



## **A guide to charges for support within Extra Care Housing for customers with property**

If you move into Extra Care Housing the value of your home will be taken into account by the Council when working out how much you should pay to meet your support costs.

If it appears from the start that your home is valued at more than £23,250 (accounting for the value of the property against any outstanding mortgage), then you will be classed as a self-funder, meaning you will pay the full cost of your support.

The Council has made a decision to apply the rules defined in the Governments Charging for Residential Accommodation Guide whereby property (capital) will be disregarded for the first 12 weeks of the move, regardless of your intention to sell or retain the property

This means that for the first 12 weeks from the date you move into Extra Care Housing, the value of your property will be disregarded. However, we will undertake a means test to determine the level of contribution, ignoring the value of the property or potential proceeds.

From week 13 onwards, you will be assessed as full cost.

Customers in an Extra Care establishment will not receive six weeks free service as the Enablement process would have been exhausted before the move to an Extra Care Housing Scheme.



## **Ownership**

Where you have moved out of your main home but the property remains occupied by a family member, the value of the property is disregarded if one of the following applies:

If the family is a relative who

- is aged 60 or over, or
- is a child of yours aged under 18, or
- is incapacitated

We will establish 'incapacity' by verifying the receipt of disability benefits. Where there are issues in relation to 'legal' and 'beneficial ownership', The Charging for Residential Accommodation Guide will be used to define the policy. We will also seek further advice from our legal department.

## **Deferred Payment**

If you have moved out of your main home and are unable to pay the full cost of your care, we may consider a deferred payment arrangement. This may happen if you do not sell your property (reasonable justification required) and you voluntarily enter into a legal undertaking to pay your full contribution upon death or sale of the property. The proposal is currently being reviewed by the Legal Team to ensure this type of arrangement is legal and correct. The Home Care & Charging Team will discuss this arrangement as and when necessary.

## **For further information**

Telephone: 01332 640777  
Fax: 01332 643299  
Minicom: 01332 640666  
Web: [www.derby.gov.uk/healthandsocialcare](http://www.derby.gov.uk/healthandsocialcare)