

Adult Social Care

Charges for living or staying in a care home 2026/27



 Enfield Council Adult Social Care

www.enfield.gov.uk

ENFIELD
Council 

Introduction

This booklet tells you about care home fees. Everyone has to pay towards their care home fees.

You can arrange your own care home placement directly with the care home of your choice, or you can ask the Council to arrange your placement for you.

If the Council arranges your placement as a full cost client, we will charge you a one-off brokerage fee of £450.00.

Charges vary with the type of home, the level of care provided and whether your stay is temporary or permanent.

- Some care homes provide full time nursing care
- Some care homes provide specialist care if you have a disability or medical needs
- Some care homes cater for cultural needs
- Most care homes offer temporary or short stays as well as permanent residential care
- Most care homes are operated by the independent or voluntary sector
- Enfield Council operates one care home in the borough
- All care homes must be registered with the Care Quality Commission
- Payments to Veterans under the War Pension Scheme, except for Constant Attendance Allowance, must be disregarded in the financial assessment

How do we financially assess you?

If your needs assessment shows that you are eligible for help from the Council, we will work out how much you need to pay. This is called a financial assessment.

We will financially assess you to see what contribution you need to make in one of two ways:

- **Option 1**

Collecting as much financial information as we can about you from checking what state benefits and private pensions you receive using the data available to us from the Department for Work and Pensions. We will also review any housing benefit, council tax support and social care records. A financial assessment officer may contact you to establish how best to complete your financial assessment. We may already have gathered enough information to calculate an accurate assessment and we will be able to advise you of the outcome over the telephone. If you disagree with any of the figures used in your assessment you can return the financial assessment application form that will be sent with your outcome letter.

- **Option 2**

We may determine that we need a completed financial assessment form and further requested financial information to enable us to provide an accurate financial assessment. This will be sent for completion via email or post. If help is needed to complete this you can email, ASCFinancialAssessments@enfield.gov.uk or phone  020 8379 8177 for assistance. In exceptional circumstances we can arrange a visit. This must be within London Borough of Enfield.

Once the financial assessment form has been completed and the relevant information has been verified, we can calculate how much you will contribute towards your care home placement.

You will be sent a contribution letter confirming the amount you have been assessed to pay and a calculation breakdown of your assessed contribution.

If you are entitled to benefits that you are not receiving, we will start the process for claiming benefits you may be entitled to. If you are eligible for Income Support, Universal Credit, Employment Support Allowance or Pension Credit, it is important that you claim these as, the amount you pay towards your care home placement will be worked out as if you are receiving them.

Full cost care home charges

Enfield Council owned care homes for older people:

Enfield Council owned care home for older people: Bridgewood House	- Resident Care: £1,153.65 per week/£164.81 per day - Nursing Care: £1,200.43 per week (excluding NHS-funded nursing care)
Private and voluntary sector homes	Full cost as determined by the care home

Please note that charges for short or temporary stays may be different. Non-residential charging rules apply to respite care. More information can be found in the Respite Care Policy available at: https://www.enfield.gov.uk/data/assets/pdf_file/0022/140674/respite-care-policy.pdf

Changes to our processes that might affect you

If you have already given consent for a financial assessment to calculate your contribution towards your care charges, you will not be required to provide further consent should your services change in the future. For instance, if you transition from non-residential services to a permanent residential or a nursing placement, the previously given consent form will remain valid for us to start the new financial assessment process.

How much will I have to pay?

Your contribution is calculated in line with the Care Act 2014 and the Care and Support (Charging and assessment of Resources) Regulations 2014. Your contribution depends on your weekly income, including benefits and how much you have in savings and capital (your assets).

If you have any assets held jointly with another person, half will be assumed to be yours. If you have a share in an asset, the value of your share will be included. If you jointly own capital, we will look to determine how much is owned by each person. Your assets do not include your own home under some circumstances.

