



London Borough
of Hounslow

Self-Funding Clients - Factsheet

Who is a 'self-funder'?

A 'self-funder' is the term we give to someone who pays the full cost of the Care & Support Services they require to live independently in their own home or in a care home.

Self-funding will apply to you if:

- You have chosen to approach London Borough of Hounslow Adult Social Care for help
- You have chosen not to be financially assessed
- You have been assessed by a social worker but are not currently eligible for adult social care services
- You have approached London Borough of Hounslow Adult Social Care and your needs show you are eligible for social care support; however, your savings or assets (including the property you live in) are above £23,250 (2021/22)
- You own a second property other than the one you live in and that second property is worth more than the self-funding threshold of £23,250 (2021/22 rate)
- You were sponsored to come to the UK under a sponsorship agreement with the Home Office – the person who sponsored you will be liable to pay the full cost of the care you require
- You have failed to complete a financial assessment form sent to you or you have not provided the requested evidence of your finances.

Under certain circumstances, self-funders may be able to get help from the NHS towards paying for their nursing home fees, through continuing healthcare, or NHS-funded nursing care (FNC).

What help can Hounslow Council provide to Self-funders?

Even if you pay for your own Care and Support Services, you can still benefit from contacting us. As a self-funder you are still entitled to have an assessment of your care needs. We will look at your specific needs and identify services which can help you.

If you are a self-funder, there are still lots of ways we can help you including:

- Information about local services
- We have a responsibility for safeguarding adults from harm and will deal with all issues of abuse whether you are a self-funder or have council-funded care and support

- We can also help you with working out your care needs and preparing a care and support plan to help you meet your needs.
- Provide you with services which are not chargeable
- If you live in your own home and you are not entitled to financial support from the council but you have eligible care needs, you can ask the council to arrange your care for you.
- Deferred Payment Scheme - so you don't have to sell your home during your lifetime to pay your care home fees
- We can also conduct a financial assessment to see if you are eligible for council-funded care and support, or are likely to become eligible in the future.
- A financial assessment will also support you in identifying what additional benefits you could apply for.

Can the Council arrange my residential care home for me?

This will depend on the level of Capital and savings you own and also any property you own which cannot be disregarded. If you own the property you live in (solely or jointly), it will be disregarded if:

- Your partner continues to live in the property
- A relative over the age of 60 continues to live in the property
- A relative under the age of 60 and Incapacitated continues to live in the property.

If a relative moves into your property after you have been assessed by a social worker as requiring residential or nursing care, your property will be taken into account in the financial assessment. If the property cannot be disregarded, the value of your share of the property will be taken into account in the financial assessment.

If you own a property and have savings above the self-funding threshold of £23,250 (2021/2022)

Unfortunately, we are not able to arrange care for any self-funder looking to stay in a care home. However, we can still provide you with information and advice, including a list of suitable local care homes. We will not charge you an admin fee for the sign posting. However, if you are unable to contact a care home or negotiate a fee with the care home, we can arrange this on your behalf but you will be responsible to pay us an admin fee for this facility. **All** self-funders will need to contract with the care home directly for the payment of the care home fees directly to them.

If you own a property but have savings below the self-funding threshold of £23,250 (2021/2022)

The Council will disregard your property for a period of up to 12 weeks. During this time, the Council will find a suitable care home that can meet your assessed needs and negotiate and pay the care home fees. We will also conduct a financial assessment to establish the amount you will need to pay towards the care home fees from your income and savings. We will invoice you for the assessed contribution during

this property disregard period. At the end of the 12 weeks, your property will be taken into account and you will be a self-funder. You will have to negotiate the fees with the care home and be responsible for paying the fees directly to the care home. However, the Council will give you the option to apply for a Deferred Payments Agreement (DPA).

What is a Deferred Payment Agreement?

If you are a self-funder and you are in a residential or nursing care home, then you may be eligible for the Deferred Payment Agreement (DPA).

This is an arrangement with Hounslow Council which will allow you to use the value of your home to pay for your care. Please ask for our “Deferred Payments Agreement” Factsheet for more information.

