MRAssociates
Advisers to Supported Housing

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What is a care home and how do people get help with care home charges?

Basic info

A care home is an establishment where people receive personal or nursing care together with accommodation provided by the same company or private individual. Care home charges are not covered by conventional social security benefits like Housing Benefit and Universal Credit: instead people can get help with care home charges from the local authority adult social care team. There are different rules in Scotland, England and Wales.

More info

Regulation

Care homes in England are registered and regulated by the Care Quality Commission (CQC). In Wales the regulator is the Care and Social Services Inspectorate Wales (CSSIW). In Scotland the regulatory body is Social Care and Social Work Improvement Scotland (SCSWIS), usually referred to as the Care Inspectorate in relation to its registration and inspection functions.

Paying for care

England: The NHS makes a non-means-tested contribution of £112.00 a week towards nursing care. Any other charges, including personal care, are eligible for means-tested help from the local authority. There is a capital limit of £23,250 above which no help is provided; for people with capital below this limit there is an income assessment to work out how much the person can afford to pay after allowing for personal expenses of £23.90 a week. For people who own their home it may be possible to defer the cost of a care home, so that the local authority pays the full fees in the person's lifetime, or until they sell their home, and then recovers the costs after the death or sale. From 2020, once a person has paid a total of £72,000 for care in their lifetime they will not have to pay any more for the care itself and they will not pay more than £12,000 a year for food and accommodation.

Wales: The NHS makes a non-means-tested contribution of £140.59 a week towards nursing care. Any other charges, including personal care, are eligible for means-tested help from the local authority. There is a capital limit of £24,000 above which no help is provided; for people with capital below this limit there is an income assessment to work out how much the person can afford to pay after allowing for personal expenses of £25.50 a week.

Scotland: In Scotland local authorities pay a non-means tested contribution of £171 a week towards the cost of personal care for anyone aged over 65 and £78 a week towards the cost of nursing care for anyone of any age. But help with care home charges above these amounts is means tested and the rules are similar to those in England and Wales: there is a capital limit of £26,250 above which no help is

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provided and the personal expenses allowance is £25.05 a week.