

FUTURE HOME GUIDE



A Guide to Accommodation Options
for Adults with a Learning Disability

Contents

| | |
|--|-----------|
| Introduction | 3 |
| Job titles | 4 |
| How to access services | 7 |
| What options are available? | 8 |
| Assessment of need | 10 |
| Personal choice | 11 |
| Best interests | 12 |
| Independently choosing a house | 13 |
| Seeking support to meet Social Care needs | 14 |
| What is Self-Directed Support? | 14 |
| BHSCT Services (Statutory Support) | 16 |
| Care Homes | 16 |
| Supported Living Services | 17 |
| Who works in BHSCT Care Homes and support services? | 20 |
| Referrals to BHSCT Services | 20 |
| Independent Services | 22 |
| Supported Living Services | 22 |
| Care Homes | 25 |
| Important information when choosing a home | 26 |
| What support is available when moving to a new home? | 26 |
| The Regulation Quality Improvement Authority (RQIA) | 27 |
| Associated costs when moving into a new home | 28 |
| What if there is a concern about the care being delivered? | 30 |
| How to make a complaint | 32 |
| Share your story | 32 |
| Appendix 1 - Further details on financial implications | 33 |

Introduction

This booklet aims to provide information about the accommodation services in Belfast Health and Social Care Trust (BHSCT) for adults with a learning disability (LD).

BHSCT is committed to delivering a safe, high quality person-centred and compassionate standard of care.

BHSCT provides residential accommodation and supported living services to over 100 people with a LD who require longer term care. LD Services also purchases care and accommodation for approximately 500 people who have a LD from independent services, this includes private, community and voluntary services.

The aim of this guide is to provide people with a LD and their carers with information they need to:

- **Find a home which will meet their needs**
- **Maximise their independence**
- **Let them enjoy the things that they like to do**
- **Enable them to live safely in their community close to family and friends.**

This guide is the first step. The next step is to ask a member of staff within LD Services for the name of the appropriate person to discuss your needs. It is important that people with a LD and their carers are fully informed and are given all the help and support they need to understand the options available.

Job titles

Social Worker People are allocated a Social Worker in their Community LD Team to complete an assessment of their needs. A Social Worker will promote and protect a person's human rights and assess risks to maximise a person's independence. A Social Worker also supports carers and will offer a carers assessment to assess their needs. Social Workers will often refer to other services to ensure that a person has access to the support they need.

Community LD Nurse This person may be allocated to complete a nursing assessment to assess for the requirement of nursing support. The Community LD Nurse provides guidance and support to a person with complex physical and mental health needs. The Community LD Nurse works in partnership with the person, their families, carers, professionals and the wider community to promote their independence and support the person to improve and maintain their health and wellbeing.

Care Manager This person is a trained professional who is responsible for the commissioning and delivery of care for adults with a LD living in the community or who are currently in Muckamore Abbey Hospital. The Care Manager works closely with service

users, carers and families alongside other professionals, both hospital and community, to identify needs when developing and implementing the most appropriate care plan for service users. The Care Manager provides ongoing monitoring and review of individual care plans that include: care packages, supported living, residential and nursing home placements.

Key Worker This is the professional who is most involved with a person's care. This can be used to describe their Social Worker, Nurse or Care Manager.

Physiotherapist This person is a professional who helps people affected by injury, illness or disability through movement and exercise, manual therapy, education and advice. They help people of all ages to maximise their physical ability, manage pain, prevent disease and reduce the risk of further problems arising in the future.

Behaviour Support Therapist This person is a professional who specialises in exploring a person's behaviour to identify how they can be best supported. They aim to reduce the likelihood of a person presenting with behaviours that may be challenging for carers and staff to support, and they provide techniques on how to best support a person who is presenting with these behaviours.

**Occupational
Therapist**

This person is often referred to as an OT. They specialise in assessing daily living tasks, functional skills, environmental issues and sensory need. They provide help to develop skills sets, recommend home adaptations and prescribe equipment to make service users as independent as possible.

