

**I'm moving to a
care home.**



**How do I look after
my money?**

Fife Adult Support & Protection

www.fife.gov.uk/adultprotection





Alternative Formats

Information about Fife Council can be made available in large print, braille, audio CD/tape and Gaelic on request by calling **03451 55 55 00**



British Sign Language

please text (SMS) 07781 480 185



BT Text Direct:

18001 01592 55 11 91

Language lines

Arabic	خط هاتف اللغة العربية: 03451 55 55 77
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99
Cantonese	中文語言熱線電話: 03451 55 55 88
Polish	Polskojęzyczna linia telefoniczna: 03451 55 55 44
Urdu	اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66



Every year in Scotland people move to a care home because they need support to look after themselves.



Fife Adult Support and Protection Committee and Solicitors for Older People Scotland have made this booklet to help you think about some of the financial decisions.



Read this booklet with someone who supports you.

You don't have to read it all at once.

Talk to your family and friends about what you decide so they know what you want.



Always get legal or financial advice when you are planning care.

Find out if you can get legal aid.

This is money to help you pay for legal advice or support in court.



Contact Solicitors for Older People Scotland on 0800 152 2037 or online at:

www.sops.org.uk

or Citizens Advice and Rights Fife (CARF) Money Advice Unit on 0345 1400 094

www.cabfife.org.uk

Do you have a Power of Attorney?



A power of attorney is a legal document.

By preparing a power of attorney, you give legal power to someone you trust.

This means they can make decisions for you, if you become unable to do that for yourself.

They could help you make decisions about money or your care.



You will need a solicitor to help you set up a power of attorney.



The website: www.mypowerofattorney.org.uk/ gives you information and advice.

A power of attorney currently costs around £330.

If a couple are doing one each (for example a husband and wife) it will currently cost around £470 for both.



You can make a power of attorney decision even if you have early stage dementia.

If you don't have a power of attorney your family or friends will have no powers to make decisions that will benefit you.



Do you have a Will?

Your will is a legal document that lets people know what you want to happen to your money and your things when you die.



A will should be made by a solicitor.

Nobody should make you change your will if you do not want to.



What benefits do you get?

Make sure you are getting all the benefits you are entitled to.

Check what benefits you are entitled to by:

- contacting Citizens Advice and Rights Fife (CARF) on: 0345 1400 092
- looking online at: www.cabfife.org.uk to find your nearest CARF office
- Looking online at: www.fife.gov.uk/benefits



Does the council pay for my care?

If you need to go into a care home, the Health and Social Care Partnership will do a care assessment to decide what care you need.

They will do a financial assessment to decide how much you have to pay toward your care costs.



In Scotland, all personal care is free, but the cost of your room must be paid for.

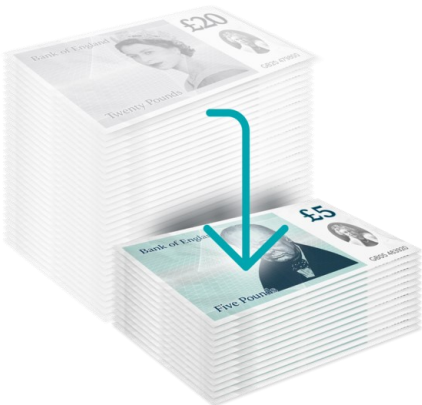


Only **your** income, savings and capital assets are looked at for the assessment.

A capital asset means things you own like a house or flat.

If you have joint savings or assets, half the amount will be looked at for the financial assessment.

It will not look at money belonging to your husband/wife/partner or family.



Do I pay for my care?



Everyone pays a contribution to their care costs.

If you have savings and capital assets worth over £28,000 you must pay for your own residential care.

This figure is reviewed every year.

This means if you own your own home you must pay.



You will be entitled to the Free Personal Care Allowance (currently £177 for Residential care and £257 for Nursing Care if it is needed). These figures are reviewed every year.



This is paid direct to the care home and reduces the cost of your care.

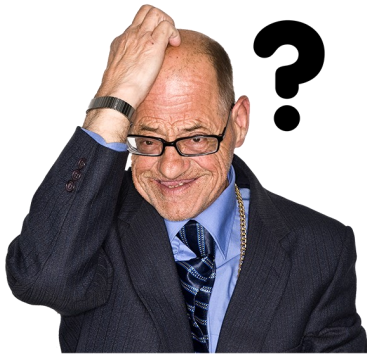
Only **YOU** have to pay residential care costs. Not your husband/wife/partner.



