

# Paying for residential and nursing care



**2026**  
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**WE ARE NEWHAM.**

Newham Council wants to help residents live in their own home as independently as possible and we have a range of help and support available to enable this to happen. For some people this is not always possible and 24-hour support is required. In these cases, a move to a residential or nursing care home may be arranged.

### Will I have to pay for my care?

If you are unable to meet the full cost of the residential or nursing care home you can contact the council for financial support. Most people moving into a care home will have to contribute towards the cost of their care. However, you will not be asked to pay towards your care if your placement falls under one of the following three categories:

- The NHS is paying for your care home in full.  
This is called Continuing NHS Health Care.
- Your care is part of a package of Intermediate Care. This means you are having short term therapy or treatment, either following a hospital stay or to avoid having to go into hospital for a period of up to six weeks.
- You are receiving care under section 117 of the Mental Health Act 1983.

If you do have to pay towards the cost of your care, how much you contribute will depend on the amount of savings, income and assets that you have.

### How much will it cost?

You may be asked to complete a financial assessment form and provide evidence of your income or benefits, capital and assets. This will enable us to calculate how much you may need to contribute towards the cost of your care. You will have to pay the full cost of your care home if:

- Your saving and assets, including the value of any property owned, are more than £23,250.
- Your weekly income is more than the cost of your care home. We will ignore the value of your home if the property is occupied by:
  - your husband, wife or partner
  - a relative who is 60+ or is incapacitated

- a dependent child
- someone who gave up their home to come and live and care for you.

For all other residents, the amount you contribute will depend on how much money you receive every week in benefits and how much you have in savings and other assets. You are entitled to keep a personal allowance of £31.80 per week, the remainder of your income is paid towards your care.

### Case study

Mrs Smith has been offered a place in a care home that costs £1200 per week. She receives a retirement pension of £115.95 per week and Pension Credit (the guaranteed part not the savings part) of £122.05

Mrs Smith's income: £238 per week

Minus personal allowance: £31.80 per week

**This leaves £206.20 from Mrs Smith's income.**

**Mrs Smith will therefore pay £206.20 per week towards the cost of the care home.**

The balance of £993.80 per week will be paid by the council.

### Will my state benefits be affected when I go into a care home?

Your benefits may be affected when you go into a care home. You should contact the Department of Work and Pensions (DWP) for advice as soon as you go into a care home to avoid being overpaid.

### **If I am married or living with a partner, will you include their income when you work out how much I have to pay?**

If you are married or living with a partner and you go into a care home on your own, we will only assess your financial resources. Even if both you and your partner are going into care together, we will assess your finances individually to work out how much you will each have to contribute towards the cost of your own care.

### **What if I am only going into the home for a short period of time?**

This may be for a short break for either you or your carer or in an emergency situation. If the short stay is for your carer whilst they take respite then there will be no charge.

For other stays, we will work out how much you have to pay in the same way as if your stay was permanent.

However, we will not take the value of your home into account and you may have a number of ongoing expenses incurred in relation to your home such as mortgage payments or utility bills, which may be taken into account.

### **When will the charges start?**

**The charges start from the day you move into the care home.** We may ask you to complete a financial assessment form to obtain further information about your finances.

Once we have received the financial assessment form, we will assess your finances back to the date that you went into the care home.

If you do not complete the financial assessment form, we will charge you the full cost of the care home backdated to the date the placement started.

### **How do I pay for my care?**

We will issue you with invoices, which will come directly from the council, every four weeks. There may be a slight delay from the time you go into the care home up to the point that we tell you what your contribution should be. During this time you should make sure that you keep sufficient funds to be able to meet your contribution towards the cost of the care home once invoices are issued. In some circumstances you might pay your contribution to the care home.

### **What happens if I don't pay?**

If you don't pay your contribution we may take recovery action, which may involve legal proceedings, the costs of which you may be liable to pay.

### **Where can I get further information?**

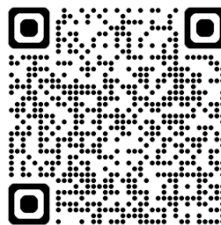
Visit [www.newham.gov.uk/residentialcare](http://www.newham.gov.uk/residentialcare)

Email [FACT@newham.gov.uk](mailto:FACT@newham.gov.uk)

Call the Financial Assessment & Charging Team

on 020 3373 1184.

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