**Speech and
Language
Therapist**

Speech and language therapy assess people's communication and provide information on how best to communicate. They can help involve adults with a LD in decisions about their care and help make sure staff have good training to support communication. They also can assess people eating, drinking and swallowing and provide recommendations to help maintain safe swallowing.

How to access services

The Community LD Teams are responsible for assessing an individual's social care needs. The team can support people to access the appropriate services for them.

For those who are not known to a Community LD Team, a referral can be made to the relevant team by contacting them on one of the following numbers.

North Belfast

The Carlisle Centre
40 Antrim Road
Belfast, BT15 2AX

028 9504 6056

East Belfast

4 Mount Oriel,
Saintfield Road
BT8 7HR

028 9504 6118

West Belfast

The Everton Complex
585-587 Crumlin Road
Belfast, BT14 7GB

028 9504 6118

South Belfast

Finaghy Health Centre
8-10 Finaghy Road South
Belfast, BT10 0BX

028 9504 6118

What options are available?

Choosing to live in another place is a major decision. It is therefore important to get as much information as possible on options available. This will help make the process easier and to ensure confidence in the decision being made.

A Social Worker will be able to provide advice on several options, however there may be limited availability which is why it is important to have discussions on future planning as early as possible.

Here is a summary of the options. There is further detail on each in the relevant section identified by its colour.

Independently choosing a house

This applies in situations where a person may want to arrange their own accommodation through privately purchasing a property, making an application to the Housing Executive, or pursuing a private rental property.

A person may also have an assessed social care need and they can choose how they are supported to meet those assessed needs through Self-Directed Support - page 14 explains what this is.

BHSCT Services - also known as statutory services

Statutory Care Homes are run by the Government or 'public sector.' BHSCT runs this type of Care Home on behalf of the State. This type of Care Home is non profit making. The services provided by BHSCT include supported housing and residential care placements. There are limited places available in statutory services.

Independent Services

Services that BHSCT buy or commission from other independent providers to support individuals who live in the BHSCT area. These services can often be referred to as private, voluntary, commissioned or charitable.

Assessment of need

An assessment of need will be completed to identify what support a person requires. This may be completed by a Social Worker in their Community LD Team.

If it is agreed that social care support is required, a Social Worker will discuss Self-Directed Support (see page 14). The Social Worker and the person receiving support, will work together to create a support plan that will define how their needs should be met.

If a person needs help or assistance to organise their care, they can ask BHSCT, family members or a friend to help with this. In this way, individuals are empowered and supported to exercise choice and control over their social care support. The aim is to promote independence and allow people to live their lives in the way they want.

If the person's assessed needs can be met by statutory services, their Social Worker will let them know if vacancies arise. If a person's assessed needs cannot be met through statutory services, they will be referred to the Care Management Team and Independent Services will be considered. They will be assigned a Care Manager who will complete a Care Management Needs Analysis which identifies appropriate accommodation and care/support options, based on individual assessed needs.

Personal choice

There are things that will be especially important when a person chooses their new home, for example:

How far away do family and friends live?

How many people live there?

What about transport?

Is it possible to continue attending a day service?

What is the cost of living in the home?

How did COVID affect people living in the home?

Is there safe outdoor space?

Can family/friends visit as often as they wish?

What age are the other people living in the home?

Is current GP service available in the new area?

Is it possible to make new friends?

Is there WiFi and cable television?

It is useful for a person to make a list of the things that are important to them before speaking to their Social Worker. A new home should be a place that enhances life and feels like home, as it may be where a person will live for several years. The cost of living varies according to the accommodation you choose to live in. Please see P28 for further details. Personal

choice will always be considered when supporting a person to plan their new home, however it is not always possible to match preferences due to individual assessed needs and limited availability of accommodation options.

Best Interests

Even with help and support, some people are unable to understand the information and make choices. This can be due to the level of LD or mental ill health. In these situations, professionals who know the person well, will work with their family (or people important to them) to decide what future home is in their best interests.

