

Self-Funding and Funding Eligibility

You are a self-funder if you have capital in excess of the higher capital limit. The higher capital limit is set and reviewed annually by the Department of Health and Social Care.

Self-funders are responsible for paying the full cost of their care, and are not allowed access to any public funding.

We have a responsibility to do care assessments for anyone that appears to have care and support needs and wants an assessment.

Self-funders in care homes

If you think you need care in a care home, it is important to check that your needs can be met by the care home of your choice. You can ask the Council to undertake an assessment of your needs, and they can advise you of the care homes locally that could meet your needs. Alternatively, you may want your needs to be assessed by an independent care consultant.

If you are in receipt of either Attendance Allowance, Disability Living Allowance or Personal Independence Payment, these benefits continue to be paid whilst you are funding your own care in a care home. You or your appointed representative, should call the DWP and tell them of your change of circumstances. If you have not claimed these benefits in the past, and have had care needs for at least 6 months, the Council can help you claim this additional income. As care in care homes is provided across 24 hours each day, those in receipt of Attendance Allowance and Disability Living Allowance should be in receipt of the higher rate of these benefits.

As a self-funder, you should consider seeking independent financial advice. Our fact sheet [Financial Information and Advice](#) provides guidance about the considerations you can make. For example, you may decide to use capital to purchase a product that will cover the cost of your care fees into the future. This may provide you with the knowledge and security that you will continue to have choice and control over your care, as it would be unlikely that you will need



support from the Council in the future. This may also provide reassurance to your family that they should not have to make difficult financial decisions relating to your care.

If you decide not to seek financial advice, or are only just above the higher capital limit, there are still ways in which you can seek protection against future increases in care costs. We recommend that if you are likely to need local authority funding support that you get an agreement, in writing, from the care home you are going to live in setting out what payment they will require when you become eligible for funding. Some care homes may accept the local authority funding rate, others may require an additional fee known as a top-up. If a top-up is required, you may decide to look for alternative accommodation if you know the top-up payment could not be met by family members.

If you are in a care home and have capital dropping below the higher capital limit, but you own a property, then the Council can support self-funders in care homes through a deferred payment agreement. Our fact sheet [Deferred Payment Agreement Schemes](#) provides comprehensive guidance about the schemes on offer, enabling you to decide whether a Deferred Payment could meet your needs. The charges applied by the Council for setting up and administering a Deferred Payment Agreement can be found in the [Current Fees, Charges, Allowances and Rates](#) factsheet.

The Council understands that considering the financial implications of paying for care may come at a very anxious and stressful time. Self-funding care in a care home can be a significant and long term financial commitment, so it is very important that financial considerations are made. City of York Council has contributed to the design of a 2 minute video, published by the Social Policy Research Unit at York University, which should help you think of the finance options available:

<https://www.youtube.com/watch?v=j4MmvOIYRf8>

Further information is available at www.gettinginformed.net

If you are in a care home, you should contact the Council just before your capital drops below the higher capital limit. Your care needs will be assessed, and you may be required to have a financial assessment to see whether you can contribute from your income towards your ongoing care costs.

We will check that your capital has reduced to the higher capital limit and you meet the care eligibility criteria before an offer of funding is made.



It is important that you do not stop paying a care home if you think your capital may have dropped below the limit, as we cannot start funding you until it is confirmed that your capital is less than the higher capital limit.

Self-funders receiving care and support within the community

We can arrange non-residential care for people that are self-funding. The provision of care through a Council contract attracts an administrative charge, payable annually in advance. This charge covers our costs of paying your care provider, collecting your contribution, arranging your care and undertaking quality monitoring of the care you receive.

You will be asked to complete a financial assessment: we would normally request a light touch financial assessment where you confirm you have savings in excess of the higher capital limit and sign the declaration. You can request a full financial assessment on request. In any event, we will check that you are receiving all of the benefits and allowances that you are entitled to.

➤ Self – funder admin charge

The self-funder admin charge is payable by anyone who has capital in excess of the higher capital limit and wants the council to arrange and provide non-residential care. The charge is payable annually, in advance. The annual charge covers the cost of social services arranging, monitoring and quality checking the care you receive, and for the work Income Services undertake to manage and reconcile your personal account, collect your care contribution and pay your care provider. If your care ends at any point during the year, you will receive a pro-rata refund of the Income Services charge only. Should you end your care through the council, but decide take up services later in the same year, the full annual charge is payable again.

Information regarding current costs can be found at in the [Current Fees, Charges, Allowances and Rates](#).

