

# Financial Assessment: Paying for a care home 2025 - 2026



Falkirk  
Health and Social Care  
Partnership





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Falkirk  
Health and  
Social Care  
Partnership  
will assess  
your care  
needs.

## Moving to a care home

A care home is a place where people can live and have their care needs met by trained staff in homely surroundings. Care homes offer a wide range of support:

- *nursing care homes have trained nurses and additional equipment if you need it*
- *residential care homes do not provide nursing staff, but can ask a community nurse to visit you if needed.*

Falkirk Health and Social Care Partnership (Falkirk H&SC Partnership) will assess your care needs. If it is decided that you need to live in a care home we will assess whether you need a nursing home or a residential home.

You or your representative will need to discuss the care you have been assessed to receive with your chosen care home as this may affect your funding at a later date. Many care homes do not accept placements at the residential rate.

If, after the assessment, we think that you do not need a place in a care home, you can still choose to move into a care home but you will not be entitled to any funding from us. This means you will have to pay the full cost of your care and accommodation. If your needs change while you are in the care home, you can ask for a reassessment of your needs at any time.

## Moving to a care home outside Falkirk

If you normally live in the Falkirk area you may be considering moving to a care home in another part of the country, perhaps to be closer to your family. In this situation any entitlement to Free Personal Care or Free Personal and Nursing Care payments and any additional financial assistance with your accommodation costs continues to be paid by Falkirk H&SC Partnership.

## Moving to a more expensive care home

You can choose a more expensive care home if you want but you will need someone other than yourself who is willing to pay the extra costs. The extra costs are called additional service charges or third party top-ups and the person paying the extra costs will need to sign a written agreement with the care home agreeing to pay those extra costs for the duration of your stay in the care home. Where a care home makes additional service charges the brochure or introductory pack sets out what the charge is for and to which additional service it applies; and the brochure shall also state that the additional service charge has been agreed by the Council. In addition, the brochure will clarify how a Resident may terminate an additional service charge (e.g. by moving to less expensive accommodation within the care home and will also set out the consequences to a Resident if an additional service charge is not paid).

## Who needs to pay?

Everyone pays a contribution towards their care and accommodation from their date of admission. The only exceptions are

- *if you are assessed as having non-chargeable respite breaks*
- *if you have no income – assistance will be provided to help claim any benefit entitlement*
- *if you are subject to a Compulsory Treatment Order (CTO)*
- *or if your admission to a care home is the result of Adult Support and Protection (ASP).*

Both a CTO and ASP are time limited depending on individual circumstances.

Your care manager will explain that you may apply for financial help from Falkirk H&SC Partnership towards the cost of your care. If you wish to apply they will ask for a financial assessment to be carried out. They will ask you to identify the person who will be able to provide the financial information and be responsible for managing your finances and will make a referral to the Financial Assessment team asking for an assessment to take place.

There are two types of financial assistance available to help towards your care costs. How much you are entitled to depends on how much income and capital you have.

If you have savings and investments of over £35,500 you may only qualify for Free Personal Care or Free Personal and Nursing Care payments.

*Free Personal Care: £254.60 weekly*

*Free Nursing Care: £114.55 weekly*

*Combined: £369.15 weekly*

or

If your savings and investments are less than £35,500 you may qualify for both Free Personal or Nursing Care plus additional financial assistance.

When you are choosing a care home it is important to know that care home costs can vary widely. Care home fees range from:

- *£1,000 to £2,000 a week*
- *£52,000 to £104,000 a year*
- *£156,000 to £312,000 for three years*

You should check the cost of the care home before accepting a place to make sure that you can afford to move there.

## Free Personal and Nursing Care

There are two types of financial assistance available to help towards your care costs. How much you are entitled to depends on how much income and capital you have.

If you have savings and investments of over £35,500 you may only qualify for Free Personal Care or Personal and Nursing Care payments. If your savings and investments are less than £35,500 you may qualify for both Free Personal or Nursing Care plus financial assistance or Free Personal and Nursing Care plus financial assistance.