This process is called a 'Best Interest Decision' and will be guided by the 'Mental Capacity Act 2016.' The Social Worker will support the person with a LD and their family through this important process and ensure that they are kept well informed at every stage.

Independent Advocacy

Bryson House provides an Independent Advocacy Service for individuals with a LD living at home in their own community. The personalised service provides short or long term support to meet individual need. They aim to empower those who need help speaking up for themselves. This is to ensure that they are heard by those entrusted with their wellbeing and the protection of their rights. If the person is unable to speak for him or herself, then the Service will do this on their behalf.

Bryson House can be contacted on **028 9032 5835**
or check out www.brysoncare.org

Independently choosing a house

Many people choose to plan their own accommodation with limited or no involvement from the BHSC. This can offer more control over the choice of home that they want. It may also be an option for those who have a low level of assessed need, as BHSC may not be able to offer them suitable accommodation.

Options available are listed below:

- **Renting a home through a private landlord**
- **Renting a home from the Housing Executive or a Housing Association**
- **Purchasing, owning or inheriting a home.**

Future accommodation is an individual choice, based on a person's own circumstances and what they can afford. Each option will have both positive and negative aspects that are unique to each person. A Social Worker may be able to support this person in deciding what options are best to consider. If a person chooses a private accommodation option, they may need support from family or friends in managing the tenancy or maintaining the property.

Seeking support to meet social care needs

A person may also need support to live in their own home. If they do not already receive social care, they will need to ask for an assessment from a Social Worker, to check if they are eligible.

A Social Worker will complete an assessment of their needs. A person can then choose what way their support is provided to meet their needs.

What is Self-Directed Support?

Self-Directed Support is a term to describe the options that enable people to have more flexibility, choice, and control over the support they receive. This allows a package to be tailored to support a person's lifestyle including:

- What type of support they receive
- Where they receive support
- When they receive support
- Have an informed choice about how their support is provided.



Self-Directed Support empowers individuals to have informed choice about how support is provided to them. The focus is on working together to achieve individual outcomes. It gives individuals as much control as they want over how their care is received.

Self-Directed Support includes several options for getting support:

- **A Direct Payment so they can purchase their own care**
- **BHSCT selects or arranges a service on their behalf through statutory or independent services**
- **A combination of the above.**

Additional information on Self-Directed Support is available from a Social Worker or clicking the below link:

[Self-Directed Support | BHSCT \(hscni.net\)](#)

Sometimes a person may be reluctant to manage their own care arrangements due to uncertainty about how to recruit and manage staff. A person may want to nominate someone else such as a family member or friend to manage this on their behalf.

The Centre for Independent Living is an organisation that may be able to assist in managing Direct Payments. The Centre can also help explore options, such as employing a personal assistant, through Self-Directed Support.

The Centre of Independent Living can be contacted on **028 9064 8546**

or go to their website at this link:

<https://cilni.org/>

BHSCT Services

This section explains the types of accommodation services that BHSCT provides for adults with a LD. Options include Residential Care and Supported Living.

Care Homes

BHSCT runs Residential Care Homes staffed by people trained in Social Care. BHSCT does not run any Nursing Homes for people with a LD. Nursing Homes are only available through Independent Providers. Such homes always have at least one qualified nurse on duty.

Residential Care Homes provide accommodation for people who need extra support in their daily lives. This might include help with eating, drinking, washing and dressing, going to the toilet or taking medication. In Care Homes, people are looked after in groups. They will have their own bedroom but share other facilities like the lounge or dining room. Staff work in the Care Home over 24 hours, so there is always someone there day and night.

Statutory Care Homes are run by the Government or public sector. BHSCT run this type of Care Home on behalf of the Government. This type of Care Home is also non-profit making.

Residential Care Homes provided by BHSCT



80 Malone Road
BELFAST
10 places



611 Ormeau Road
BELFAST
11 places

What's the difference between Supported Living and Residential Care?

Supported Living Services can help if a person does not need to live in residential care but finds it difficult to manage at home.

