



# **Paying for Residential and Nursing Services 2025-2026**

**Mae'r ffurflen hon ar gael yn Gymraeg hefyd**

## Who pays?

We usually make a charge for services provided by Social Services. To make sure you are able to afford these charges, we complete a 'financial assessment'. We will also arrange a welfare rights benefit check to make sure you are claiming everything you are entitled to.

Services are usually free if you are:

- under 18; and
- getting help under section 117 of the Mental Health Act 1983.

## The financial assessment

Most people are expected to contribute towards the cost of their care in a Residential or Nursing Home. When a person is unable to afford the full cost of a Residential or Nursing Home place, they may receive financial support from the Social Services and/or the Department of Work and Pensions.

This help will only be provided following a full assessment of the person's care needs, and a financial assessment of their means. All financial assessments for Residential and Nursing Home care are calculated according to national guidelines.

Some people placed in Nursing Homes may have their costs met by the Local Health Board. This is where the person meets the Local Health Board's criteria of eligibility for continuing health care, and the Local Health Board decides to provide that continuing health care in a Nursing Home.

However, all people assessed by the Local Health Board as needing nursing care are entitled to a 'Funded Nursing Care' grant of £224.26 per week whether they receive financial assistance from Social Services or not.

Residential and Nursing Home fees vary according to your assessed care needs (see the page 6 for a full list of fees). Please note that, unless you are liable to pay the full fees, your contribution will not be affected by the category of care you receive.

## Am I entitled to support from public sources?

If your savings are over £50,000, you will have to pay the full cost of your care, until your savings reduce to below £50,000 (£24,000 if you receive care for a period of less than 8 consecutive weeks).

Please contact the Financial Assessment Unit (contact details on page 4) if you hold Bonds, excluding National Savings Bonds, as some Bonds are not treated as capital.

**Whatever your circumstances you will have at least a personal allowance of £44.65 per week. You cannot be asked to use this personal allowance to pay for Residential or Nursing Home fees.**

## How much do I have to pay?

There's no standard answer - it depends on a number of factors including:

- whether your stay is a short respite break or a longer stay;
- whether you have a partner still living at home;
- your weekly income, including your pension;
- what other allowances you may be entitled to;
- the amount of your savings and other assets;
- whether or not you own property/properties/land.

## **How much will respite cost?**

The cared for person who receives the respite care is the person eligible to pay for the service. From April 2016 under the Social Services and Well-being (Wales) Act 2014 the way we charge for respite has changed.

If you receive short term residential/nursing care for a period of less than 8 consecutive weeks you will be financially assessed in the same way as if you were receiving community care and support services under our non-residential charging policy.

Conwy County Borough follows the North Wales Regional Policy in relation to Respite Care and Short Term Care which limits access to respite care, which is care arranged for purpose of supporting carers, to 28 Nights per rolling 12 month period unless there are exceptional circumstances.

The contribution for respite is £27.60 per hour. The maximum contribution chargeable is £100.00 per week. This will include the contribution you pay towards any community care and support services.

The week runs from a Sunday to a Saturday. Therefore you must be aware that if you receive 7 days of consecutive respite that falls over 2 charging weeks, you will be charged for the number of days that are received within each charging week separately.

If your stay in a care home is extended and exceeds 8 weeks, the way you are charged will change. After the 8 weeks you will be financially assessed under our Residential Charging Policy.

If you require a temporary stay in a care home and the period requested is known to be longer than 8 weeks at the start of the service, you will be charged and financially assessed under our Residential Charging Policy from day 1 of your stay.

## **How do I find out?**

A Conwy County Borough Council employee will complete a Financial Assistance Claim form with you (with help from family or carer(s) if you wish). This form will ask for details of your family circumstances, your housing arrangements, your income and your savings. Please make sure that the information you give is as accurate as possible.

Once the form is received by the Financial Assessment Unit, you will be provided with an estimated weekly charge. If you are likely to be admitted directly from hospital to a home, the hospital Social Workers can assist you.

## **What information do I need to provide?**

You will need to provide evidence of all capital, savings and investments if they add up to £6,000 or more if you are 59 years old or younger and £10,000 if you are 60 years old or over. If they are below this then you do not need to provide evidence.

By capital, savings and investments we mean money held in current accounts and savings accounts with banks/ building societies, Post Office accounts, Premium Bonds, National Saving Certificates, ISAs, stocks shares and unit trusts. We need to see evidence of any interest/dividend you receive for savings and investments.