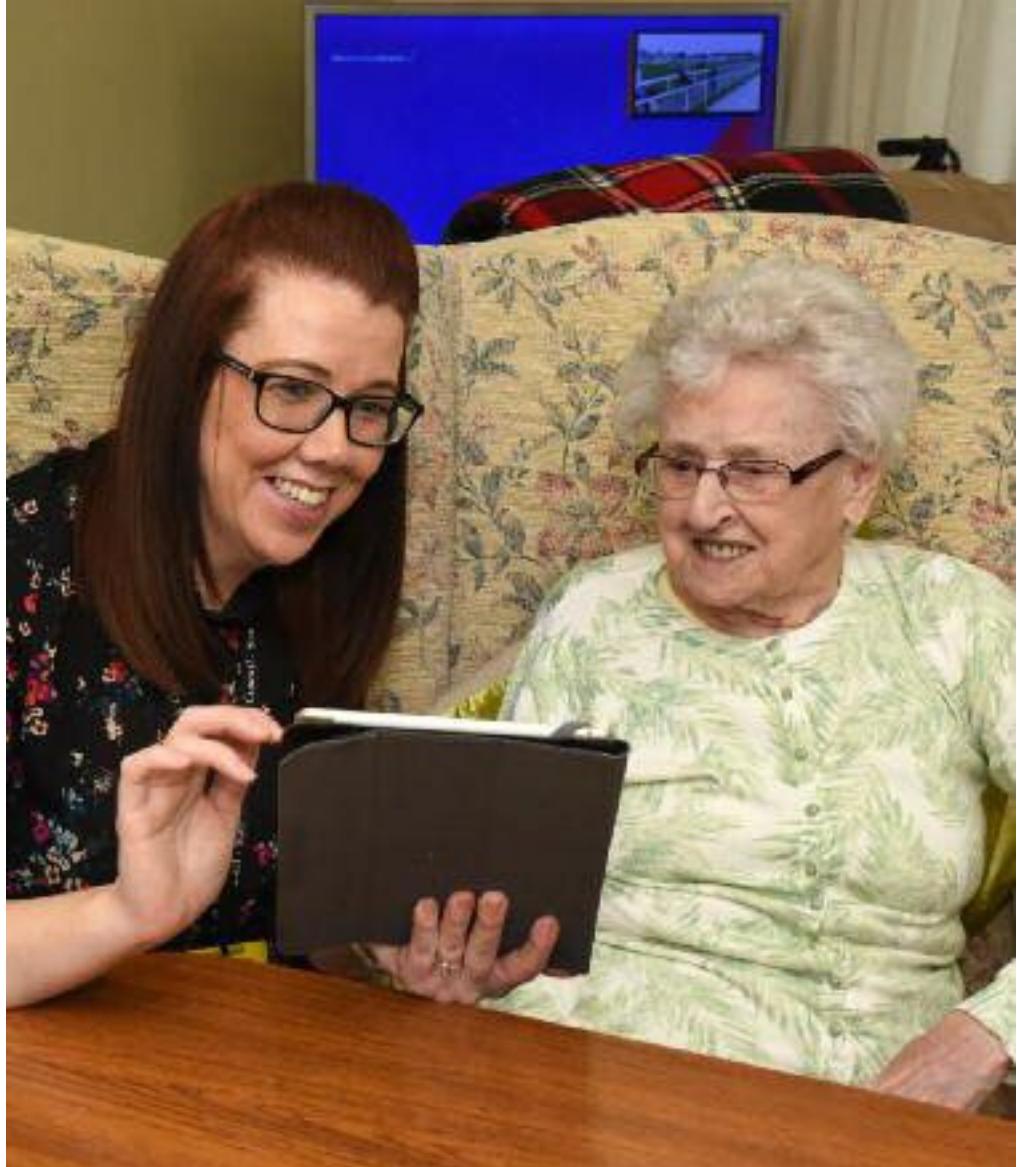
For more information on Free Personal and Nursing Care please visit  
<https://www.gov.scot/publications/free-personal-nursing-care-qa/>

You should always check the cost of the care home before accepting a place to make sure that you can afford to move there.

## Absence from the care home

If a care home resident is hospitalised, Falkirk H&SC Partnership will continue to pay the Partnership's contribution to the care home, and the resident continues to be liable for their own contribution. These contributions continue for the period of hospitalisation or 6 weeks, whichever is shorter.

A residents' entitlement to Free Personal and/or Nursing Care payments will end after 14 continuous days of their absence from the care home for any reason, including the resident's hospitalisation.



## The Financial Assessment

So that we can calculate your contribution towards your care, you or your representative will be contacted by a Financial Assessment Officer who will arrange a meeting to carry out the financial assessment. They will verify your income and capital, confirm your home commitments and establish whether you are a tenant, non-householder or home owner. Any welfare benefits advice you require will be given, plus advice and assistance to claim any additional benefit entitlement identified.