Under a Deferred Payments Agreement, we will pay your care home fees on your behalf using your property as security. The DPA will end when you choose to sell your home or on your death. There are additional administrative and interest charges payable under DPA.

What help is available with arranging care & support in your own home?

If, as a self-funder, you have been assessed as having eligible care & support needs at home, we can help arrange, for a fee, your services for you. We can help by:

- Finding a home care provider to meet your eligible care needs, negotiate terms of service and/or manage the contract
- Finding you a personal assistant (a paid care-worker employed by you) and guide you through the employment process
- Ensuring you get the best rate for your care
- Monitoring the quality of your care & support
- Working with your care provider to address any concerns or complaints about the quality of the care you are getting.
- For an additional fee, review your package annually
- Managing all the payments to the care provider for you.

How much does the Council Charge for Providing Brokerage services to Self-Funders?

If you ask us to arrange care for you in your own home, we will charge you an initial flat rate fee of £300.00 to cover the Council’s administrative costs. This will be a one-off invoice. We will also charge you £19.30 per hour (April 2021 rate) pro rata to pay for the care provided to you by our care providers. This is charged at a cost neutral basis, i.e. the same rate at which the care providers charge Hounslow Council. For this you will receive an invoice from the Council every 4 weeks depending on the number of hours care provided in the 4 weeks period. If you require more than 1 carer to attend at the same time, we will charge you £19.30 per hour (pro-rata) for each of the carers provided.

Following the initial fee, we will also charge a flat fee of £200 for any annual review we undertake for your care needs, or for any unscheduled review of your care needs that you ask for.

If you ask us to arrange Care for you in a Residential or Nursing home, we will charge you a flat fee of £300.00 to cover the Council's administrative costs of finding a suitable care provider and negotiating the weekly rate with your provider. We will send you a one-off invoice for the flat fee. For the payment of the Care Home fees, you will contract directly with the Care Home and pay the fees directly to them.

Deprivation of Assets:

The Statutory Guidance in the Care Act 2014, Annex E: Deprivation of Assets places a responsibility on local authorities to consider if deprivation of capital assets has occurred to reduce the amount the resident has to pay for care & support services provided the Council. This is to ensure that residents with assets are not maintained at public expense.

What is Deprivation of Assets?

Deprivation of assets means you have intentionally decreased or disposed of your overall assets (capital and/or property), in order to reduce the amount you may need to contribute towards the cost of care and support services provided by the local authority.

The local authority must show that you knew you may need care and support in the future when you reduced the level of your assets. It is therefore an evidence-based test of both foreseeability and intention.

Inheritance Tax gifting rules do not apply to social care. Any past disposal of assets can be considered as possible deprivation.

What examples of Deprivation of Assets are considered?

Deprivation covers a broad range of ways you might transfer a capital asset out of your possession. Annex E of the guidance provides the following examples that may be deemed to be deprivation of capital:

- a lump-sum payment to someone else, for example as a gift
- a substantial expenditure has been incurred suddenly and is out of character with previous spending
- the title deeds of a property have been transferred to someone else
- assets put into a trust that cannot be revoked
- assets converted into another form that are disregarded in the financial assessment, for example personal possessions
- assets reduced by living extravagantly, for example gambling
- assets used to purchase an investment bond with life insurance.

Other courses of action, such as selling an asset for less than its true value may also be seen as deprivation. The onus is on you to prove you no longer possess an asset.

How does the Local Authority investigate if Deprivation of Assets has occurred?

We will want to establish the reason for the transfer or disposal of any assets, including why it was done, and more importantly, when it was done. We may want to see receipts or documentary evidence. We will look to see if the transfer or disposal was at a time when care needs had previously been considered. We will look at what considerations or provisions were in place to meet such needs. We will look at previous financial assessments, especially if the resident had been notified that they were self-funders. We will also consider if 'gifts' were made historically and regularly.

Once we have gathered all the information, we will give full consideration to the facts and where necessary would seek advice from the Council's Legal Department. Once a decision has been made, a financial assessment will be completed and you will be notified in writing with the outcome of the assessment.

