falls below this figure, you may become eligible for financial assistance from the council.


We would recommend that you contact the council when your capital falls below £30,000 to allow time for a care needs assessment to establish that you are eligible for council support and if so, a full financial assessment. If you have a house and your capital is valued at less than £23,250, the value of your property will usually be taken into account in a financial assessment.

It is important to note that the council will not pay more than it would usually expect to pay for the level of care you need. If the home you are living in is too expensive you or a family member may have to top-up the difference between what the council usually expects to pay and the actual cost. Alternatively, you may have to move to a cheaper home.

HOW TO CONTACT THE SUPPORT HUB

If you, or someone you care for - or a relative or friend - is finding life a bit difficult at the moment and would like to talk about it, contact our Support Hub - [our gateway to information, advice, support and care.](#)

 Visit the Support Hub at **Community Hub Central**, York Road, TS26 9DE between 10am - 4pm Monday to Friday

 Call **01429 272905** between 8.30am - 5pm Monday - Thursday.
8.30am - 4.30pm on a Friday.

 Email helping@hartlepool.gov.uk

We will connect you to the things that will help you get on with your life.

If you are **worried about someone being abused or neglected**, or if you need **information or support with hospital discharge** please contact:

The Integrated Single Point of Access (iSPA)

You can contact the iSPA Monday - Thursday 8.30am - 5pm, Friday 8.30am - 4.30pm

 **01429 803100**

 ispa@hartlepool.gov.uk

 **07977709900 (Relay UK)**

How to get help if we are closed

If you need urgent help when our offices are closed, you can contact the **Emergency Duty Team** on **01642 524522**