The evidence you send must show for at least the last two months.

You will need to provide evidence of any income you receive such as State Retirement Pension or Occupational Pension etc for at least the last two months.

## **How do I pay?**

Your contribution must be paid directly to the home, usually monthly or weekly. Your financial affairs can be managed by a third party, so long as this person is recorded as being your appointed representative.

Social Services agree a weekly fee with the homes, and will only pay for a more expensive home if there are special reasons. The resident may choose a more expensive home provided that there is a third party willing to meet the extra cost. However a resident cannot use their own resources to pay for more expensive accommodation, i.e. act as their own third party if they need financial assistance from Social Services.

### **Will my Husband or Wife have to pay anything?**

The financial assessment is based only on your assets plus your share of any joint assets.

### **What will happen to my house?**

Your property will not be taken into consideration if you are a temporary resident within a Residential or Nursing Home.

If you are a permanent resident, and hold below £50,000 in capital, for the first 12 weeks of your stay, your house will not be taken into account in calculating the amount you pay. Following this 12 weeks period the rules relating to property are quite complicated and we therefore need to see details of your circumstances before we can give a definite answer. However, your house will not be taken into consideration;

- while your partner or dependent relatives (under 16 or incapacitated) continue to live there;
- in certain circumstances, while your live-in carer (who has given up their own home continues to live there;
- or if your stay in the home is for respite or short term care.

In some circumstances it may be appropriate to place a legal charge on the property. (This does not mean that you have to sell your house at this stage, but that when it is eventually sold, the Local Authority will be able to recover any charges due.) No interest is charged on any such debt during the resident's lifetime.

It is important for you to know that if you transfer your house to someone else, or dispose of any assets, for the purposes of reducing your liability to pay for accommodation, then Conwy County Borough Council may take these assets into account as if you still owned them.

If your stay is for respite or short-term care, for the first 12 weeks you will normally be able to keep a fixed amount to pay for the costs of running your home (usually £20 if you live alone, and £10 if your accommodation is shared)

### **Where can I get further advice from?**

Social Workers for older people, people with disabilities or sensory impairments and people with learning disabilities will try to answer your questions. They can be contacted through the Conwy Access Team:

Conwy Access Team Room  
Coed Pella  
Conwy Road  
Colwyn Bay  
Conwy  
LL29 7AZ  
Tel; 0300 4561111

Financial assessment officers for Residential and Nursing Home care are based at:

Coed Pella  
Conwy Road  
Colwyn Bay  
Conwy  
LL29 7AZ  
Tel; 01492 574122

Independent advice is available from the Citizen's Advice Bureau.

Town Hall  
Lloyd Street  
Llandudno  
LL30 2UP  
Tel; 0844 4772020

A useful fact sheet is available from:

Age Connects  
North Wales Central  
15 Bridge Street  
Denbigh  
Tel; 01745 816947

## **What else do you need to know?**

### **If things go wrong**

If you think something has gone wrong, we want to know so that we can try to put it right. Our complaints procedure is easy to use and helps make sure we give equal service everywhere. You can make a complaint in the way that suits you, including:

By phone; 01492 574103

By visiting or writing to; Coed Pella, Conwy Road, Colwyn Bay. LL29 7AZ  
and

By e-mail [cssc@conwy.gov.uk](mailto:cssc@conwy.gov.uk)

If you complain, we:

Aim to reply to your complaint within five working days of receiving it, with a full response within 15 days; and

Will evaluate our complaints in an attempt to improve our service.

You can get more information about how to complain from our leaflet called 'How do I complain or comment?'. You can get this from any of our offices.

**Data Protection: We, Conwy County Borough Council, are the data controller for the purposes of the Data Protection Act 1998.**

**If you want to know more about what information we have about you, or the way we use the information, please ask us..**

**If you need a copy of this leaflet in Welsh, Braille or large print please contact this office. We also have access to a language line.**

## **Social Care and Education Services**

Coed Pella

Conwy Road

Colwyn Bay

LL28 7AZ

Phone: 01492 574122

Email: [fao@conwy.gov.uk](mailto:fao@conwy.gov.uk)

BT Text Relay: 18001 01492 574122

We also have access to a language line which is a 24 hour telephone interpreting service.