- If your assets are more than **£23,250** you will have to pay all your care home fees.
- If your assets are between **£14,250** and **£23,250** the assessed amount you pay will include a calculated income from your assets over **£14,250** plus your weekly income and benefits. The Council will pay any shortfall.
- If your assets are below **£14,250** you will pay an assessed contribution on your weekly income and benefits and the Council will pay the shortfall.

We will reassess the amount you pay each April. If there is a change in your circumstances in the meantime, please make sure you tell us so that we can reassess how much you need to pay.

If the Council is helping with my fees, will I be left with any money for myself?

Yes, you are allowed to keep:

- Personal Expenses Allowance of **£31.80** per week, and
- If you are in receipt of Pension Savings Credit and have qualifying income not exceeding the appropriate minimum guarantee (MIG) of **£238.00**:
 - You can keep the amount of Pension Savings Credit where the amount is **£7.30** per week or less, or
 - You can keep **£7.30** per week where the amount received is greater than **£7.30** per week.
- Where the person is not in receipt of Pension Savings Credit and
 - Has reach the age of 66; and
 - Has qualifying income in excess of the standard MIG. They can keep **£7.30** per week.

Please note: If you have a Deferred Payment Agreement with the Council, you can keep more than this. This is explained later.

You can also keep any of the following allowances if they apply to you:

- the mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP) – this is **£80.00** if on the higher rate or **£30.30** if you are on the lower rate
- Civilian war injury payments
- payments made to Veterans under the War Pension Scheme with the exception of Constant Attendance Allowance
- some payments made to former Far East prisoners of war.

If your husband, wife or civil partner lives in your home, 50% of the income from your occupational pension, private pension or retirement annuity may be given to them. If you and your partner are not married or in a civil partnership, the Council will consider whether 50% of your income can be given to them.

Some capital assets are also disregarded:

- the surrender value of any life insurance or annuity
- personal possessions (unless they have been deliberately acquired to reduce the amount of savings and investments you have)
- the capital value of any personal injury trust.

Example of how we work out how much someone needs to pay

Mrs Brown’s care home fees are £814.66 per week. She receives a state retirement pension of £210.85 per week, Pension Guarantee Credit of £27.15 per week and Pension Savings Credit of £7.80 giving her a total income of £245.80 per week. From this amount, Mrs Brown can keep personal expenses of £31.80 and Pension Savings Credit of £7.30.

Mrs Brown’s total income	£245.80
Minus Personal Expenses Allowance	-£31.80
Minus Pension Savings Credit	-£7.30
Mrs Brown's weekly contribution is	£206.70

Mrs Brown pays £206.70 per week towards her care home fees. The balance of £607.96 per week is paid by the Council.

Will my benefits be affected?

The following benefits may be affected if you go into a care home.

Attendance Allowance, the Care Component of Disability Living Allowance (DLA) or Daily Living Component of Personal Independence Payments (PIP)

If you pay the full cost for your own care, you will continue to receive these allowances. If the Council pays towards the cost of your care, these allowances will stop after 28 days, whether for a short or permanent stay.

If you have a property that is being taken into account and have been awarded a 12-week property disregard (if you have capital/and or assets other than your main home that exceed **£23,250** threshold then you do not qualify for the 12-week property disregard), although this allowance will stop after a maximum of 28 days, it will resume from the 13th week of your stay, (or sooner if your property is sold before then). This is because the Council pays towards your fees for the first 12 weeks. From week 13, the cost of your care can be funded through a Deferred Payment Agreement (DPA), as if you were funding your own care, so you are entitled to this allowance.

The 12-week disregard is intended to give you, or your financial representative, time to seek financial advice and decide what to do with your property. You may wish to sell your property or to take out a deferred payment arrangement out against the property.

If you were previously living in a care home on a private basis for more than 12 weeks and have approached us for funding on a permanent placement because your savings have reduced to under **£23,250**, you will not be eligible for a 12-week property disregard.

If you were living in your property prior to being placed in a care home on a permanent basis, then subject to our funding criteria, you may be eligible to a 12-week property disregard period where the value of your property is not taken into account.

