

## 12 Week Property Disregard

What you need to know about paying for care if you move into a care home

# 12 Week Property Disregard

## Paying for care if you move to a care home

If you need to move to a Care home, Buckinghamshire Council will offer you a financial assessment to identify whether you are eligible for help to pay towards your care.

## What will I need to tell you?

In order for us to identify whether you need to pay or contribute towards the costs of your care home, 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 you live in)
- And if, you own the property that you are currently living in

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 is a twelve-week disregard?

When Buckinghamshire Council is assessing how much you have to pay towards your care costs by carrying out a Financial Assessment, the value of your property may be disregarded for the first twelve weeks in a care home, under certain circumstances. This may mean that, during this time, while your care fees will still be due, Buckinghamshire Council will pay or contribute towards the care home fees.

This is intended to give you some valuable time before making important financial decisions, such as whether to sell your home to pay for the cost of care in a care home, or to consider what other options might be available to you.

For example, if you decide to move permanently into a care home (in England, Wales or Northern Ireland), and you own your own property, have low income and have savings below the capital threshold for care funding (for example, £23,250 in

England), then the council must ignore the value of your property for the first twelve weeks after you move into the care home.

## What happens after the twelve-week disregard?

In these circumstances, it is likely that your capital will then exceed the capital threshold of £23,250. You will then become responsible for paying for your own care costs from the date that your property sells. At this point, it may be useful for you to ask about a Deferred Payment Agreement.

## What is a Deferred Payment Agreement?

A Deferred Payment Agreement (DPA) allows you to use the value of your home to fund residential care. It is essentially a loan from the council, who will pay an agreed amount towards your residential care fees. This must be repaid by you, a Financial Deputy, or by someone on your behalf, either when you sell your house or within 90 days of your passing. Only you or a person with Lasting Power of Attorney may apply on your behalf.

For more information about Deferred Payment Agreements (DPA), go online: [www.buckinghamshire.gov.uk](http://www.buckinghamshire.gov.uk), or ask your social worker.

## 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 may not be eligible for help with the costs and you may 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".

## 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.

## Then what happens?

If you have agreed to a Deferred Payment Agreement (DPA) you will receive two invoices:

- one from the care provider for your contributions towards your care,
- and one from the Council for repayments of the deferred fees. This will be sent every 28 days and will be due until the property is sold.

## When will you review how much I pay?

Each year, we will review your care and support and the amount you are paying. If there are any changes, we will let you know. If there are any changes to your circumstances that affect your finances you can let us know by calling us on 01296 383204.

## Contact details and icons

To find out more about the Twelve-Week Disregard, contact First Response & Short-Term Intervention:



Call: 01296 383204



Email: [ascfirstresponse@buckinghamshire.gov.uk](mailto:ascfirstresponse@buckinghamshire.gov.uk)

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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](http://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](http://buckinghamshire.gov.uk)

If you prefer you can:

-  Call: 01296 387844
-  Email: [complimentsandcomplaints@buckinghamshire.gov.uk](mailto:complimentsandcomplaints@buckinghamshire.gov.uk)