Falkirk
Health and Social Care
Partnership

Financial Assessment:
Paying for a Care Home: 2026/2027



Introduction

This booklet explains how care home charges are calculated and what financial help may be available if you are moving into a care home. It has been produced by Falkirk Health and Social Care Partnership (FHSCP) to help you, and anyone acting on your behalf, understand what will happen and what you may need to pay.

Moving into a care home can feel overwhelming, and it is normal to have questions or concerns about money, property, and benefits. This booklet is designed to guide you through the process step by step, explaining things as clearly as possible.

The booklet covers:

- How care home placements are decided
- What help is available towards care costs
- How the financial assessment works
- How savings, income, and property are considered
- What happens if your circumstances change

Not everyone will need to pay the full cost towards their care home fees, and everyone's situation is different. A financial assessment is used to make sure charges are fair and based on your own income and capital. You do not have to read this booklet all at once. You may want to refer to different sections at different times. If anything is unclear, or if you need help understanding your situation, staff can explain this to you and answer your questions.

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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 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 later. 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 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).

Moving to a Care Home outside the Falkirk Area

If you normally live in the Falkirk area, you may choose to move to a care home in another part of the country, for example to be closer to your family or friends.

If this happens, any entitlement you have for Free Personal Care or Free Personal and Nursing Care, as well as any additional financial assistance with your accommodation costs, **may continue** to be paid by FHSCP.

If you choose to move into a care home without agreement from FHSCP, you will normally be responsible for paying the full cost of your care and accommodation.
If your needs change while you are in the care home, you can ask for your care needs to be reassessed.

Who needs to pay?

Most people who move into a care home are asked to pay a contribution towards the cost of their care and accommodation. How much you pay depends on your individual financial circumstances. Not everyone pays the full cost. Some people receive financial help from FHSCP, while others may only need to pay part of the cost.

The only circumstances where a charge will not apply are:

- if you are assessed as having non-chargeable respite breaks
- if you have no income (assistance will be provided to help you claim any benefits you may be entitled to)

If you are subject to a Compulsory Treatment Order (CTO) or your admission to a care home is the result of Adult Support and Protection (ASP) measures, whether a charge applies will depend on your individual circumstances. Both CTOs and ASP measures are time limited and subject to regular review.

Care Home Costs

When you are choosing a care home, it is important to know that care home costs can vary widely. The cost depends on factors such as the type of care provided, the facilities available, and the care home you choose. Because care home costs can differ, it is important to understand what help may be available towards these costs. Information about financial assistance and how charges are worked out is explained in the next section.

Care home fees range from:
£1,500 to £2,500 a week
£78,000 to £130,000 a year
£234,000 to £390,000 for three years.

Help with Care Home Costs

There is financial help available to support people living in care homes.

There are two main types of financial assistance that can help towards the cost of care:

- Free Personal Care (£260.30 per week),
- Free Personal and Nursing Care (£377.40 per week)

How much help you receive depends on your care needs and your financial circumstances.

If your savings and investments are over £36,750, you will still be entitled to: Free Personal Care or Free Personal and Nursing Care, if your savings and investments are £36,750 or less, you will be entitled to above financial assistance and may also be entitled to additional financial assistance towards your care home costs.

A financial assessment is used to work out what help you are entitled to and whether you need to pay a contribution. More detailed information about financial assessments and charges is explained later in this booklet.

Replacement Care is Chargeable

Replacement care is where a package of care or a care placement is provided temporarily, while a carer is unable to fulfil their normal caring role. Please note that replacement care is **chargeable**, and the financial assessment is carried out in the same way as if you were moving into a care home.

Typically, replacement care is provided as a temporary care home placement, but it could be provided as part of a package of care provisions alongside other formal and informal care, to assist the individual to remain in their own home.

Your care manager will explain that you may apply for financial help from FHSCP 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.

The Financial Assessment

To work out how much you need to pay towards your care home costs, you or your representative will be contacted by a Financial Assessment Officer. They will carry out a financial assessment.

The financial assessment looks at:

- your income, such as pensions and benefits
- your savings and investments
- whether you own or rent your home

As part of the assessment, you can also receive advice about welfare benefits. If you may be entitled to additional benefits, the Financial Assessment Officer can give advice and help you to claim these.

Only the person moving into the care home is financially assessed. Your contribution is based on your own income and capital.

If you have a spouse or partner, the Financial Assessment Officer may ask about their income. This is to make sure they have enough money to manage while you are living in the care home. Depending on whether your stay is short-term or long-term, we may disregard some of your income or make sure any additional benefit entitlement is claimed for your spouse or partner.

The financial assessment will determine:

- how much financial help you are entitled to from FHSCP, and
- how much you will need to contribute towards your care home charges.