If you pay the full cost for your own care, we will help you with your claim for Attendance Allowance, the Care Component of Disability Living Allowance (DLA) or Daily Living Component of Personal Independence Payment (PIP). If the Council pays towards the cost of your care, these allowances will stop after 28 days, whether for a short or permanent stay.

Carer's Allowance

If someone who helps to look after you receives Carer's Allowance, this will stop after 28 days. This applies to all residents.

Severe Disability Premium of Income Support, Pension Credit and Employment Support Allowance

This will stop after a maximum of 28 days.

Housing Benefit

If your stay is permanent, you can no longer claim Housing Benefit or Universal Credit for your Housing costs. Someone else who lives in the property you were renting may be able to claim Housing Benefit instead.

Income Support, Employment Support Allowance (ESA) or Pension Credit

If your home is included in your assets, you will have too much capital to claim Income Support, ESA or Pension Credit. The capital limit for Income Support and ESA is **£16,000**. There is no capital limit for Guarantee Pension Credit, but all capital over **£10,000** counts towards assumed income.

Winter Fuel Payments

If you are not in receipt of Pension Credit or Employment Support Allowance (ESA), you will continue to receive Winter Fuel Payments.

If you are in receipt of Pension Credit or ESA and moved into the care home 12 weeks or more before the qualifying date for payments, you will no longer qualify for the Winter Fuel Payments. If you moved in after the qualifying date you, will continue to receive the payment for this year.

You will continue to receive the following benefits if you go into a care home:

- State Retirement Pension
- Pension Guarantee Credit
- The mobility component of DLA or PIP
- Severe Disablement Allowance
- Bereavement Allowance
- ESA or Incapacity Benefit
- Income Support/JSA or Universal Credits (UC)

Will I have to sell my home?

If your home is included in your assets at your financial assessment and you don't want to sell it, there are other options that may be more acceptable to you:

- You may qualify for a Deferred Payment (if you have capital/ and or assets other than your main home that exceed **£23,250** threshold then you do not qualify for a deferred payment agreement until your assets fall below this figure)
- You could let your home to help with your fees, but if this is not enough someone else would need to pay a top-up amount to cover any shortfall.

What is a Deferred Payment?

A Deferred Payment is a loan from the Council against the value of your property. The Council will enter into a Deferred Payment Agreement (DPA) with you or your legal representative, where we will agree to pay your care home fees. The Council will recover the debt owed to us when your property is sold. We do this by placing a legal charge on your property through the Land Registry. You will still be financially assessed to contribute towards the care fees from your current income you receive whilst the loan is in place.

We will look at the value of your property, less any mortgage or other secured debt on it, less the expenses involved in setting up the Deferred Payment Agreement. As the Council must have a 'First Legal Charge' on your property, we may be unable to offer you a Deferred Payment if your other lender does not agree to this.

The Council will charge interest on the loan. The amount we charge is in line with the current gilt rate as per the Economic and Fiscal Outlook report, published by the Office for Budget Responsibility. There is also a fee for setting up the Deferred Payment Agreement.

With a Deferred Payment Agreement, you can keep up to **£144** per week instead of the standard Personal Expenses Allowance of **£31.80**.

Full details about deferred payments are available at https://www.enfield.gov.uk/data/assets/pdf_file/0026/140669/deferred-payments-scheme.pdf

An example of a 12-week property disregard and Deferred Payment Agreement are on pages 18 and 19.

Letting out your home

You can choose to let your property to help pay some of your fees and the Council will pay the rest through a Deferred Payment Agreement. The Council may be able to help you let out your home through different Schemes. If you rent out your property, you can keep up to **£144** per week plus 10% of the net rental income (after any expenses such as estate agent commission and buildings insurance). The rest is used towards your care home fees. You can choose to keep less which will reduce your debt.

Is my home included in my assets?

If your stay is temporary, or you are expected to return home, your home will not be included in your assets.

If your stay is permanent, your home is included in your assets, however in the following circumstances the value of the person's main or only home will be disregarded.