Only the person going into a care home is financially assessed. The contribution you are asked to pay is based on your income and capital alone. If you have a spouse or partner the Financial Assessment Officer will normally enquire about their income too. The reason for this is to make sure that they have enough money while you are in the care home. Depending on whether you will go into the care home for respite or long term, we can either disregard some of your income, or make sure any additional benefit entitlement is claimed for your spouse or partner.

The financial assessment determines how much financial assistance you will be entitled to from the Partnership and how much you will need to contribute towards your care home charges. Your contribution towards the fees will be based on your income and on any savings and investments you have.

## Delays and Interim Charge

We expect you or your representative to provide your financial information when requested, within 28 days if you have access to this information. If you have moved into a care home and there is a delay in providing the financial information or completion of the financial assessment, you will be invoiced at the 'interim charge' rate. This is based on DWP Pension Credit standard minimum guaranteed income for a single person, less a personal allowance disregard. Once the financial assessment is completed, the correct assessed charge will be applied and backdated to your date of admission to the care home.

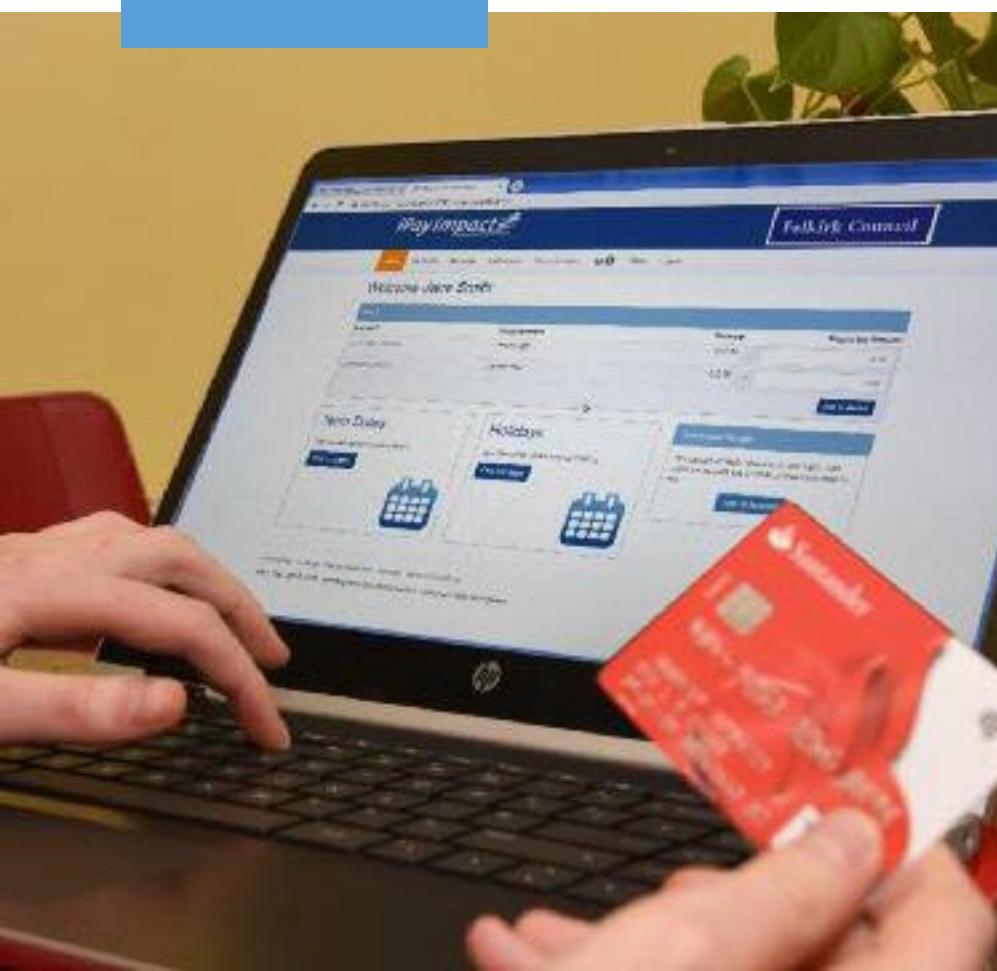
We expect you or your representative to provide your financial information when requested

## Paying your bills

Once the financial assessment has been completed, we will write to you advising what your weekly assessed charge will be and the calculation showing how we have reached that amount. When you move into a care home we will let them know what your weekly assessed charge will be. We do not provide the care home with any of your confidential income or savings information

If you are a resident in a private care home, the home will issue an invoice for your contribution. They will talk you through the payment options (including any third party contribution, where applicable) The Partnership's contribution will be paid directly to the care home.