Information needed to calculate your contribution
To carry out your financial assessment, we will ask you or your representative to provide some financial information:

This will usually include;
- recent bank and/or building society statements
- Department of Work and Pensions or Social Security Scotland award letters
- War Pension letter, detailing any war pension breakdown
- evidence of any investments and the terms and conditions of any trusts
- documents relating to 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
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.

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Outgoings
As part of the financial assessment process, most of your income will normally be used to pay towards your care home fees. Because of this, it is important to review your regular outgoings.

When your move into a care home is confirmed, you may need to look at costs such as:

- rent or housing charges
- council tax
- various direct debits

Some of these payments may need to be cancelled or reduced, or you may need to give notice. Staff can explain this and help you think about what may still be needed.

Personal Expenses Allowance
You will be able to keep a set amount each week from your income for personal expenses.

This is called the personal expenses allowance; this is a fixed weekly amount set by the government.

It increases each year and is kept by you for everyday personal items such as clothing, toiletries, hairdressing, newspapers, and small treats.

All essential living costs, including food, heating, and electricity, are covered by the care home and are not paid from your personal allowance.

You can find more information about the personal expenses allowance at:

https://www.careinfoscotland.scot/topics/care-homes/paying-care-home-fees/personal-expenses-allowance-and-savings-disregard/

Delays and Interim Charges

We ask you or your representative to provide your financial information when requested. Where possible, this should be provided within 28 days.

If you have moved into a care home and there is a delay in providing the financial information, or in completing the financial assessment, you may be charged an interim charge.

An interim charge is a temporary weekly amount. It is based on the standard Pension Credit minimum guaranteed income for a single person, minus a personal expenses allowance.

Once the financial assessment has been completed, your correct assessed charge will be worked out. This charge will be backdated to the date you moved into the care home, and any difference will be adjusted.



Absence from the Care Home

If you are temporarily away from the care home, such as during a stay in hospital, Falkirk Health and Social Care Partnership will continue to pay its contribution to the care home.

You will still be responsible for paying your own assessed contribution during this time. This will continue for: the length of your hospital stay or up to a maximum of 6 weeks, whichever is shorter.

Your entitlement to Free Personal Care or Free Personal and Nursing Care will stop after you have been away from the care home for 14 continuous days, for any reason, including a hospital stay.

If you return to the care home, your entitlement to Free Personal Care or Free Personal and Nursing Care will be reviewed at that time.

Paying your bills

Once your financial assessment has been completed, we will write to you to confirm:

- what your weekly charge will be, and
- how this amount has been worked out.

When you move into a care home, we will also tell the care home what your weekly assessed charge is. We do not share any details about your income or savings with the care home.

If You Live in a Private Care Home

If you live in a privately run care home, the care home will send you an invoice for your contribution. They will explain the payment options available and how to make payments.

If a third-party contribution applies, the care home will also explain how this will be paid. FHSCP's contribution towards your care will be paid directly to the care home.

If You Live in a Partnership Care Home

If you live in one of FHSCP's own care homes, we will send you an invoice for your contribution.

The payment options available to you will be shown on the back of the invoice.

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How Your Contribution Is Worked Out
Your contribution towards care home charges is based on your income, and any savings or investments you have.
A financial assessment is used to calculate a fair contribution based on your individual circumstances.

Savings and Investments

Savings and investments include things such as money in bank or building society accounts, shares, and other financial investments.

There are set limits which determine how your savings are treated.

If Your Savings and Investments Are Below £22,750
If your savings and investments are £22,750 or less, they are not considered when working out your contribution.
In this situation, your contribution will be based on your income only, and you will keep personal expenses allowance each week.

If Your Savings and Investments Are Between £22,750 and £36,750
If your savings and investments are between £22,750 and £36,750:

- the first £22,750 is ignored
- you will pay a contribution from your income (after keeping your personal expenses allowance), and
- an additional amount known as tariff income will be applied.

Tariff income is calculated at £1 per week for every £250 (or part of £250) above £22,750.

As your savings reduce, the amount you pay from savings will also reduce. When your savings reach £22,750, you will no longer pay tariff income.

If Your Savings and Investments Are Over £36,750
If your savings and investments are over £36,750, you will normally be responsible for paying the full cost of your care home fees.

In this situation, you may still be entitled to Free Personal Care or Free Personal and Nursing Care, which will be paid directly towards your care costs. This is often referred to as self-funding.

Annual Reviews

Your charges are reviewed regularly and may change if:

- your income changes
- your savings reduce
- care costs increase

You can also ask for a review at any time if your financial circumstances change.

Property

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:

- If you have savings and investments of less than £36,750 and the only property you own is the one which you normally live in, you may be entitled to additional funding for 12 weeks.
- If the total value of your savings and investments exceed £36,750 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.
- 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 dependent 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 £36,750 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 even if your home has not yet 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 £36,750 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.

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 £3,000 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.

