

April 2025 - March 2026

A Guide to
Charges
**for Care in Residential
& Nursing homes**



Adult Social Services

Bury
Council

RESIDENTIAL AND NURSING CARE

If you would like to ask any questions, please contact the Adult Social Care Financial Support Service Team on 0161 253 7438 or email ACS.FinancialAssessmentTeam@bury.gov.uk – we will be happy to help you. THE CHARGES QUOTED IN THIS BOOKLET ARE THOSE IN EFFECT FROM APRIL 2025.

Introduction

A social worker will assess your care needs, and help you and your family to decide how best to meet these needs. This may be in a residential or nursing home run by either Persona Care Services (for short or respite stays) or a privately run home (for longer and short term stays). The Local Authority care home services are now operated by Persona Care Services.

You should not make your own arrangements to go into a residential or nursing care home unless your financial circumstances are sufficient to fully cover the cost of the homes fees. The home may wish to charge a higher fee than they would if the placement was contracted with Bury Council. It is always worth negotiating and we recommend you get your agreement in writing.

This leaflet explains the fees and charges. All situations are different and you may want to seek independent legal and/or financial advice on specific matters. These charges are determined by the Department of Health and Social Care using the "Care and Support Statutory Guidance" issued under the Care Act 2014.

If you have savings over £23,250

If your savings or other capital are over £23,250 you will pay your own fees. This is called "self-funding". You will not be entitled to any help from Bury Council to pay your fees. This would include any additional individual costs that may be required, eg 1-1 support costs. The care home may charge a self-funder more than the Council assisted funding weekly rate. You will still be entitled to receive the care needs assessment and social work advice and support even if you are a self-funding resident.

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Your savings and capital could include all money held in any Bank or Building Society, any Stocks and Shares, National Savings, Investment Bonds, Premium Bonds, ISA's and any property value. Further details about property are included later in this booklet.

When your savings or other capital falls to £23,250 you should contact Bury Council on 0161 253 5151 to apply for future help towards the homes fees.

NOTE: If you are paying for yourself you will be entitled to carry on receiving Disability Living Allowance (Care), Personal Independence Payment (PIP) or Attendance Allowance.

If you have savings under £23,250

If your savings or other capital are under £23,250 we may be able to help you pay the fees. You will be asked to provide details of your financial circumstances to enable a financial assessment to be carried out to decide how much you have to contribute towards the fees. This is called a "client contribution".

The Social Worker will give you a Personal Financial Statement Form F1 to complete and return with the relevant information. We may use details you have already provided to us but we will let you know when we have done this.

How much does Bury Council pay to the Homes?

A rate is set that Bury Council will pay up to for care in a privately run home. This is called "the level of Funding".

For care homes in the Bury area the rates for 2025/26 are;

Residential Care	£707.12 gross per week
Residential Care with Dementia Premium	£741.75 gross per week
General Nursing Care	£787.73 gross per week
Nursing Care with Dementia Premium	£850.33 gross per week

If you are assessed as needing Nursing Care the Funded Nursing Care Allowance is paid by the Clinical Commissioning Group (CCG) on top of the above rates, and paid direct to the home.

The funding rates are subject to annual review.

If the home you choose is in another local authority area, Bury Council will pay up to the agreed Local Authority standard rates for that area.

What if the home charges more than the Bury Council maximum?

If the home you choose charges more than the above rate, you will need to get a relative, friend or charity to pay the difference between Bury Council rates and the cost of the home. This is called a "third party top-up". The resident is not liable for these charges and must not pay this top-up. For permanent residents the Council will invoice the "third party" and the resident separately. The third party will be required to sign a formal Agreement with the Council to meet these additional fees.

Please note: If you or a relative has a fee Top-Up Agreement with the care home for a permanent stay these should now be processed by the Council and not direct with the care home. Any arrangements direct with the care home should be transferred to the Council to process.

Client Contribution Financial Assessment

The only people exempt from charges in residential and nursing home care are those who have been discharged directly from hospital under Section 117 "after care Services" of the 1984 Mental Health Act, after being formally detained under Section 3 or 37 of the 1984 Mental Health Act.

All other residents will have to pay a client contribution towards the fees.

This includes younger adults (age 18+) who may receive some Bury Council funding towards the cost of a placement in a

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residential school or college. Only those with an Educational Health Care Plan will be exempt from charges.

There is a standard minimum charge which for 2025/26 is £145.80 per week.

The financial assessment will take into account only your income, savings and capital, and any property you may own. This includes an equal share of any jointly held savings, capital and property.