What happens if it is decided that deliberate deprivation has occurred?

If you are found to have deliberately deprived yourself of capital you will be treated as having 'notional capital' to the value of the capital you disposed of for the purpose of the means test. If the notional capital added to your actual capital comes to more than £23,250, the Council will assess you as being able to meet the full cost of your care and support needs, even though your actual capital is less than the upper limit.

Where can I get additional information?

For information about Adult Social Care assessment:

First Contact Team on 020 8583 3100

Direct Payments Team on 020 8583 3051

Website: www.hounslow.gov.uk/adultsocialcare

For Information about Financial Assessments:

Telephone: 020 3949 7737

Email: fas@hounslow.gov.uk

Paying for Care

Paying for Care is a not-for-profit company for those seeking advice and guidance on the cost of elderly care.

- [Visit the Paying for Care website](#)

Seeking Independent financial advice about paying for care

If you have investments and property, we would urge you to get independent financial advice. When you choose a financial adviser, you should find out if they are qualified and accredited to give you advice. All IFA's should be registered with Financial Conduct Authority (FCA) who regulates the financial services industry in the UK. The

advisor must explain to you how much their advice will cost and should set out charges in a clear way, ensuring you understand how much you are paying and what for. There may be extra charges for looking after your investments or providing advice on a regular basis. If you're getting investment advice, ask your adviser if the costs include a review of your investments from time to time or if you must pay for that service separately.

- [Visit the FCA website](#)

Unbiased

Unbiased provides an on-line search facility for you to find financial advisors.

- [Visit the Unbiased website](#)
- Telephone: 0800 023 6868

Later Life Advisers (SOLLA)

Later Life Advisers specialise in the financial needs of older people. Independently accredited advisers can offer added reassurance that they offer sound practical help and guidance.

- You can access both general information about paying for care and information about accredited financial advisers in your area through the SOLLA
- Website links to SOLLA accredited advisers in your area who can offer a range of financial solutions and practical help and guidance with selecting the most suitable option. They can advise on;
- Equity Release, Long term care funding, Pensions and annuities, Investments and savings, Tax Planning (Inheritance tax)
- [Visit the SOLLA website](#)
- Telephone: 0333 2020 454

Solicitors for the elderly

This is a national organisation of lawyers, such as solicitors, barristers, and legal executives who provide specialist legal advice for older and vulnerable people, their families and carers. The main areas of law they cover are:

- Paying for care, NHS continuing care funding
- Making a will, living wills, wills disputes, probate
- Powers of attorney, court of protection, elder abuse
- Tax planning, asset preservation, trusts

The website helps you search for a solicitor in your area to see if they specialise in the particular area of law that you are interested in.

- [Visit the Solicitors for the elderly website](#)

Age UK

Offers a range of financial products and services for the over-50s, including the Age UK Equity Release Advice Service. Telephone: 0800 023 2814.

- [Visit the Age UK website](#)
- Telephone: 0800 169 6565

Carers UK

Support carers with benefit checks and give advice on financial and practical matters.

- [Visit the Carers UK website](#)
- Advice line telephone: 0808 808 7777

Independent Age

Provides a personalised advice and information service by phone and e-mail to older people and their families. They also provide a range of free publications and detailed information guides.

- [Visit the Independent Age website](#)
- Telephone: 0800 319 6789
- Email: advice@independentage.org

First Stop Advice

Impartial and free service for older people, their families and carers. It aims to help people get the help or care they need to live independently. The website also provides details of local SOLLA advisors. More information about SOLLA can be found below.

- [Visit the First Stop Advice website](#)

Money Advice Service

The website has lots of useful information to help you manage your money.

- Free and impartial money advice, set up by government.
- Advice and guides to help improve your finances
- Tools and calculators to help you keep track and plan ahead
- Support in person, over the phone and online
- [Visit the Money Advice Service website](#)
- Telephone: 0800 138 7777

The Citizens Advice Bureau (CAB)

The Citizens Advice Bureau has a [Getting financial advice section](#).

- [Visit the CAB website](#) to find contact details for your nearest CAB