Your house will **not** be included in the financial assessment, if your partner or other relative lives in it.

No-one can be made to sell their house to pay for care.

The next page explains more.



What could help me pay for my own care?

The council may be able to offer a 'deferred payment agreement'.

This is an interest free loan to pay for your care costs.



This means you can keep your house.

If you wanted you could rent it out.



The money from the rental can help pay for the cost of care.

The house would be sold after you die to pay for the cost of your care.

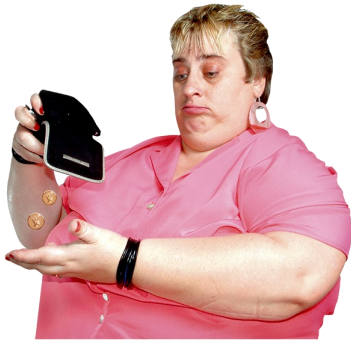


You could also ask a solicitor about an 'Immediate Care Annuity' which is like an insurance policy.

Always get financial advice to see if this is the right thing for you to do.

Check if it will affect your benefits.

What happens if my money runs out?



You will not have to move from your care home if you have used all your savings.



You must tell the Council's Finance Service when your savings and capital reach the £28,000 limit.

Call the Long Term Care Team on:
03451 555555 ext 822681



If your savings and capital go below £17,500 you will not pay a contribution from your capital to the cost of your room.

Any benefits or pension you get will continue to help pay your room costs.



If you are in a private care home and your savings and capital get below £28,000 the Council will pay the cost of your room and you pay a contribution to the cost.

The Council do a financial assessment every year if they are paying your room costs.

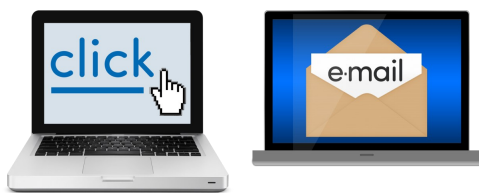
What do I do if I think my money is not being looked after?

If you are worried about how your Power of Attorney is carrying out their duties, get in touch with the Office of the Public Guardian.

Telephone: 01324 678300

Email: opg@scotcourts.gov.uk

www.publicguardian-scotland.gov.uk



What do I do if I think my money or things I own have gone missing in the care home?

Speak to a staff member or the Manager in the care home.

If you are not happy with their response you can make a complaint.

All care homes have a complaints procedure.

Contact the Care Inspectorate if you feel your complaint is not being dealt with.

Telephone: 0345 600 9527

Email: enquiries@careinspectorate.gov.scot

www.careinspectorate.com/



Health and Social Care Standards
My support, my life.

[Scottish Health and Social Care Standards](#)

set out what to expect when using health, social care or social work services.

Do you need an advocate?



Be prepared to speak up for yourself if you feel decisions about your finances or your care are unfair or are not what you want.

If you find it difficult to speak up, ask for an advocate.



An advocate is a person who will support you to have your voice heard.

An advocate will be matched with you by an advocacy organisation.



Advocacy is free, and confidential (keeping things private).

Advocates are independent—they do not work for the Council, NHS or any other care provider.



Get information about advocacy organisations from Fife Advocacy Forum.

Find out more online at:

www.fifeadvocacyforum.org.uk

or email: admin@fifeadvocacyforum.org.uk

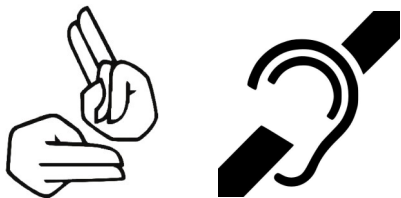




If you are in danger call **999**

If it is not an emergency call Police on **101**
or the **Adult Protection Phone Line**
01383 602200

People who use British Sign Language
or someone who has a hearing loss should:



- text Police Scotland SMS 24 hour number
- or text Fife Council SMS number
07781 480 185

Age Scotland 0800 12 44 222 www.ageuk.org.uk/scotland/ including
[Benefits](#) / [General Money Matters](#) / [Money Matters in Later Life](#)

Shelter Scotland: [paying for a care home](#)

Care Information Scotland: <https://careinfoscotland.scot/>

Mental Welfare Commission Scotland <https://www.mwcscot.org.uk/>
Protecting and promoting human rights. Advice re welfare guardianship.

Adult Protection Easy Read: www.fife.gov.uk/adultprotectioneasyread

The Adult Support and Protection Committee thank Solicitors for Older People Scotland for guidance and help to develop this information.