BHSCT offers different combinations of accommodation that may suit a person's needs. Some of the supported living services have staff available 24 hours a day, while others may operate an on-call service depending on a person's assessed needs.

Staff can visit the supported living house that a person resides in and provide support. This could be personal care such as washing, dressing or taking medication. It may also include supporting looking after the home, like cooking, cleaning, shopping and budgeting.

In a supported living service, a person has their own tenancy agreement with a Housing Association or the Housing Executive. A Social Worker will advise on when an application to the Housing Executive needs to be made to receive a tenancy.

BHSCCT provides the staff to support the person with their housing support and care support. The amount of support varies between each house and the assessment will determine which accommodation will be best suited to the person's needs.

Supported Living Services provided by BHSCCT



Cherry Hill
ANTRIM
9 places



Greystone Support Centre
ANTRIM
18 places

Supported Living Services provided by BHSCT



Annadale
SOUTH BELFAST
14 places



Hanna Street
NORTH BELFAST
10 places



Rigby Close
NORTH BELFAST
14 places



Trench Park
WEST BELFAST
3 places

Supported Living Services provided by BHSCT



**Shaws Avenue
WEST BELFAST
4 places**

Supported Housing:
This scheme supports tenants in a variety of properties across South and East Belfast.

**Supported Housing
SOUTH AND EAST BELFAST
40 places**

What requirements are staff required to have when working in BHSCT Care Home and Support Services?

All staff and care workers are registered with NISCC (Northern Ireland Social Care Council) or have a professional qualification and are registered with their governing bodies.

All staff have the required qualifications and training to meet the needs of the service users.

Referrals to BHSCT Services

If a person has been assessed as needing Supported Living or Residential Care, they may wish to be considered for one of the services run by BHSCT; they should let their Social Worker know this. As vacancies arise, the Community Learning Disability Team are notified and potential applicants are assessed. A Social Worker will gather information about

a person's needs and this process can take time. A Social Worker may also need to request information from other people involved.

The Social Worker will then attend a Statutory Accommodation Meeting and present the referrals they are making to the service. Every application is presented at this meeting. The Operations Manager and the Registered Manager for BHSC accommodation service will consider several factors including:

- **Compatibility with and agreement of people who already live in the accommodation**
- **The ability of the service to meet a person's needs**
- **The person's circumstances.**

The Social Worker will be told what is decided after all referrals have been considered. They will then let the person referred, know whether they have been offered a place or not.

If the service is being delivered in a property owned by a Housing Association or the Northern Ireland Housing Executive (NIHE), a person needs to make an application to the NIHE. A Social Worker may be able to support with this. If the person is offered a place, the manager will arrange to meet with them, their family, and their Social Worker to agree their care and support plan. If there are no available Trust services to meet their assessed needs, their Social Worker will discuss a referral to Care Management to explore services provided by Independent Providers.

Independent Services

Independent services are funded (commissioned) by BHSCT. They are often referred to as private, voluntary or charitable providers. If a person / their family are interested in considering these type of services, a referral will be progressed to the Care Management Team.

The person will then be allocated a Care Manager. They will meet with the person and their family to discuss their wishes and preferences regarding the type of accommodation, locality, number of others sharing the accommodation, age range etc.

The Care Manager will complete a Care Management Needs Analysis. This assessment details the type of accommodation and the level of care and support that the person requires, to meet their assessed needs. A Care Manager will always request assessments from other professionals who know them well, and this could be a GP, Community Nurse, Occupational Therapist, Behaviour Support Services and Physiotherapist. This document will be shared with the person or their family and their Key Worker.

Supported Living

Supported Living may be an option for a person if it meets their assessed needs. This service aims to maximise their independence and support them with skills development in all activities of daily living. The level of skills development will vary, according to the individual's abilities. Supported living usually involves sharing a house with other people. There are a few single person places, for example, apartments.

The individual's assessed needs will determine which type of housing suits best.