Mandatory Disregards include where the person no longer occupies the property, but it is occupied (occupation must have been continuous before the person went into a care home) in part or whole as their main or only home by:

- the person's partner, former partner or civil partner, except where they are estranged
- a lone parent who is the person's estranged or divorced partner
- a relative (relative is fully defined in the Care Act 2014) of the person or member of the person's family who is:
 - aged 60 or over
 - is a child of the resident aged under 18
 - is incapacitated.

We may also use our discretion to disregard the value of a person's main or only home.

Examples where it may be appropriate for us to consider applying a discretionary disregard are:

- it is the sole residence of a person who gave up their own home to live with the person who is now in care such as:
 - full time carer
 - someone of pensionable age
 - an adult with a disability who has been assessed as having eligible care and support needs.

For further detail visit www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#AnnexB, section 34.

What if I decide to sell my home, but I don't have enough money to pay my care home fees until after my property is sold?

If your stay is permanent, your home can be disregarded from your assets for up to the first 12 weeks of your stay. This is called a 12-week property disregard. If you have capital/and or assets other than your main home that exceed **£23,250** threshold then you do not qualify for the 12-week property disregard.

During this time, you will pay an interim charge (your weekly income less your Personal Expenses Allowance) and the Council will pay the shortfall. You will not have to pay the shortfall for this period back to the Council unless your property is sold during the first 12 weeks, in which case you become liable for your full cost fees from that date. From week 13 you will become liable for all your fees.

If you decide to sell your property, you may be entitled to Income Support, ESA, UC or Pension Credit whilst your property is up for sale. Once your property is sold, it is unlikely you will be entitled to Income Support, ESA, UC or Pension Credit because you will have too much capital.

Is there a limit to how much the Council will pay?

Yes, we will only pay what we think is reasonable for a placement to meet your assessed eligible needs. We will not normally pay any more than this, unless there is no other care home locally that can meet these needs at a price we think is reasonable.

What if I choose a more expensive care home?

Top-up fees

An additional amount, called a top-up fee, can be paid to the care home. This is in addition to your contribution and also applies if you are paying the full cost of the home. There are different options for paying top-up fees:

- A friend or relative can pay the additional amount. We will ask them to sign a 'third party top-up agreement'. It's important they understand that the third party will need to continue making payments or you could be asked to move to a less expensive home. You need to be able prove affordability for the duration of the stay.
- During the period of the 12-week property disregard – if applicable – you can top-up from your own disregarded savings, i.e. the first **£14,250** of your savings and any disregarded income that may apply to you, such as the mobility component of DLA. This is classed as a 'first party top-up agreement'.
- If you have a Deferred Property Agreement with the Council, the additional amount can be added to the debt. This is also classed as a 'first party top-up'.

Top-up fees are normally paid directly to the care home, under a separate contract with the care home.

Apart from the agreed top-up fee, the care home must not ask you to pay any fees directly to them. If you are asked by your care home to pay any other amount, please contact Adult Social Care immediately on 📞 020 8379 1001 and this will be investigated.

What if I pay my own care home fees?

If your savings are over **£23,250** you will pay the full cost fees.

If you are not already in receipt of Attendance Allowance, the Care component of DLA or the Daily Living Component of PIP, you can claim one of these to help with your fees.

If you make your own care arrangements, it is important to compare care home fees because they can vary greatly. The more expensive the care home, the sooner your savings will run out, which means you will no longer be able to afford your fees. If the value of your savings and assets drops below **£23,250**, the Council may be able to help with your fees, but we will not normally pay more than what we think is reasonable to meet your assessed eligible needs. If there is no-one else such as a family member who can pay the additional amount, (unless your care home agrees to reduce the cost for you), you may need to move to another care home. We

know that this can be stressful, so it is best to avoid this happening. If your savings are projected not to cover the full cost of your fees for your likely length of stay, it is best to choose a less expensive home to start with.

If you are paying your own care home fees and you can foresee that your capital will fall below our threshold, please contact us approximately eight weeks before this time. We will require proof of all capital held up to three months prior to contacting us.

