



# SUNBURY NURSING HOMES

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[www.sunburynursinghomes.co.uk](http://www.sunburynursinghomes.co.uk)

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## PAYING FOR NURSING HOME CARE

### **Will I have to pay the full costs of my care?**

Yes, if your capital is over £22500. If your capital is below this figure, then your local authority will pay **towards** the cost of your nursing home care. The NHS will also make a contribution to the fees (see below)

### **Is my home counted as an asset?**

Unfortunately, your home is included in your assets if you live alone or you and your spouse are both moving into a care home. However, for the first twelve weeks after your admission to permanent nursing or residential care, the local authority will disregard the value of your home. If at the end of the twelve week period you do not have enough funds available to pay for your care, the local authority may continue to make payments on a “deferred payment scheme” where any money paid by them after the first twelve weeks will be refundable to them when suitable funds become available (e.g. upon the sale of a property).

### **What funds will the NHS provide?**

Even if you have to pay your own costs, the NHS should make a contribution to your nursing homes fees if they assess that you need care from a registered nurse. This contribution is called the Registered Nursing Care Contribution (RNCC) and is payable whether you are paying the full costs or the local authority are contributing towards the fees. The current weekly rate for eligible residents is £106.30. We also have a separate information sheet on RNCC.

### **What will I have to pay if the local authority are funding my care?**

You will be expected to make a contribution towards the fees as assessed by the local authority. This amount will normally be your total weekly income (including your pension) less £20.45, which they will allow you to keep for personal expenditure.

### **Are there any benefits that I can claim?**

As not everyone's situation is the same, there is no straightforward answer to this question. However, it is quite likely that you will be eligible for Attendance Allowance, which does not depend on your capital, savings or income (see overleaf).

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**Sunbury Nursing Homes Limited**

Registered at above address - No. 3268807

Registered with Commission for Social Care Inspection

Member of the Registered Nursing Home Association

Directors: Mrs E White, Mr J White, Mrs J Hartland, Miss N White, Mr C White

## **PAYING FOR NURSING HOME CARE (continued)**

### **Attendance Allowance**

Attendance Allowance is paid if you need help to look after yourself or if you become ill or disabled on or after your 65th birthday. The allowance is paid at different rates depending on whether you need care during the day, during the night or both and on how much your disability affects you. To claim you must have needed help for at least six months although there are special rules that apply for people with a terminal illness to help them get the allowance quickly and easily for care. Attendance Allowance is not payable if you are in hospital and if your nursing home care is being funded through a local authority it is only payable for the first four weeks after admission to the home. However, if you are funding your own care in a nursing home the allowance is payable for that time while you are self funding and it is not affected by savings or income. The current rates are

Higher rate	£70.35 per week
Lower rate	£47.10 per week

If you think you are eligible, then please make a claim immediately as delaying may cause you to lose benefit to which you would be entitled. You can request a claim form from your social security office, which can be found in the phone book under Benefits Agency, Jobcentre Plus or social security or alternatively a form can be downloaded from the Department for Work and Pensions website: [www.dwp.gov.uk](http://www.dwp.gov.uk) which is also available on the links page of our own website [www.sunburynursinghomes.co.uk](http://www.sunburynursinghomes.co.uk).

### **Where can I get more advice?**

The funding of nursing home care is, as I am sure you are aware by now, a very complex subject depending on the individual's circumstances. We would strongly advise that you seek advice about you own individual circumstances and try to accumulate as much information as possible. There are various organisations offering specialist advice such as

- Counsel and Care      tel: 0845 300 7585      [www.counselandcare.org.uk](http://www.counselandcare.org.uk)
- Age Concern          tel: 0808 808 6060      [www.ageconcern.org.uk](http://www.ageconcern.org.uk)
- Help the Aged        tel: 0808 800 6565      [www.helptheaged.org.uk](http://www.helptheaged.org.uk)
- Social Services
- Benefits Agency
- Independent Financial Advisers
- Insurers who specialise in care fees planning

We hope that you find this information sheet helpful. However, if you need any further information, please do not hesitate to contact us.