



# Depleted funder for Residential and Nursing care

» [www.wokingham.gov.uk/adult-care](http://www.wokingham.gov.uk/adult-care)



**WOKINGHAM**  
BOROUGH COUNCIL

# Depleted funder for Residential and Nursing care:

## What is a depleted funder?

This is when you are in a residential or nursing home, your savings run out and you need help to pay your care cost.

This may also be because your savings have run out and you own a property however you cannot access the capital within the property. You, therefore, need help to pay your care costs.

## Who will help me to continue to live in my chosen care home?

You will need to contact the council where the customer's main and only home is (i.e., the residential or nursing home)

You can use this link with the postcode of the residential or nursing home to confirm which council to contact:

<https://www.gov.uk/find-local-council> -

## What is the capital limit that I need to reach before going to Wokingham Borough Council for help?

The government threshold is £23,250.

You should approach Wokingham Borough Council when your funds are 6 months from this threshold.

## Who do I contact?

You will need to contact the adult social care team 0300 365 1234 - new referrals and assessments.

## What happens next?

The first thing you should do is have a care needs assessment to see if you have eligible needs for funding from Wokingham Borough Council.

Under the Care Act 2014, Wokingham Borough Council has a legal duty to support people with eligible needs, including funding care for those who cannot afford to pay for it themselves.

While you may have already had a needs assessment before and been ineligible, your needs may have changed, along with your finances.

### **Who will help me to continue to live in my chosen care home?**

If the care home which you are living in has a contract with Wokingham Borough Council, (or is willing to enter into a contract), you may be able to receive funding from Wokingham Borough Council. This will depend on whether the home's fee is within the amount of financial support that has been agreed for you by Wokingham Borough Council.

### **Can I stay in the same care home if I receive funding?**

You are unlikely to be able to stay in the same care home if the cost is far more than Wokingham Borough Council can afford.

We will also speak to your current care home to see if we can negotiate a lower rate. If they agree, you can stay at your current care home. If they don't, there may be a third-party top-up that will need to be paid to keep you at your current home. This is paid by a relative, friend or even a charity (this cannot be paid by you). If this isn't available, then you may need to move. Wokingham Borough Council will offer you at least two care homes that is within our funding or have a lower top-up fee.

### **Top-up fees**

You can stay in a more expensive home if somebody is willing to pay the shortfall between Wokingham Borough Council funding and what the care home charges. This could be a relative, friend or even a charity.

They will sign a third-party top-up contract, so it's important that the relative, friend or a charity can afford, and are willing, to pay the top-up fee on an ongoing basis.

It's also important to consider that the care home's fees may increase, or that the person paying the top-up fee may have a change in circumstances, such as having another child or being unable to work due to ill health, that will hinder their ability to pay.

You may wish to consider moving to a less expensive care home to lessen the top-up fee.

**Please see separate leaflet for Third Party top ups.**

## A care needs assessment.

A care needs assessment looks at your health, mobility and ability to manage everyday tasks. The objective is to find out what you are struggling with and confirm what care would be best for you. It also determines whether your needs would make you eligible for funding from your local authority, if you cannot afford to pay for care yourself.

Under the Care Act 2014, the three key criteria that your needs must meet to be considered eligible include:

- Your needs or difficulties are because of mental or physical illness or impairment, not other factors.
- There are daily tasks you must do to look after yourself that you cannot perform without at least two of the following:
  - o Extreme pain, distress or anxiety
  - o Assistance or prompting
  - o Endangering somebody else in your home or care home
  - o Taking significantly longer to finish the task than is expected your wellbeing

## What happens next?

You will be allocated to a care manager who will carry out a needs assessment as per the Care Act 2014. The care manager will also discuss the rate, third-party top-up and any changes that are needed. They will support you and your third-party.

You will require a financial assessment to see what you can contribute towards your care. This is carried out by the Financial Assessment Team. You will be sent a form to complete, and you will need to send evidence in. This will be e.g., 3-6 months bank statements, statement of account from the care home, 2-3 months invoices for the home you are in, Department for Work and Pensions letters, private pension, etc.

The Financial Assessment Team will work out your depletion date (this is the date your funds are estimated to reach the government threshold of £23,250) based on the evidence you send in. They will send out the depletion calculation to you and confirm the date.

If the date is before you contacted Wokingham Borough Council for help, we will use the date you contacted us.

You should continue to pay the invoices from the home until Wokingham Borough Council have agreed that both the care criteria and financial criteria is met.

### **What happens if I also have a property?**

The property will be taken into consideration if you own it, or part own it. Wokingham Borough Council do offer Deferred Payment Agreements which is like a loan against your property that will incur interest charges.

You will need to provide a valuation for the property and up-to-date valid buildings insurance. Please confirm your % interest in the property (i.e., 25%, 50% or even 100%). The land registry needs to be up to date for us to register our charge.

This means that if the 2nd person on the land registry has passed away and left it to someone else, this needs to be updated on the land registry. If the 2nd person has passed away and it automatically passes to the other person on the land registry, we would need to see the death certificate.

If the land is unregistered, you will need to have the property registered before we can offer a Deferred Payment Agreement. Please speak to your care manager if this is the case to see how we can help you while this is being arranged.

If you need to apply for Lasting Power of Attorney (LPA) or Court of Protection (COP), we may not be able to offer a formal Deferred Payment Agreement. Please speak to your care manager if this is the case to see how we can help you while this is being arranged.

**Please see separate leaflet for Deferred Payment Agreements.**

## Helpful links:

Request for Adult Social Care needs assessment: [Request an adult social care needs assessment](#)

Paying for your care and support: [Paying for care and support](#)

Charging for Residential Care: [Charging for residential care](#)

Deferred Payment Agreement: [Deferred payment agreements for long term care](#)

Financial Assessments: [Financial assessments](#)

Benefits you may be entitled to: [Benefits you may be entitled to](#)

## Financial Assessments Team contact details:

Emailed to: [FinancialAssessmentTeams-Mailbox@wokingham.gov.uk](mailto:FinancialAssessmentTeams-Mailbox@wokingham.gov.uk)

**Post to:** Financial Assessment and Payments  
Wokingham Borough Council  
Adult Social Care  
Civic Offices  
Shute End  
Wokingham  
RG40 1WJ

Phone number: **0118 974 6000** option **6** and ask for Financial Assessment Team.















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