If you are a resident in one of the Partnerships care homes, we will send you an invoice for your contribution. The payment options are detailed on the back of the invoice.



## Missed payments or invoices

Falkirk H&SC Partnership work closely with care homes in the Falkirk area to ensure the health, happiness and security of adults living in residential or nursing care. We communicate regularly to share information which may affect the wellbeing of any adult in a care home placement. This extends to missed invoice payments for care fees. Should a payment be missed by an adult or their financial representative the care home will issue a letter to inform you of this to allow resolution, they will also inform the Partnership.

In the case where resolution is not achieved and further payments are missed when the adult was assessed as having this income to meet the care home costs further investigation will be pursued by the Partnership. Whether the person responsible for financial management is a Power of Attorney or not, this will involve referral to the Office of Public Guardian Investigation team and in some cases where prolonged and deliberate financial harm is suspected the Partnership have duties under the Adult Support and Protection (Scotland) Act 2007 to investigate potential financial harm jointly with Police Scotland.

You can find out more about Adult Support and Protection by visiting [www.actagainstharm.org/](http://www.actagainstharm.org/)

## I have savings and investments of less than £35,500 and do not own property. What will I pay?

*You may be entitled to local authority funding*

We have standard rates that we will pay to care home providers to cover their fees. If you have savings and investments of less than £35,500 and do not own property you can choose a care home from a provider who accepts our standard rates as long as they have a place for you.

We will pay the care home our standard rate including any Free Personal Care or Free Personal and Nursing Care payments. You will pay an assessed contribution based on your income and savings.

# Information needed to calculate your contribution

We will ask you to provide us with the following information:

- *bank and/or building society statements*
- *Department of Work and Pensions award letters*
- *War Pension letter, detailing any war pension breakdown*
- *evidence of any investments and the terms and conditions of any trusts*
- *documents about any power of attorney or financial guardian*

We may also require you to provide further information.

You may choose not to have a financial assessment carried out. You will then be charged the full cost of your care less any Free Personal Care or Free Personal and Nursing Care payments paid by the Partnership. The care home charges in this instance will likely be much higher than the standard rate as they are set by the individual care home. This is known as 'self funding' or 'private funding'.

We will ask you to sign a written agreement stating the information you have provided is correct and agreeing to notify us of any financial changes.

## Outgoings

As part of our Financial Assessment process most of your income will go towards paying for your care, therefore you should review any outgoings you have to ensure that you are able to pay your assessed contribution towards your care home fees.

This means you will need to consider your current outgoings such as Direct Debits for rent, council tax and TV/phone packages etc. as many of these may need to be cancelled or have a period of notice given as soon as your care home move has been confirmed.

You will be able to keep a specified amount for personal expenses. This is called the personal allowance and is a fixed weekly disregard from your income. The level of personal allowance is set by the Government and increases each year. This allowance is to cover any day to day personal expenses, such as hairdressing, clothing, newspapers etc. as all other costs regarding food, gas and electricity will be met by the care home. For more information please visit - <http://www.careinfoscotland.scot/topics/care-homes/paying-care-home-fees/personal-expenses-allowance-and-savings-disregard/>





**The care fees should cover all your care needs**

## **If you have savings and investments between £22,000 and £35,500**

The first £22,000 of your savings and investments are completely disregarded from the financial assessment. If you have savings and investments between £22,000 and £35,500 you will contribute all your weekly income except your personal allowance disregard of £35.90 a week. You will also pay £1 a week extra for every £250 or part of £250 you have between £22,000 and £35,500 - this is called 'Tariff Income'. The amount you pay will reduce as your savings reduce. When your savings reach £22,000 you will no longer pay a weekly charge from your savings but you will still pay a contribution from your income.

The care fees should cover all your care needs but you should check with the care home if you will have to pay any other charges such as outings, hairdressing and activities. The personal expenses allowance is set by the Government and cannot be increased to cover additional expenditure.

If additional information becomes available, we may need to reassess the level of assessed contribution payable. For example, if you find that the amount of funds held in a bank account is greater or less than you initially believed. This reassessment may be backdated to date of admission to the care home.

We will review your charges every year to include any increases in costs or any changes to your income or savings.

You can ask us to review your charges at any time.