## A list of charges from April 2025 to March 2026

Conwy County Borough Council agree a weekly fee with homes (list of fees below), and will only pay for a more expensive home if there are special reasons. The resident may choose a more expensive home provided that there is a third party willing to meet the extra cost. However a resident cannot use their own resources to pay the more expensive accommodation i.e. if they act as their own third party if they need financial assistance from Conwy County Borough Council.

These fees may not be appropriate if you are a private resident i.e. paying the fee in full yourself.

| <b>Residential care</b>   | <b>Per Week</b> |
|---|-----------------|
| Elderly people  | £905.52         |
| Very dependent elderly people                                       | £995.33         |
| Mentally ill people   | £905.52         |
| People with learning disabilities                                   | £905.52         |
| People with a physical disability                                   | £995.33         |
| People with a drug or alcohol problem                               | £905.52         |
| Elderly people with a mental problem                                | £995.33         |
| Exceptional special need: the Social Worker will decide this amount |                 |

| <b>Nursing home care</b>                                 | <b>Per Week</b> |
|--|-----------------|
| Elderly people   | £1,325.75       |
| Mentally ill people                                      | £1,385.18       |
| Elderly people with a mental problem (in a nursing home) | £1,325.75       |
| People with learning disabilities                        | £1,325.75       |
| People with a physical disability                        | £1,325.75       |
| People with a drug or alcohol problem                    | £1,325.75       |

| <b>Local authority homes</b> | <b>Per Week</b> |
|------------------------------|-----------------|
| Elderly people (temporary)   | £995.33         |
| Elderly people (permanent)   | £995.33         |
| Mentally ill people          | £995.33         |



**Conwy County Borough Council  
Social Services Department  
Residential/Nursing Care**

Client's Name: ..... Social Services No: .....

Client's Address: .....

Social Worker Name: .....

The person giving you this form works for Conwy County Borough Council (CCBC) Social Services Department and will be happy to provide you with identification if asked. He/she will also be happy to answer any questions you may have about your care and whether there may be a charge for that care.

"Residential care" is the phrase used to describe a place in a care home/nursing home.

## **Residential Care**

CCBC, like all other Councils, has to charge for the residential care arranged for you and the charge will, in most circumstances, be effective from the date the care is provided. There are very few exceptions when the Council cannot charge you. How much you will pay will depend on your financial circumstances so a financial assessment will usually be carried out to determine your contribution. The financial assessment will require you to provide full details of your bank accounts, any other savings as well as your income from whatever source. If you have capital over £50,000 (2025/2026), you will have to pay for your residential care placement in full at least until your capital drops below £50,000 (2025/2026). You can choose not to have a financial assessment and to pay for the residential care yourself.

Each year the Council sets a standard charge for care homes in Conwy. However, some care homes charge more than the standard charge and charge a "top up" or "third party" charge. In very limited circumstances, you may be able to pay this "top up" charge yourself but, in the vast majority of cases, you will need to have a relative, friend or other person or organisation, to pay the third party charge for you. Whilst you have a right to move into the care home of your choice, that choice is conditional on the care home charging no more than the standard charge. If it does, it will be the responsibility of the third party to pay the "top up" charge direct to the care home.



**Please would you now complete the following:-**

1. I would like assistance in meeting the cost of my residential care and will supply full details of my financial circumstances.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

**If you answered "YES" please go to question 3.**

**\*If you answered "NO", please note:** *I understand that I should not dispose or transfer property, assets or financial resources with the intention of reducing my liability to pay for residential services. I understand that if I do so, the Council may count these resources as though I still own them.*

2. I wish to pay the full charge for my residential care. I do not want a financial assessment at this stage but I understand I can request one if or when my financial circumstances change.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

3. I would like a member of my family, friend, carer to be involved in my care arrangements.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

If "YES", their name and address is as follows:

.....

.....

4. I understand the contents of this form and that there may be a charge for my care.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

5. I understand that I will be asked to sign a contract if I move into a care home.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

6. If I don't understand this form, I do understand that I can ask a Social Worker, friend, relative, carer or solicitor to help me.

|                          |                          |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| YES                      | NO*                      |

**Please note:** You must inform the Department of Works and Pensions (DWP) if there is any change in your circumstances or finances e.g. if you decide to move in to a care home. This includes informing the DWP about any Attendance Allowance or Disability Allowance you are receiving, as this may be affected when you move into a care home.

**Signature:** ..... **Date:** .....

**Please now hand this completed form back to your Social Worker.**