# ARGYLL AND BUTE COUNCIL

### **BUSINESS CONTINUITY COMMITTEE**

HEALTH AND SOCIAL CARE PARTNERSHIP

annually for care home charging, known as the Charging for Residential Accommodation Guidance (CRAG for short), which is updated for any changes in the above regulations. At the date of writing the 2020 version of the CRAG guidance has not been issued however the changes prescribed under the 2020 amendments to the above regulations have been implemented.

3.5 The Council's Adult Residential Care Charging Polic





# 2020-21 Social Work Adult Residential Care Charging Policy

# **Charging for Adult**

The service user is also entitled to a Weekly Personal Allowance from income and some outgoings such as life insurance can be disregarded in the financial assessment.

### **Funding Thresholds**

There is both an upper and lower funding threshold in respect of charges for adult residential care services. The upper threshold is the amount of assessable capital, defined by legislation, that a service user has, above which they are required to meet the full cost of their care (Self-Fundithgat

financial assessment, the value of the property is disregarded for the first 12 weeks following admission to a care home. This is called a 12 Week Property Disregard and allows service user's this time period to decide if they wish to remain in a care home setting, and to allow them to make arrangements for the sale of the property, if approxo(avrilla) (Tj 19.9980011 0 Td (0801080n) Tj () Tj 221 0 Tdd 3seTj 53si (included) Tj (4 0 32.45s)

After the 12 week disregard period, the value of the property will be taken into account in the financial assessment. If the service user or legal representative makes the decision to sell the property and the property is not sold within the 12 week period, the Council can assist with interim funding, either by placing a Charging Order on the property or arranging a Deferred Payment.

More detailed information regarding the use of Charging Orders or Deferred Payments can be provided when assisting with the completion of the financial assessment. An example of an interim funding arrangement is included at the end of the policy for illustrative purposes.

### **Deprivation of Capital**

Where Argyll and Bute Council is of the opinion that a service user or representative has deprived the service user of a capital asset in order to avoid liability for care home costs, the service user will be treated as still possessing the asset and the value of this asset will be included in their financial assessment.

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## **Calculation of Weekly Charges**

Mr Smiths assessed charge	£208.25
Council Interim Contribution	£427.54
Weekly Gross Cost of Care Home	£635.79
Council Interim Contribution	£427.54
Amount Council should be paying (non-recoverable Free Personal and Nursing Care subsidy)	£180.00
Weekly accruing debt under interim arrangement from the start of Mr Smith's 13 <sup>th</sup> week in care home	£247.54