## If I own a property, what will I pay?

### *You may be entitled to 12-week funding*

The 12 week property disregard period relates to your normal home:

- a)** If you have savings and investments of less than £35,500 and the only property you own is the one which you normally live in, you may be entitled to additional funding for 12 weeks
- b)** If the total value of your savings and investments exceed £35,500 and you also own property, the 12 week property disregard does not apply. You will be responsible for the full cost of your care home fees less any entitlement to Free Personal Care or Free Personal and Nursing Care
- c)** The value of any other property you own counts in full as capital and the 12 week property disregard does not apply.

We may decide not to include the value of your home if there is someone still living there.

This could include:

- *your husband, wife or partner*
- *a relative over 60*
- *a relative under 16 who you support financially*
- *a relative who is disabled*
- *a divorced or estranged partner who is a single parent with a dependant child*
- *the person who looked after you before you moved into the care home if they do not have a home elsewhere or they had given up their own home to move in and care for you.*

Please note we may request evidence of the above including how long someone has been living in your home.

Any property, land and buildings you own are types of capital and their value is included with your savings and investments when we work out your contribution. (If you own a part share in a property, only the value of your share is included when we work out your contribution. In some circumstances part shares of property may not be included as capital.)



## Selling your home

If you need to sell your home and have savings of less than £35,500 you may be entitled to a 12-week property disregard.

If you sell your home within the 12-week property disregard period, you will be responsible for the full cost of your care, less any Free Personal Care or Free Personal and Nursing Care Payments.

From week 13 you will be responsible for the full cost of your care, less any Free Personal Care or Free Nursing Care payments whether or not your home has been sold.

## I have sold my house and my capital is now reducing

When the total value of your savings, investments and property is approaching £35,500 you must ask us for a financial review

- you can request a review by contacting the Financial Assessment Team by emailing [fasr@falkirk.gov.uk](mailto:fasr@falkirk.gov.uk)*
- during the financial review we will ask you for evidence of all the capital you held at the date of your admission to care, all the income you have received since being in care and all the care fees paid. We will also ask for details of personal expenditure*
- if we are satisfied that you have spent your money on care home fees and up to £2,500 a year on personal expenditure then we will help you with your care home fees*
- from the date we calculate that you are eligible for help, you will pay an assessed contribution based on your income and savings and we will pay the balance of the fees up to our standard rate*
- if we are not satisfied that you have used your money on care home fees we will investigate further*

- we will accept that half of your occupational or personal pension is paid to your spouse or partner if they continue to live at home. (please note this disregard does not apply to your state pension)*
- if you own a property you will not be eligible for help unless we are able disregard the property from the financial assessment.*

## **I have savings and investments of more than £35,500. What will I pay?**

*You will be self-funding*

If the total value of your savings, investments and property exceeds £35,500 you will be responsible for the full cost of your care home fees less any entitlement to Free Personal Care and/or Free Personal Care and Nursing Care payments.





**It is common to want to pass on savings and other capital assets**

## Depriving yourself of capital

It is common to want to pass on savings and other capital assets such as your home to your children or others. However, before deciding to transfer your home or capital you should consider the following points:

- *if you have moved an asset or capital out of your name it does not necessarily mean that you will receive financial help from us. When deciding if you are entitled to financial help we will ask you if you have ever owned property. We do checks on transfers and we will regard a transfer of capital as deliberate if you have transferred it to someone else so that you are more likely to qualify for financial help*
- *if we find that you have deliberately deprived yourself of capital to avoid paying care home fees we will assess you as if you still own it; we call this 'notional capital'. We will include the value of this capital when we work out your contribution and we will not fund your care costs until your notional capital plus your actual capital falls below £35,500*
- *deprivation can be carried out by yourself, or a friend, family member or representative acting on your behalf*
- *there are no time limits on how far we can go back when considering if you have deliberately deprived yourself of capital. However, we usually do not consider transfers that have taken place more than 10 years before you move to a care home*
- *if you gave away capital within six months of you needing residential care or whilst you were in care, we can ask the people who received it to pay for your care*
- *we will also look for other ways you might have deliberately deprived yourself of capital, such as significant changes in your usual spending prior to care home placement.*

## How do we decide?

We consider each case individually and on its own merit. There may be a number of reasons why you transferred capital assets and we will consider each of them. Deprivation of capital can occur before or after admission to a care home.

We will decide if paying care fees was a significant factor in your decision to transfer capital and if it was your intention to deliberately deprive yourself of the capital to get help with care fees.

