

Paying for short stays at The Adelaide, Ryde or The Gouldings, Freshwater

Do I have to pay towards the cost of my stay?

Yes. The National Assistance Act (1948) says you must pay in full unless the council believes you do not have enough money. That is why we will ask you to give us information about your finances. The amount you pay towards the cost of your stay will depend on your finances and will be worked out according to what the law says.

Is there a capital limit?

Yes. If you have more than £23,250 capital you will have to pay the full amount of the fees in either The Adelaide or The Gouldings. Please note that you cannot reduce how much you have to pay by deliberately giving money away or by not telling us about your property or part of your savings or income. If you do this, you will have to pay us as if you still had them.

Can I still claim pension credit (or income support if you are under 60)?

While you are staying at The Adelaide or The Gouldings, you will be entitled to receive pension credit/income support but the amount you get may vary. This must be used to pay towards your stay.

Unless you have been assessed to pay the full cost of your care, payment of attendance allowance/disability living allowance care component must stop if your stay exceeds 28 days (which includes

any days spent in hospital before going to The Adelaide or The Gouldings).

You must tell the Disability Benefits Unit at Blackpool (tel: 0845 7123456) that you are staying at The Adelaide or The Gouldings for a while.

How do you work out how much I have to pay?

We work this out by adding together all your income and taking away the value of your allowances. The remainder is the weekly amount you pay towards your stay. You will be told what the amount will be but if you stay for only part of a week, you will only pay for each night you have stayed. However, should you be admitted to hospital during a stay, you will be charged as if you were still there, for as long as the room is kept available. The financial assessment officer should be able to tell you roughly how much you will be expected to pay. You will be given a copy of how it was worked out.

What counts as income?

- **All state benefits** – except disability living allowance and attendance allowance.
- **Occupational, superannuation or private pension** – If your spouse is not staying in either The Adelaide or The Gouldings, or in a residential or nursing home, then we will ignore half of any occupational, superannuation or private pension

as long as you are giving that amount to your spouse for his or her keep.

- **Other money income**
- **Tariff income on capital** - capital below £14,250 is ignored, but any capital between £14,250 and £23,250 is converted into an "assumed" weekly income using a simple formula – £1 per week for every £250 or part of £250 over £14,250. This is known as tariff income.

Do I have money for my own use?

Yes. The amount is fixed by the government. It is £23.50 per week (April 2012).

Will I have to sell my property?

When we are working out how much you have to pay, we don't include the value of your property. This is because neither The Adelaide nor The Gouldings offer permanent places for people to stay.

How will my contribution be collected?

At both The Adelaide and The Gouldings we will send you a bill when you return home.

We will look at your finances in April each year but it is important you tell us about any changes as soon as possible so that we can quickly check how much you should be paying.

More information

All the questions on the financial statement form should be answered – if the answer to a question is none, please write "none".

You must tell us about any change in your finances so that we can work out what the new charge should be.

If you, your family or anyone acting for you needs further advice or information about the costs of staying at The Adelaide or The Gouldings, they should contact the relevant care manager or the adult services duty team on 821000, if appropriate. They will refer you to a financial assessment officer.

You can get more independent advice from the Citizens' Advice Bureau, Age Concern, Disability Rights Alliance and publications such as the Child Poverty Action Group handbooks.

How to contact us

For further information, please call (01983) 823340 or email fabteam@iow.gov.uk

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If you have difficulty understanding this document, please contact us on 01983 821000 and we will do our best to help you.