

nightingale hammerson

This document is intended as a guide for applicants and/or their relatives/advocates when making an application for residence at Nightingale Hammerson.

The fact that this guide is lengthy merely reflects the complexity of the funding situation; it does not attempt to answer all of the questions. However, we do provide further reference points on more detailed information.

These notes are not intended as a definitive statement of law or of any local authority conditions or requirements. Nightingale Hammerson strongly recommends that you seek independent legal advice from a lawyer, an accountant or the Citizens Advice Bureau before entering into a contract with Nightingale Hammerson.

What does Nightingale Hammerson mean by “fees”?
The charges per week levied by Nightingale Hammerson for the care provided are currently

Nightingale House

Hammerson House

<i>Residential</i>	<i>£980.00</i>	<i>Residential</i>	<i>£1100.00</i>
<i>Nursing</i>	<i>£1290.00</i>	<i>Nursing</i>	<i>£1290.00</i>
<i>Residential Dementia</i>	<i>£1130.00</i>		
<i>Nursing Dementia</i>	<i>£1440.00</i>		

What does “funding” mean?

This is the source from which fees are paid. Types of funding are

Private: The full fees are paid from the applicant’s personal money.

Local Authority: The Home receives a proportion of its fees from a sponsoring local authority. The local authority will also assess an amount as a contribution that the applicant is required to make towards the cost of care (this is known as a Personal Contribution).

Personal Contribution: This is the amount that the local authority will have assessed as being the contribution the applicant is required to make towards the costs of care. It will take into account all sources of income together with any savings. The local authority will require this personal contribution to be made as part of the agreement with Nightingale Hammerson and the local authority will fund the difference between its gross fee level and the personal contribution.

Shortfall: The gap between monies which may be received from the above sources and Nightingale Hammerson’s normal charge is known as the “shortfall”.

What happens about the shortfall?

Nightingale Hammerson will require a third party, ie usually a relative or next of kin, to make a third party contribution to Nightingale Hammerson. In cases of genuine hardship, application for abatement of this contribution may be considered. A resident cannot be a third party.

For full details of Third Party Contributions see the separate *Guide to Prospective Residents applying for local authority funding*.

How will I know which kind of funding applies to the applicant?

Generally, if the applicant’s combined income and assets are below £23,250 he/she may qualify for local authority funding.

Social Services will carry out a financial assessment of the applicant’s income and assets and will advise him/her of their decision.

What will the Social Services financial assessment take into account?

Social Services will require full details regarding all of the applicant’s finances including any investment income, occupational pension etc. In addition, the applicant will be required to disclose all assets such as ownership of property, investments, savings etc. Questions may also be asked as to whether any property may have been disposed of and, if so, to whom, how much and when?

What if the applicant has given away his/her money or assets, including the property, to their children?

In cases where tangible assets have been disposed of or given away, the local authority may decide the applicant has deliberately divested themselves of their assets and may be refused a funded contract.

If the applicant has disposed of assets and gifted property and the local authority agrees to fund a contract is Nightingale Hammerson obliged to accept this?

No. The amount of funding *from the local authority* is less than it would have been if the resident was paying full private fees, leaving a deficit in the Homes income. For this reason Nightingale Hammerson may refuse a contract or insist on a third party contribution.

If the applicant’s income and assets are below £23,250 will they qualify for funding automatically?

No, not necessarily. Social Services will still have to be satisfied that the applicant meets the criteria both for funding and for the need to be in a residential care home.

How do Social Services become involved?

When an application is received, Nightingale Hammerson will advise the applicant/family/POA to write to the Social Services department of the authority where the applicant lives, asking them to assess eligibility for care. In cases where the applicant already has a social worker Nightingale Hammerson should be informed at the time of making application. For admissions from hospital there is normally a hospital social worker who becomes involved if it is felt that the applicant is unable to return home.

What happens when Nightingale Hammerson accepts an applicant who is local authority funded?

On admission the applicant will need to notify the Pension Service, i.e. the people who pay retirement pension, income support, attendance allowance, etc that they have moved into a

care home. Social Services will notify the applicant of any contribution towards Nightingale Hammerson charges that they will have to make.

The applicant will need to ensure that they have enough income to cover this contribution. It may be necessary for an application to be made for pension credit.

Currently Nightingale Hammerson invoices 3 months in arrears for any contribution the resident may have been assessed to make. This is invoiced directly to the resident or next of kin who has been appointed to act on their behalf.

Funded residents are unable to receive Attendance Allowance after the first 4 weeks of residence. Any payment of this benefit, which may be made after 4 weeks, would have to be returned by the applicant to the Pension Service.

What is Personal Allowance?

Currently the government states that funded residents are entitled to retain a weekly personal allowance of **£24.90**. This is taken into account by Social Services when they carry out the financial assessment. This is intended for the personal use of residents, such as hairdressing, toiletries, and confectionery. If somebody else acts as an appointee it is their duty to provide this amount to the resident.

What about savings?

In respect of savings, the current amount that a resident is allowed to have without it being taken into account is £14,250. Between this sum and £23,250 a resident will be assessed to make a contribution from their capital as well as their income.

What happens when Nightingale Hammerson admits a privately funded resident?

Nightingale Hammerson will ask for 3 months' fees and 1 month's deposit on admission. Fees are invoiced quarterly (Jan/Apr/Jun/Oct) in advance. If the applicant is entitled to Attendance Allowance, this entitlement will continue after admission. If the applicant does not currently receive this, please ask for a form as the applicant may be eligible or go to: www.direct.gov.uk/en/Dio11/DoItOnlineDG4017510

Attendance Allowance is a tax-free benefit for people aged 65 and over who need help with personal care because they are physically or mentally disabled. Attendance Allowance is not affected by any savings or income you may have. The amounts depend on how much your disability affects you. Permanent residents who are Local Authority funded can only claim for the

first four weeks of their residency. There are two rates of Attendance Allowance.

<i>Attendance Allowance</i>	<i>Weekly Rate</i>
<i>Higher Rate</i>	£82.30
<i>Lower Rate</i>	£55.10

For private nursing residents, Nightingale Hammerson will arrange for the local Clinical Commissioning Group (CCG) to assess the applicant for the National Health Service funded nursing care contribution. The current weekly rate is £110.89

This assessment is carried out entirely independently of Nightingale Hammerson and any funds received by us in respect of NHS funded nursing care will be credited to the applicant's account. This may be subject to change in the near future

What happens if a privately funded resident's assets fall below £23,250?

If a resident has been in either home and assets and income diminish, there is a possibility of an entitlement to local authority funding. **The resident or representative should notify Nightingale Hammerson at the earliest opportunity as assets approach approximately £40,000.**

Full financial details will need to be released at that time. The relevant form will be provided by Nightingale Hammerson. In such cases the Third Party Contribution policy will be invoked.

What does the Social Services financial assessment take into account?

If the local authority agrees to fund a contract classification will change to that of a local authority funded resident. Any information given for such residents at the beginning of this document will apply.

Is there anything else I need to know?

Yes. Nightingale Hammerson and its staff are here to help. Entering into a home is a major life event and we want the process to run as smoothly as possible for the new resident and for their family.

Nightingale Hammerson

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Any questions relating to any of the above matters should be referred to the Residents Services Manager in the first instance who will then direct the enquiry to the appropriate person or authority for further information. **The above rates and information are quoted as of May 2015.**

As you will see, the funding situation is complex. It is also subject to frequent change due to evolving government legislation. Further information can be obtained from the Freephone Age UK Information Line on 0800 00 99 66. This organisation provides a range of highly informative leaflets.