Short or temporary stays

A short-term resident is someone provided with accommodation and support in a care home for a period not exceeding 8 weeks, for example where a person is placed in a care home to provide respite care. Where a person is a short-term resident non-residential charging rules will apply.

A temporary resident is someone whose stay in a care home is unlikely to exceed 52 weeks or, in exceptional circumstances, is unlikely to substantially exceed 52 weeks. For temporary stays, we will carry out a full financial assessment and the following disregards will apply:

- If you intend to return to your property as your main home, it will be disregarded.
- If you have taken steps to sell your home to purchase one that is more suitable for you and you intend to live in that property, it will be disregarded.
- Any reasonable costs to maintain your home e.g. mortgage, rent, ground rent, water rates or insurance premiums, will be disregarded from your income.
- Attendance Allowance, DLA or PIP will be disregarded. (If you are not fully funding your care DWP needs to be notified if your stay is expected to be longer than 28 days).

Rehabilitation following a stay in hospital

If you need short term rehabilitative care following a stay in hospital, the NHS will arrange and fund your care home placement. However, if you are assessed as needing longer term or permanent care you will be charged for your care home fees from that date (unless you are eligible for NHS Continuing Healthcare).

NHS Funded Nursing Care

If you have been assessed by a Health Practitioner as needing nursing care, you will go into a care home that provides nursing care. The NHS will pay either a standard rate or higher rate¹ a week towards your care home fees to cover the nursing element of your care. The NHS normally pays their contribution directly to the care home, so the amount the Council charges you will be minus this deduction.

NHS Continuing Healthcare

If your needs are predominantly healthcare, you may qualify for NHS Continuing Healthcare. If you qualify, the NHS will pay all your care home fees. If hospital staff or your GP or social worker think you may be eligible for Continuing Healthcare, they will arrange for you to have a Continuing Healthcare assessment. If you want to know more about Continuing Healthcare, you or your representative can talk to your health or social care worker.

Mental Health after care

If you have been discharged from hospital to a care home and you qualify for after care under Section 117 of the Mental Health Act 1983, you will not be charged any care home fees up to the amount the Council would normally expect to pay for the type of placement required. If you choose somewhere that charges more than this, we can arrange this placement for you, provided that either you or a third party is willing to pay the difference. This is called a top-up fee.

¹ The higher rate is not applicable to new residents.

What happens if I go into hospital during my stay?

Because the Council is contracted to pay the care home, you will still need to pay your assessed charge for any time you are in hospital.

If it appears likely that you will not be returning to the care home, we will terminate your placement. When we know that you are due to be discharged from hospital, we will make arrangements for another placement that can meet your assessed eligible needs.

What if I don't want a financial assessment?

You can choose not to tell us about your finances, but you will have to pay the full cost fees as set by the care home. We will ask you to sign a 'non-disclosure' form to confirm that you do not want a financial assessment and that you will pay the full cost fees.

What if I give my assets away?

You must not give away your assets to avoid paying your care home fees. If we consider that this has occurred, we will still include those assets when we work out your assessed charge. The person(s) you gave the assets to will be required to pay your care home fees.

You must not give away your assets to avoid paying your care home fees. If we consider that this has occurred, we will still include those assets when we work out your assessed charge. The person(s) you gave the assets to will be required to pay your care home fees.

We recommend you obtain independent legal advice to help you make the right choices.

How do I pay my care home fees?

We will contact you to discuss the payment options available to you. The easiest and most convenient way to pay is by direct debit. We can set this up for you over the telephone. We will send you an invoice every four weeks in arrears. If you don't have a direct debit the invoice will need to be paid immediately.

If you want someone else to manage payments on your behalf, we can send the invoices to them instead of you.

What if I don't agree with what I am being charged?

We will provide you with a calculated breakdown of how your contribution has been financially assessed. If you disagree with the assessed charge, you or your representative can ask for your financial assessment to be reviewed. Please contact the Adults Social Care Financial Assessments Team explaining why you disagree with your assessed charge and supply any relevant supporting evidence.