A person may want to consider the location, the room size, communal space, age and potential compatibility with other tenants and shared interests. The level of care and support varies according to a person's individual assessed needs. It can be a couple of hours per day, extending to 24 hours per day, if that is what is required to safely support them. Staff will assist a person with the following tasks:

- **Personal care**
- **Meal preparation**
- **Shopping**
- **Medication**
- **Budgeting**
- **Paying bills**
- **Physical care**
- **Emotional support**
- **Household maintenance**
- **Appointments**
- **Laundry**
- **Household chores**
- **Accessing social activities.**



This list is not exhaustive and will vary, depending on the person's individual needs.

A person will be supported to make an application to the NIHE in the first instance and the Care Manager will seek to identify options in their location of choice. Currently there are few options available, and therefore it may be quite a while before

an appropriate option is identified. When an option is identified a person and/or their family, their Key Worker and any other relevant professionals will be asked to visit their potential new home to ensure that it will meet their needs, and that they and/or their family are happy for a referral to be made.

The housing provider and the care provider will then arrange a panel to meet the person and their Key Worker and discuss their needs to determine if they can appropriately support them.

If the person is successful in accessing a placement, the Care Manager will arrange several Care Planning meetings to agree a timetable of care and support to meet their individual assessed needs and to agree practical issues such as the purchase of furniture etc. This will be purchased by the individual. The property may need alterations. Alterations are recommended by the Occupational Therapist after a needs assessment. However it can take some time before any changes are completed.

Once a person is in their new home they will be supported to make choices in all aspects of their life. There will not be a set bedtime, but staff will encourage a daily routine. This will include a reasonable time to get up and to go to bed, to ensure that people have time to take part in daytime activities to enhance their quality of life.

Care Homes

When their Care Manager completes their Care Management Analysis, they will record their advice on the most suitable type of Care Home to support the person. In all Care Homes staff are available 24 hours per day. Although care is provided to a group of individuals, everyone has their own room.

Care Homes are divided into three categories as follows:

- **Residential Care** refers to those homes where people need care and support from social care staff rather than nurses. They provide accommodation for people who need extra support in their daily lives. This might include help with eating, drinking, washing, and dressing, going to the toilet or taking medication.
- **Nursing Homes** will have a qualified nurse on shift each day supported by care staff. Together they will be able to support the care of people with more complex physical, behavioural and or mental health needs.
- For someone who has a **diagnosis of dementia**, it may be more suitable to be in a residential or nursing home specifically registered to care for people with this illness.

All Care Homes will provide the following:

- Social activities
- Meals and accommodation
- Help with personal care such as bathing and dressing
- Staff available 24 hours a day
- Physical and emotional care.



Important information when choosing a home

What support is available when moving to a new home?

If BHSCT is providing the care directly or if they have purchased the care, then BHSCT will continue to work with the person after they move to the new home they have chosen; this includes homes located outside the BHSCT area. This is to make sure that the person adjusts, and their new home is meeting all their needs in the way that it was agreed before they moved in.

If a person has moved into accommodation that BHSCT has provided or commissioned, then their Social Worker or Care Manager will arrange a care review within the first 12 weeks and at least annually thereafter. The review will involve the resident, the Care Manager, a member of staff who knows the person well and a member of the person's family or someone important to them. Other key professionals may also be invited with the person's consent. This is the opportunity to discuss the person's views and wishes about their care, any changes to their health or the support they need and concerns they wish to raise, so that agreement is reached as to how issues can be addressed.

If there has been changes the Care Manager and the person may wish to reassess their needs. This can happen at any time. Sometimes the support needs can change quickly and significantly. If this happens, the Care Manager should be made aware of any new needs a person has. A GP, Nurse, Occupational Therapist, or Physiotherapist may be asked to review the person also.

If a person is admitted to hospital, the staff there will review his/her needs. This enables any additional supports the person needs to be put in place. Occasionally, a change of care placement is required to provide the level of care and support needed. If this happens, the Care Manager will support the person and or their family to identify a placement that can meet their assessed needs.