Failure to disclose and provide the required financial circumstances information will result in the funding assistance application being withdrawn and the full cost of the placement should be paid direct to the home you choose.

Income

*This **includes**;*

- Pensions – state retirement, works pensions, and private pensions,
- Pension Credit,
- Income Support / Universal Credit,
- Any other regular income.
- A “tariff income” will be calculated on savings and capital you have.

Tariff Income

The first £14,250 of any savings and capital is not counted. A tariff income will be calculated on the remaining balance up to £23,250, at £1.00 per week for each part £250.00.

Example; Capital held amounting to £18,235.62 minus £14,250.00 = £3,985.62 / 250 = £15.94, which means the tariff income charge will be £16.00 per week.

NOTE: The calculation we make is different to that calculated for Pension Credit. The capital allowance levels are also different to those used for Income Support, Pension Credit and Housing Benefit.

Disregards

*The financial assessment **excludes**;*

- A personal allowance of £30.65 per week,

- Up to £7.05 per week of any Savings Credit or Pension Credit payments,
- War Pension in full and £10.00 per week of any War Widows Benefits,
- Disability Living Allowance (Mobility)
- Disability Living Allowance (Care)/Attendance Allowance, but the entitlement to this benefit ceases after 28 days unless you are a "self-funder".
- 50% of any occupational pension can be disregarded if paid to a spouse remaining at home, but this may affect their entitlement to claim benefits.

Property

The financial assessment will include the value of your house after the first twelve weeks of your admission.

You will be given an opportunity to agree to join a "Deferred Payments Scheme". This allows part of the assessment to be deferred until the house is sold, when money will be available to pay the charges. This involves Bury Council placing a "Legal Charge" on the house. This means Bury Council will subsidise your stay in the residential or nursing home until your house is sold. The money we pay for you will be legally recovered from the sale proceeds. You may wish to seek independent legal and/or financial advice about this matter.

You will be expected to pay the full charges if you do not join the "Deferred Payments Scheme" or if you do not meet the criteria to join the Scheme.

*The value of your house is **excluded** if;*

- your stay in the residential or nursing home is temporary, e.g. for respite or short stay, or
- your spouse or partner lives in the house, or
- a relative who is in receipt of any disability benefits lives in the house, or
- someone over the age of 60 years lives in the house, or
- a young person aged 18 years or under who you are responsible for lives in the house.

Although, we will include the value of the house in the financial assessment if a person (even if they meet any of the above criteria) moves in the house after the start date of the residential care.

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NOTE: We may not take into account the value of your house if a carer lives there. However, it is possible that the Department for Work and Pensions may take the house into account and this could effect your Income Support, Universal Credit or Pension Credit entitlement.

If the person living in your house moves or dies we should be informed, as at this stage the financial assessment will include the value of the house.

If you have other property such as a second house the financial assessment will include the value of this house.

Deprivation of Capital or Property

If you have disposed of an asset, e.g. given it away, deliberately to reduce the amount you have to pay, Bury Council is legally able to assume you still have the asset. We could assess the amount you pay as if you still had the capital or property. The person who receives the gift may be asked to help with the care home costs. Each circumstance is looked at individually. There is no time limit on the disposal of assets.

If you need to go into hospital whilst living in a care home

If you receive DWP benefits such as State Retirement Pension, Pension Credit, Universal Credit or Income Support these will not be reduced to a lesser amount.

If Bury Council are contributing towards the funding of your placement we will continue to pay the care home for your room. You will continue to be charged the client contribution whilst the care home placement is being held for you.

If you are self-funding the care home should advise you of the charging arrangements during your absence. There should be a record of these arrangements in the terms and conditions that you receive when you move into the home.

What about my partner/spouse at home?

Once you have gone into a residential or nursing care home your partner/spouse may be entitled to benefits like Pension Credit, Housing Benefit and Council Tax Benefit.

Respite / Short Stay

If you are assessed as needing a respite or short stay placement in a residential or nursing home, the charges are calculated in a similar way. If you intend to have a series of respite stays the financial assessment will be carried out once and will remain effective for that financial year.

Additional allowances may be made for any fixed housing costs you may have or your share of these costs, e.g. net rent after Housing Benefit, Mortgage, Water Rates, Council Tax, and Buildings Insurance. You will be asked about these expenses as part of the financial assessment.

If you have a partner/spouse it may be better for you to have a joint rather than an individual financial assessment. To do this you would be asked to provide the financial circumstances of both you and your partner/spouse. The charge would be from the calculation which resulted in the lowest charge for you.