We will also consider the timing of any transfers of capital and the circumstances leading up to the transfer. Our decision will be based on the current legislation, Charging for Residential Accommodation Guidance Scotland (CRAG), case law and available evidence.

As we treat each case individually we cannot make a statement about what you can spend your capital on before you can receive assistance with care fees. However, we will make every effort to be reasonable.

We may consider as reasonable:-

- *£2,500 a year to cover personal expenses and gifts*
- *up to £8,000 a year in accommodation costs whilst you were living with your carer/family*
- *costs associated with making your carer's property suitable for you to live in, for example installing a wet floor shower, levelling outdoor spaces, installing suitable flooring (receipts required)*
- *a contribution towards other upgrades needed to make a property safe for you to live in such as re-wiring and plumbing (receipts required)*
- *costs incurred in emptying your property, for example removals and house clearance (receipts required)*
- *up to £5,000 for a pre-payment funeral plan (receipt required)*
- *Up to £1,000 for clothing - where your weight has changed substantially.*

We may not consider as reasonable:-

- *cash withdrawals over £100*
- *purchases with no receipts*
- *vehicle purchase*
- *improvements to your carer's/family property which were not needed to meet your needs, for example (but not limited to) a conservatory, new kitchen, garden re-design that places your carer/family in a better financial position than they were in when they took on the caring role. Your carer/family should not end up, either financially or materially, in a better position than they were when they took on the caring role. When your capital is used to increase the value of your carer's/family's property we will apply a sliding scale to the capital depending on the length of time you have lived with your carer/family*
- *purchases of a property or cash gifts towards a property in another person's name.*



You can  
challenge  
our  
assessment  
or our  
decision

## If you disagree with us

If we decide that deliberate deprivation has occurred, we will always issue a full written decision. You can challenge our assessment or our decision not to fund care home fees due to deliberate deprivation of capital by writing to Head of Social Work Adult Services, Charging Review Panel, Falkirk Community Stadium, 4 Stadium Way, Falkirk, FK2 9EE. The Charging Review Panel meet regularly and will make a decision on your application to review the deprivation decision. They will consider the facts and all available information. It is in your interests to provide all information or evidence which you feel is relevant and supports your application. The Charging Review Panel will also provide you with a written decision of the outcome of your application.

We will make every effort to communicate with you and, if you wish, we will meet with you to explain our decisions. You have the right to ask for meetings with us at any stage in this process and we will make every attempt to resolve your complaint.

You also have the right to ask for a meeting with a more senior manager.

If your application to the Charging Review Panel remains unresolved you can make a formal complaint to our complaints department, which we must investigate and respond to within 28 days.

You can get information about making a complaint on the Council website <https://www.falkirk.gov.uk/contact-us/complaints>

If you are not satisfied with the outcome of the complaint procedure, you can then raise your complaint with the Scottish Public Services Ombudsman.

If you think that a decision was made without properly following the law, you can apply to the courts for a judicial review using the help of a solicitor.

## Seeking independent advice

Deliberately depriving yourself of assets can have other consequences beyond care home fees. Many older people never need to go to a care home and if you have given away the majority of your assets you may struggle financially in the future. Once an asset has been transferred, the new owner has complete control over it.

If you are thinking of giving away your assets for any reason you should always seek independent legal advice.

## Acting on someone's behalf

If you are over 18 and there is no power of attorney and you want to help someone to manage their money there are options open to you. It is important that these arrangements are put in place as soon as possible to prevent the person moving into the care home building up a debt.

### *The options:*

Social Security Appointee-ship. If the person in the care home does not own property or have savings over £35,500, and all their income comes from state benefits, you can apply to the Department for Work and Pensions to become their Social Security Appointee. Benefits, including the state retirement pension, can be paid into an account you choose and you will become responsible for

paying the care home bills and making sure the personal allowance is paid to you. The Financial Assessment Officer will discuss the best options with you and if appropriate can make the referral for Appointee-ship for you. For more information on Appointee-ship please visit <https://www.gov.uk/become-appointee-for-someone-claiming-benefits>

In limited circumstances, if you have no relatives or anyone else able to assist and are only receiving state benefits, then we can apply to the Department for Work and Pensions to have those benefits paid directly to the Partnership. We will make sure that the bills are paid and that you are given your personal allowance. We can apply to become corporate appointee or apply for access to funds if we cannot identify anyone willing to manage your finances.