If you are still not satisfied, you or your representative can write to the Adults Social Care Financial Assessments Team to ask for an Appeals Panel Review. The panel is made up of senior members of staff, including at least one person who is independent of the service. You will be invited to attend the Review Panel if you wish to do so. They will consider all your evidence and review your case within 28 days. You will be informed of their final decision.

If you remain dissatisfied with the Council's decision, you can register a complaint by emailing complaintsandinformation@enfield.gov.uk within 20 working days of the decision. You should explain the reasons that you remain dissatisfied and the remedy you would like to achieve.

During the review/appeal process

We will send you invoices every four weeks which are based on your assessed contribution. You should pay what you can afford towards your contribution, to avoid large arrears building up. If it is found that there is an overpayment, your money will be refunded soon after the decision is reached.

For those receiving a Personal Budget, we will continue to deduct your assessed contribution from your Personal Budget until the review or appeal has been completed.

You can email: ASCFinancialAssessments@enfield.gov.uk

Or write to: ASC Financial Assessments
 Civic Centre
 Silver Street
 Enfield
 EN1 3ES

An example of a 12-week property disregard and Deferred Payment Agreement

Mr Harte had been living alone and has now moved permanently into a care home that charges £800 per week. He owns a property with no mortgage and his other assets are below £23,250. He has the following weekly income.

State retirement pension	£238.00
Occupational/private pension	£41.46
Pension Savings Credit	£17.96
Mr Harte's total income	£297.42

Mr Harte can keep his personal allowance of £31.80 and disregarded Pension Savings Credit of £7.30 totalling £39.10. The remainder is his weekly contribution to his care home fees.

Mr Harte's income	£297.42
Less his Personal Allowance and Pension Savings Credit	-£39.10
The interim weekly amount Mr Harte will pay for up to the first 12 weeks of his stay is	£258.32

The Council will pay the shortfall between the interim amount and the full cost fees for up to 12 weeks. By end of week 12, Mr Harte's property has not been sold. Therefore, he enters into a Deferred Property Agreement with the Council. From week 13, Mr Harte starts receiving Attendance Allowance, so his income has increased. From week 13, Mr Harte becomes liable for his full cost fees, which are added to his loan under the Deferred Property Agreement.

His weekly contribution is now:

Income (£297.42) less personal allowance (£31.80) and disregarded Pension Savings Credit (£7.30)	£258.32
Plus Attendance Allowance (Night time rate)	£114.60
Mr Harte's assessed charge from week 13 is	£372.92

Full cost fees per week	£800.00
Less Mr Harte's contribution	-£372.92
The weekly shortfall the Council will pay until the property is sold is	£427.08

Mr Harte's house is sold 24 weeks later. The Council has paid **£427.08** per week for 24 weeks, so there is a debt owing to the Council of **£10,249.92**. This amount is paid back to the Council once the property is sold (plus interest and termination charges).

Where can I get help to manage my finances?

You can appoint someone you know and trust to be your 'attorney' by making an application for a Lasting Power of Attorney.

Getting independent financial advice

Financial Conduct Authority

Register of regulated financial advisors

 www.fca.org.uk

Gov.uk

Find a solicitor or advice agency

 www.gov.uk

SOLLA

Society of Later Life Advisers

 societyoflaterlifeadvisers.co.uk

Other useful websites

NHS Choices

For information and advice on residential care costs

 www.nhs.uk

Gov.uk

For information and advice on:

- Care homes and benefits
- Planning your personal finances
- Benefits and Financial Support
- Retirement benefits
- Making a Will
- Lasting Power of Attorney

 www.gov.uk

How to contact us

For more information about adult social care services in Enfield visit www.enfield.gov.uk or telephone  020 8379 1001 and speak to a Customer Services Advisor.



If you need this document in another language or format call Adult Social Care on 020 8379 1001 or email adultsocialcare@enfield.gov.uk