There is a standard minimum charge which for 2025/26 is £145.80 per week.

Intermediate Care (IMC)

IMC in Bury is a multi disciplinary rehabilitation and support service based within a residential setting. It aims to support people through active therapy or treatment to prevent unnecessarily prolonged hospital stays or admissions to either Hospital or long term Residential Care, by enabling people to maximise their potential to resume living at home.

If you are assessed as requiring IMC, you can stay for up to a maximum of 6 weeks or for as little as 2 weeks. The service is free of charge for the duration of your IMC stay.

Assessment and therapy will continue during your stay in IMC, but once it is determined you have reached your maximum rehabilitation potential, your placement in IMC will end. At this point you will be financially assessed and will be liable to pay charges for any days you remain on the residential unit.

Following discharge from IMC, if you require a short stay; a period of respite to give your carers a break, or care in a

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residential or nursing placement, you will be financially assessed and charged for these services which may be delivered at the same or a different location to IMC.

How do we calculate the Client Contribution Financial Assessment?

All your weekly income will be added together, including the weekly tariff income amount. The relevant weekly disregards will be deducted. The remaining figure is the amount that you are assessed to contribute.

You will receive a letter of notification of these charges including a breakdown of how the charges have been calculated.

The client contribution financial assessment is reviewed annually. However, you can and should request a re-assessment of charges at any time if you think that your circumstances have changed.

Example;

Mr Barlow is aged 92 and lives in a privately run residential care home.

Income	Per Week
Retirement Pension	£217.50
Occupational Pension	£154.73
"Tariff Income"	£8.00
Total	£380.23
Capital	
Halifax	£426.70
Halifax	£15,763.73
Total	£16,190.43
Disregard	Per Week
Personal Allowance	£30.65
Savings Credit Disregard	£7.05
Total	£37.70
Client Contribution	£342.53 per week
Bury Council Contribution	£364.59 per week
Level of Funding	£707.12 per week

How can you pay these charges?

If you are a self funding resident the invoice for the fees will be sent to you direct from the Care Home, their Head Office or Persona Care Services.

If you are financially assessed to pay a lower contribution and the Local Authority is paying an amount up to the agreed funding level, you will be sent an invoice from Bury Council at the end of the stay or for longer or permanent stays every four weeks covering a four-weekly period in arrears.

Bury Council will pay the gross amount of the agreed level of funding direct to the care home and invoice you for your client contribution.

If you have a property you will receive invoices from Bury Council covering a four-weekly period in arrears for the debt based on the property value. If you have signed into the "Deferred Payments Scheme" these will be paid from the proceeds of sale when available. You will still be required to pay the weekly client contribution financial assessment based on your income and other capital, in the usual way.

If you have not signed into the "Deferred Payments Scheme" or do not meet the criteria to join the Scheme, you will have to pay these invoices in full straight away. The Local Authority may cancel funding and you will be classed as a self funding resident and have to pay the full fees direct to the care home.

It is important not to ignore any invoices. As bills add up it will be harder to work with you to find a solution. We have a duty to collect all arrears. Circumstances of non payment or refusal to pay may be prosecuted as an offence of Fraud.

You can pay Bury Council Invoices:

Full details of the methods of payment accepted will be provided with the invoice. These are usually by;

- Direct Debit (The Council's preferred method of payment),
- Debit or Credit Card using an automated phone line or online,
- Bacs, Internet or Telephone Banking,
- Post Office,
- PayPoint Outlet.

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Declaration of Information

When asked to provide financial information you must give full and accurate information. It is an offence to give false information or to withhold information with the intention of avoiding or reducing a liability to pay for services that you would otherwise have to pay for. Bury Council will prosecute any person found to have withheld information or who has given false information. Those who hold a Power of Attorney or complete the form on behalf of a relative may also be prosecuted in such circumstances.

National Fraud Initiative

The Authority is under a duty to protect the public funds it administers and may use the information you provide for the prevention and detection of fraud. Key personal identifiers may be shared with other organisations responsible for auditing and administering public funds. For further information please see <https://www.bury.gov.uk/index.aspx?articleid=10645>

General Data Protection Regulation (GDPR)

Bury Council is committed to ensuring that we are transparent about the ways in which we use personal information and that we have the right controls in place to ensure it is used responsibly and is kept from inappropriate access, theft or misuse. For further information please see <https://www.bury.gov.uk/index.aspx?articleid=14237>



Bury Council
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Third Floor
6 Knowsley Place
Bury
BL9 0EL

Bury Prestwich Radcliffe Ramsbottom Tottington Whitefield
Bury Council

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