## What happens to my benefits in a care home?

*Important -Notifying DWP of a change in your circumstances*

It is always your responsibility or that of your representative to contact the Department of Work and Pensions directly to advise them of a move to hospital and/or a care home, to seek advice regarding eligibility for the benefits you are currently receiving or to apply for additional benefits you are entitled to. You or your representative should not continue to spend all of your benefits payments without first checking that you remain entitled to them.

If it becomes apparent during the financial assessment process that you are continuing to receive benefits which should have stopped, the financial assessment officer can help you make a 'change of circumstances' notification to the DWP.

Attendance Allowance Unit - 0800 731 0122

Carer's Allowance Unit - 0800 731 0297

Disability Living Allowance - 0800 121 4600

Pension Service - 0800 731 0469

Personal Independence Payment - 0800 121 4433

Adult Disability Payment - 0800 182 2222

Contact the  
Department  
of Work and  
Pensions  
directly

## Contact us

*Residential Care Financial Assessment Team:-*

fasr@falkirk.gov.uk

*Social Work Adult Services area teams are based in the following offices:-*

West Locality Team:-  
westlocality.swk@falkirk.gov.uk

(Denny and Banknock, Bonnybridge and Carse, Kinnaird and Tryst)

Central Locality Team:-  
centrallocality.swk@falkirk.gov.uk

(Falkirk North, Falkirk South and Lower Braes)

East Locality Team:-  
eastlocality.swk@falkirk.gov.uk

(Bo'ness and Blackness, Grangemouth and Upper Braes)

### *Other specialist teams*

Learning Disability Team:-  
FLDT@falkirk.gov.uk

Mental Health Team:-  
woodlandssw@falkirk.gov.uk

## *Falkirk CARE HOMES*

### *Older People's Care Home Contact Details*

★ Airthrey Care  
Care Category - Nursing  
Paul Drive, Airth, FK2 8LA Tel:- 01324 831572

★ Bankview  
Care Category - Nursing  
Kilsyth Road, Banknock, FK4 1TD Tel:- 01324 841090

★ Barleystone Court  
Care Category - Nursing  
Westquarter Avenue, Westquarter, Falkirk, FK2 9RY  
Tel:- 01324 717400

★ Bo'ness  
Care Category - Nursing  
Bridgeness Lane, Bo'ness, EH51 9LQ Tel:- 01506 829801

★ Burnbrae  
Care Category - Residential  
Burnbrae Road, Falkirk, FK1 5SD Tel:- 01324 501850

★ Caledonian Court  
Care Category - Nursing

Victoria Road, Larbert, FK5 4NA Tel:- 01324 556322

★ Carrondale  
Care Category - Nursing  
Beaumont Drive, Carrongrove, Falkirk, FK2 8SN  
Tel:- 01324 551788

★ Glenbervie  
Care Category - Nursing  
Glenbervie Business Park, Bellsdyke Road, Larbert, FK3 4RB  
Tel:- 01324 281010

★ Grahamston House  
Care Category - Residential  
Mandela Avenue, Falkirk, FK2 7BD  
Tel:- 01324 501860

