

Paying for care at home

What you need to know about paying for care at home

Paying for Care at Home

Buckinghamshire Council will support you to remain in your own home. Sometimes, there may be a need for you to pay towards this care.

What will I need to tell you?

In order for us to identify whether you need to pay or contribute towards the care you receive, we will need to understand what your financial circumstances are. To do this, we will need to ask about any benefits you receive, if you have a pension, whether you own your home and so forth.

We will also need to know:

- How much money you have in any bank, building society and post office account(s)
- If you have any savings, stocks, shares or bonds
- Whether you have any ISAs
- If you own any property in this country or abroad (but not the home in which you live)

Once we have this information, we can then decide whether you are required to contribute towards your care.

- If in total you have less than £14,250, this will not affect your financial assessment
- If you have more than £14,250, but less than £23,250, we will charge £1 per week for every £250 of savings you have above £14,250
- If in total your capital is above £23,250, you will need to pay the full cost of your care

What happens if I do not wish to tell you about my finances?

You do not have to tell us about your finances if you do not wish to. You would still be entitled to the same care. However, you will not be eligible for help with the costs and you will have to pay the full cost of your care.

For more information about not telling us about your finances, either speak to your social worker or request the fact sheet about "Non-disclosure".

Will I always have to pay?

Your adult social care worker will let you know if you do not have to pay for your care. This may be because you are eligible for Continuing Healthcare (care which is arranged and funded by the NHS) or recovering from a major event and receiving Reablement support, for example.

We will always make sure that any payment identified leaves you with enough money to meet your essential household expenses, including any extra expenses

relating to a disability.

How do I pay?

If you are receiving care and you have been financially assessed to pay a contribution towards your care, you will be invoiced by the council every 28 days. There are several ways to pay this invoice, all of which are detailed on the invoice.

Can I get help to manage my money?

If you want to manage your finances yourself, we are happy to help you complete a financial assessment and let you know what you may need to pay to make your own arrangements. Some people may not want to manage their own finances. If you would like support with this please speak with your social worker and we will try to find someone, or an organisation, that can help.

What happens after I let you know about my money?

After we receive your information, we will send you a letter to show you how we have calculated anything you are required to pay. If you think that the details are incorrect or have any questions, you can call us on 01296 383204. We are happy to talk this through with you.

Example 1:

Mrs. Smith has a physical disability that affected her mobility. She lives alone and, as a result, she needs support at home to enable her to remain living there.

Mrs. Smith completed a financial assessment form and provided Buckinghamshire Council with full details of her finances. The weekly cost of her care was £210. However, because Mrs. Smith was assessed as having savings and assets worth less than £14,250, and no income, Buckinghamshire Council paid the full cost of her care.

Example 2:

Miss. Brown lives alone but had close family nearby. Miss. Brown was diagnosed with early on-set dementia and was assessed as being eligible for support to enable her to remain living at home.

With help from her family, Miss. Brown completed a financial assessment form and provided Buckinghamshire Council with full details of her finances. She has no assessable income. However, because Miss. Brown was assessed as having savings and assets with £19,000, over £14,250, but less than £23,250, she had to pay towards the cost of her care.

Miss. Brown's savings were £4,750 above the lower limit of £14,250. For every £250 of savings above £14,250 she had to pay £1 towards her weekly care costs. This

This meant that she had to pay £19 each week towards the cost of her care (£4750 divided by £250). The total weekly cost of Miss. Brown's care was £210. Miss Brown paid £19 with Buckinghamshire council paying the remaining £191.

Example 3:


Mr. Green had suffered an injury because of a fall. He lived alone and needed help whilst he regained his independence.

Mr. Green was asked to provide details of his finances but because he was not willing to do so, Buckinghamshire Council was unable to calculate whether he was entitled to help with the cost of his care.

The total weekly cost of Mr. Green's care was £210. However, because he declined to disclose details of his finances, he had to pay the full amount himself.

Contact details and icons

To find out more about Paying for Care at Home, contact First Response & Short-Term Intervention:

 Call: 01296 383204

 Email: ascfirstresponse@buckinghamshire.gov.uk



Use this space to write down things you need to remember to tell us

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How to contact us


Adult Care Services

To get more information about adult social care services you can:


-  Go online: buckinghamshire.gov.uk and click on 'Care for Adults'
-  Call: 01296 383204

Are you worried about somebody?



If you or someone you know is at risk of abuse or neglect:

-  Call: 0800 137915 (24 hours a day)

If you would like to give us feedback

-  Go online: Please complete the online form at buckinghamshire.gov.uk

If you prefer you can:

-  Call: 01296 387844
-  Email: complimentsandcomplaints@buckinghamshire.gov.uk