The Regulation Quality Improvement Authority (RQIA)

Supported Living Services, Residential Homes and Nursing Homes are registered and inspected by the Regulation Quality Improvement Authority (RQIA). A person can ask the home to view the inspection report, or this can be accessed online at www.rqia.org.uk by searching the home's name in the top right-hand corner.

The screenshot shows the RQIA website interface. At the top right, there is a search bar labeled "WEB PORTAL FOR PROVIDERS" with a magnifying glass icon. A red arrow points to this search bar. The website header includes the RQIA logo, contact information (A.A.A. | Accessibility | Contact 028 9536 1111), and social media icons. Below the header is a navigation menu with options: WHO WE ARE, WHAT WE DO, INSPECTIONS, REVIEWS, GUIDANCE, and CONTACT. The main content area features a large image of two women looking at a document, with a search box overlaid that says "I am looking for...". Below this is a "Follow Us On Twitter" section with the handle @RQIANews. At the bottom, there are three columns: "INSPECTIONS" with a purple pushpin icon, "NEWS" with a newspaper icon, and "I WANT TO..." with icons for "What's New", "Raise a Concern", "Email", and "Phone".

Associated costs when moving into a new home

Independently choosing a home

When a person moves into their own accommodation it will cost money. A person will have to pay their own rent, household bills, furnishings, transport, and for social activities. If a person has savings below £500, they can apply for a Discretionary grant. There are also small grants available from the Department for Communities.

If a person is not yet in receipt of benefits, they can apply for an advance on their benefits. They can apply for a loan as a last resort, but they will need to repay this. Advice NI and other community advice centres can help direct people to appropriate resources to assist with finance issues.

Make the Call helpline can assist people to identify what benefits they are entitled to. Contact them on their free advice line **0800 232 1271**.

Supported Living

When a person moves into supported living they will need to use any Social Security Benefits they receive to pay for things like food, household bills, transport, and social activities. The person will also be expected to pay their rent, but they may be entitled to Housing Benefit to cover this if they receive benefits, and their savings are below £16,000. The person will not be expected to contribute towards the cost of their care.

Supported Living Services may also be part funded by the Housing Executive Supporting People Scheme. If a person is entitled to Housing Benefit, even a small amount, this may

entitle them to Supporting People money. This money is not given to the person directly. Instead, it is paid directly to statutory/independent provider and used to pay for housing support costs. Support means things like helping a person with shopping and reminding them to pay their bills. BHSCCT funds care costs.

Care Home

If a person needs to move into a Care Home, they will need to provide information about any savings, benefits, property, or any other money they have. The accounts considered might be in the person's name alone or held jointly. It may also consider some of the person's personal circumstances, for instance if they have dependents. The Patient and Client Accounting Team can help with this: Tel: **028 9504 3190**. They calculate how much a person pays for their care, known as their weekly assessed charge. They also can advise if a person is entitled to any help paying Care Home fees.

Each week there will be a Personal Expenditure Allowance left over after a person's fees are paid. A person can spend this on clothing or other items they might need. Remember, all the food is provided, and they will not have extra bills, like electricity or gas. More information on the personal allowance and the cost of care is available at P33.



What if there are concerns about the care delivered?

A person has a right to be safe in their home. BHSCT takes any concerns raised very seriously. Every effort will be made to ensure that a person feels comfortable and supported raising concerns with their Social Worker, Care Manager, or their home manager. There may be issues when a person first moves into their new home until they have settled in and become familiar with other residents and staff.

Depending on the nature of the concern, a person or their family may feel comfortable speaking with the home manager directly. The staff at the home also have a responsibility to address concerns.

If the concerns are about the quality of care delivered, a person / their family can contact the Care Manager. They may carry out an unannounced visit to the home and will put an action plan in place to address the concerns.

If anyone is worried that a person is at risk or is being harmed, then they should talk to a staff member that they trust. The staff member can then support the person to do something about the concern and act if required. Staff may talk about Adult Safeguarding; this is a way of describing circumstances where a person may need help to feel safe or protected from harm. The home manager is responsible for passing concerns regarding adult protection to BHSCT.