**★ The Haining**  
Care Category - Nursing  
Vellore Road, Maddiston,  
Falkirk, FK2 0BN  
Tel:- 01324 716755

**★ St Margarets**  
Care Category - Residential  
St Margaret's Crescent,  
Polmont, FK2 0UP  
Tel:- 01324 716149

**★ Wallside Grange**  
Care Category - Nursing  
Lime Road, Tamfourhill,  
Falkirk, FK1 4RS  
Tel:- 01324 611790

**★ Ivybank**  
Care Category - Nursing  
Main Street, Polmont,  
Falkirk, FK2 0PS  
Tel:- 01324 717707

**★ Summerdale**  
Care Category - Residential  
Victoria Place, Brightons,  
Falkirk, FK2 0TZ  
Tel:- 01324 711924

**★ Wheatlands**  
Care Category - Nursing  
Larbert Road, Bonnybridge,  
FK4 1ED  
Tel:- 01324 814561

**★ Kinnaird Manor**  
Care Category - Nursing  
Brown Street, Camelon,  
Falkirk, FK1 4QF  
Tel:- 01324 613131

**★ Summerford House**  
Care Category - Residential  
Summerford Road, Falkirk,  
FK1 5BT  
Tel:- 01324 501840

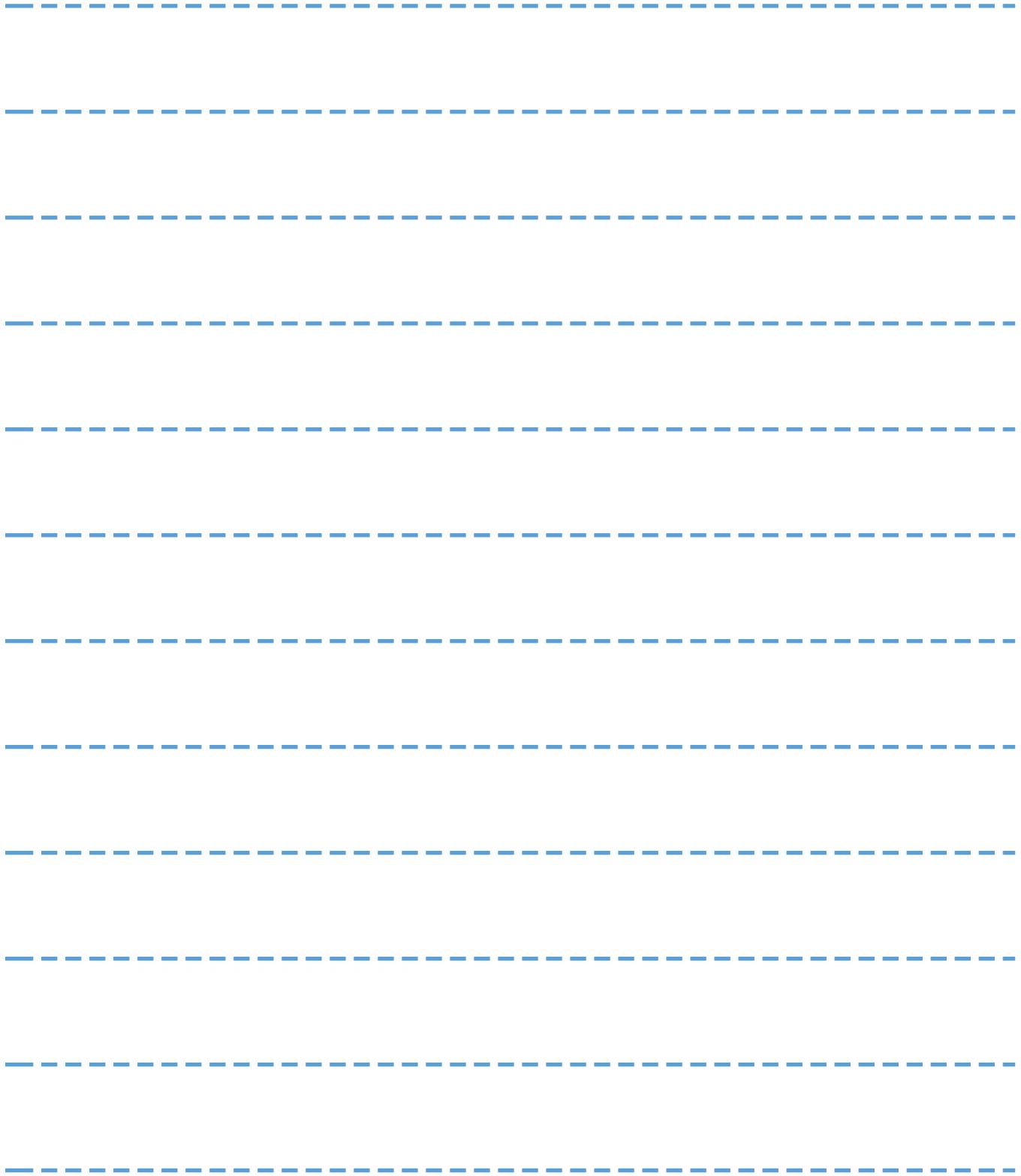
**★ Willow Lodge**  
Care Category - Mental  
Health and Elderly  
Residential  
Windsor Road, Falkirk,  
FK1 5EL  
Tel:- 01463 795050

**★ Newcarron Court**  
Care Category - Nursing  
Ronades Road, Newcarron  
Village, Falkirk, FK2 7TD  
Tel:- 01324 610334

**★ Thorntree Mews**  
Care Category - Nursing  
17 Arnothill, Falkirk, FK1 5RZ  
Tel:- 01324 626090

**★ Linlithgow Care Home**  
Care Category - Nursing  
45 St Ninian's Road,  
Linlithgow, EH49 7BW  
Tel:- 0333 999 8557

## Your Notes and Numbers



Handwriting practice lines for notes and numbers.