Missed payments or invoices

FHSCP 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/

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 £36,750.
- 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.

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How do we decide?

We consider each case individually and on its own merit. There may be a few 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

- £3,000 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 (invoices/receipts required).
- A contribution towards other upgrades needed to make a property safe for you to live in such as re-wiring and plumbing. (invoices/receipts required)
- Costs incurred in emptying your property, for example removals and house clearance (invoices/receipts required).
- Up to £5,000 for a pre-payment funeral plan (proof of purchase required).
- Up to £1,000 for clothing –where your weight has changed substantially.

We may not consider as reasonable: -

- cash withdrawals over £100.
- vehicle purchase.
- purchases of a property or cash gifts towards a property in another person's name.

- 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 with no receipts.

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 most 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.

The Charging Review Panel

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 decide 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.

Acting on Someone's Else'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 Appointeeship. If the person in the care home does not own property or has savings over £36,750, 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 Appointeeship for you. For more information on Appointeeship 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?

Important: Reporting Changes in Your Circumstances

It is your responsibility, or that of your representative, to inform the Department for Work and Pensions (DWP) or Social Security Scotland (SSS) of any changes to your circumstances, including admission to hospital or a care home. You should contact the relevant organisation directly to check how your move may affect the benefits you currently receive and to enquire about any additional benefits you may be entitled to claim.

You should not assume that all existing benefit payments will continue unchanged following admission to hospital or a care home. Before spending benefit payments, it is important to check that you remain entitled to receive them.

If, during the financial assessment process, it becomes apparent that you are receiving benefits that should have stopped or changed then please use the contact details provided on your benefit award letter wherever possible.

Alternatively, you can contact the relevant service using the numbers below:

- Social Security Scotland: 0800 182 2222
- DWP Pension Service: 0800 731 0469
- Attendance Allowance: 0800 731 0122
- Pension Credit: 0800 99 1234
- Personal Independence Payment (PIP): 0800 121 4433
- Carer's Allowance Unit: 0800 731 0297

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Important Note: The mobility component of Disability Living Allowance (DLA), Adult Disability Payment (ADP) or Personal Independence Payment (PIP) is normally suspended after 28 days in hospital but continues to be paid to eligible care home residents.

If your mobility component has been suspended because of a hospital stay, you should notify the relevant benefit office when you are discharged, whether you are returning home or moving to a care home, so that your mobility payments can be reinstated if appropriate.

Social Work Adult Services Area Teams
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**

Free Personal and Nursing Care Forms should be returned to:
Residential.Finance@falkirk.gov.uk
Falkirk Council. Financial Transactions Team. The Foundry, 4 Central Boulevard, Central Park, Larbert, FK5 4RV

Falkirk Care Homes

Older People's Nursing Care Home Contact Details
Airthrey Care, Paul Drive, Airth, FK2 8LA Tel: 01324 831572
Bankview, Kilsyth Road, Banknock, FK4 1TD Tel: 01324 841090
Barleystone Court, Westquarter Avenue, Westquarter, Falkirk, FK2 9RY Tel: 01324 717400
Bo'ness, Bridgeness Lane, Bo'ness, EH51 9LQ Tel: 01506 829801
Caledonian Court, Victoria Road, Larbert, FK5 4NA Tel:01324 556322
Carrondale, Beaumont Drive, Carrongrove, Falkirk, FK2 8SN Tel: 01324 551788
Glenbervie, Glenbervie Business Park, Bellsdyke Road, Larbert, FK3 4RB Tel: 01324 281010
The Haining, Vellore Road, Maddiston, Falkirk, FK2 0BN Tel: 01324 716755
Ivybank, Main Street, Polmont, Falkirk, FK2 0PS Tel: 01324 717707
Kinnaird Manor, Brown Street, Camelon, Falkirk, FK1 4QF Tel:01324 613131
Newcarron Court, Ronades Road, Newcarron Village, Falkirk, FK2 7TD Tel: 01324 610334
Thorntree Mews, 17 Arnothill, Falkirk, Fk1 5RZ Tel: 01324 626090
Wallside Grange, Lime Road, Tamfourhill, Falkirk, FK1 4RS Tel:01324 611790
Wheatlands, Larbert Road, Bonnybridge, FK4 1ED Tel: 01324 814561

Older People's Residential Care Home Contact Details
Burnbrae, Burnbrae Road, Falkirk, FK1 5SD Tel:01324 501850
Grahamston House, Mandela Avenue, Falkirk, FK2 7BD Tel:01324 501860
St Margarets, St Margaret's Crescent, Polmont, FK2 0UP Tel: 01324 716149
Summerdale, Victoria Place, Brightons, Falkirk, FK2 0TZ Tel: 01324 711924
Summerford House, Summerford Road, Falkirk, FK1 5BT Tel: 01324 501840