Harm comes in many different forms and affects everyone differently. Harm can influence a person's rights and ability to enjoy things freely without prejudice. Harm can be emotional, physical, sexual, financial or result from neglect.

More information on adult safeguarding is available at:
<https://www.nidirect.gov.uk>

How to make a complaint

Complaints are welcome; they help BHSCT understand where improvement is required and provides the opportunity to make things better. If a person has a complaint, they can contact the manager of the home or supported living service. Please communicate the complaint as soon as possible so that it can be investigated, and improvements made.

A complaint can also be made to Care Staff, a Social Worker or a Care Manager who will address the issues and try to resolve. If you remain unhappy about the complaint resolution, then you can contact the Complaints Department.

Complaints Department

BHSCT, 7th Floor, McKinney House, Musgrave Park Hospital
Stockman's Lane, Belfast, BT9 7JB

Tel: **028 9504 8000**

Monday-Friday: 9am-4pm

Textphone: **18001 028 9504 8000**

Share your story

Care Opinion is a place where you can share your experience of health or care services and help make them better for everyone. It is a safe and simple way to share your story online, both positive and experiences you feel could have been better. You can see other people's stories too and see how stories are leading to change. Use the below link to share your story.

<https://www.careopinion.org.uk/services/hscni>



Appendix 1 - further details on financial implications

A person in a Care Home is entitled to a **Personal Expenditure Allowance** of £29.58 per week (2022-2023 rates) from their benefits. They may be entitled to up to a further £5.75 per week if they are receiving the savings element of Pension Credit. This rate is reviewed annually. This personal allowance is for personal use and pays for clothes, toiletries, hair care, transport, and social activities etc.

What happens if a person has savings?

- If a person has over £23,250 (2022-2023 upper limit), they do not get financial help from BHSCT if they are admitted to a Care Home. They may have £100 of their nursing costs met if they are admitted to a Nursing Home and this is paid directly to the Nursing Home.
- If a person has below £14,250 (2022-2023 lower limits) it is not included in the assessment.
- If a person has between £14,250 and £23,250, they contribute £1.00 per week for every £250 over £14,250.

What happens if a person owns property?

If a person moves into a Care Home on a permanent basis, the value of their property is not considered for the first 12 weeks. After this, the value of their property is included in the financial assessment, unless they have a spouse or dependent relative who lives there, and it is their family home. A person does not have to sell their property if they can meet their Care Home fees in some other way.

If a person decides to sell their property, BHSCT may be able to assist them to pay for the cost of the Care Home until their property is sold. This should be discussed with staff from finance.

If BHSCT does assist while the property is on the market, a person will then be expected to repay any monies paid by BHSCT towards the person's Care Home fees. This applies to all properties in which the person may have full ownership or part ownership.

Get further advice on property ownership and what it means for finances from the Trust Patient and Client Accounting Department. Their phone number:
028 9504 3190.

Third party top-up

Most Care Homes are owned and run by private companies. These companies set their own weekly rate depending on the care provided. BHSCT has a set rate that they will pay, known as the regional rate set by the Department of Health. If a person chooses a home that is more expensive than a Care Home at the regional rate, a third party such as a spouse or other family member will be expected to pay the difference between the regional rate and the amount the home charges; this is known as the third party top-up. If a person is paying the full cost of their care, the third party top-up does not apply. However, when their finances fall below £23,250, a third party will be expected to pay the difference between the regional rate and what the home charges.

The third party is required to sign an agreement with BHSCT, confirming that they are willing to pay the third party charge. **This should not be paid from the funds of the person requiring care or their account. The payment of the third party charge is the responsibility of the third party person who has signed the agreement.**

The Care Manager and a representative from BHSCT Finance Department will work with the person to ensure that they have information available about the financial assessment.

This booklet has been co-produced by service users,
carers and staff in Adult Learning Disability Services.
Thank you to everyone who has contributed.



LD Services



BT22-2748