



City of
Doncaster
Council

Fact Sheet

A guide to accessing care and support for people who pay for their own care in full.

What is a self-funder?

A self-funder is the term we give to someone who pays for his or her own care and support because

- they have capital more than the higher capital limit (current threshold set by the Government is £23,250) For further information please see the Council page [Financial Assessments for Care and Support](#)

or

- they choose not to disclose financial information to enable a full financial assessment to be undertaken.

or

- Decline an assessment of their needs.

If you are a self-funder, we can still help by providing you with information and advice about organising your care and support.

If you are entitled to Section 117 aftercare under the Mental Health Act, you will be eligible for free care and support

If your care and support is jointly funded by the locality authority and health authority, you will only need to pay the cost of the local authority funded service

Self-funders who ask the council to arrange care

Local authorities must undertake an assessment for any adult with an appearance of need for care and support, regardless of whether the local authority thinks the individual has eligible needs or of their financial situation.

You are still entitled to request an assessment of care needs.

You will need to complete a financial assessment to check if you are eligible for council funded care and support, or likely to become eligible in the future.

When planning how to meet your eligible care and support needs and ways to pay your care costs, we will support you to maintain choice and feel more in control of your care options.

Self-funders must pay the full cost of their care and support from the start of care.

Residential or nursing care accommodation (care homes)

If you think you need care in a care home, it is important to check that your needs can be met by the care home of your choice.

You can ask the council to carry out an assessment of your needs, and we can provide advice to you if care homes locally could meet your needs.

Arranging your own care and support

As a self-funder, you can set up a contract and pay the care home fees direct to a provider and this is sustainable within your financial means e.g., income and savings over the threshold, we will support you to do this.

The contract will usually be between you and the care home direct.

Council arranged services

If requested to do so, we will arrange services to meet eligible needs. This means we will arrange a contract if you cannot do this yourself, or if the self-funder does not have capacity and there is no one appropriate (willing and able) to arrange and contract directly with providers.

Deferred Payments

If you own your own home, but find you are unable to pay the full cost immediately, please see [Deferred Payment Scheme Fact Sheet](#) and/or [Deferred Payment Policy](#) for eligibility. The value of your property will not be considered for the first 12 weeks of your stay in residential care.

12 Week Property Disregard

If you have been living in residential or nursing care accommodation for more than 12 weeks, you will not qualify for a 12-week property disregard. This is because you have already been in specified accommodation longer than 12 weeks.

Non-residential services

If you have eligible care and support needs, you can ask us to arrange the care and support you need, even if you are a self-funder.

Arranging your own care and support

Quality and cost of services varies significantly depending on the care and support you require. We can help with information about local services.

We are unable to recommend any single care or service provider. You can search the [Your Life Doncaster](#) or [Care Quality Commission](#) website for inspection reports and care and support services.

Council arranged services

We have a duty to arrange care and support for people if requested to do so.

This includes.

- In House Day Care Services
- Carer Respite Services
- Extra Care Services
- Home Alarm Service
- Direct Payments
- Homecare Services*

- Supported Living Services
- Shared Lives Services

*If you ask us to arrange homecare, we will broker and contract with a care provider. You will be invoiced the full care cost from start date of services and charged a self-funder annual administration charge. Please see self-funder annual administration charge information below.

Self-funder annual administration charge

If you ask us to arrange and contract homecare services, you will be charged an annual administration charge which will be applied each year on the anniversary of the start date of the chargeable homecare. If a change of circumstance occurs mid-year, there will be no opportunity for a refund of an apportioned charge. For further information and current charges please refer to the [Charging Policy](#) and/or [Financial Assessment Fact Sheet](#).

What happens when my money runs out?

You should contact the council just before your capital drops below the higher capital limit.

If you have been funding your own care and find that your savings have reduced, you may be eligible for council funded support.

Your care and support needs will need to be assessed. If you have eligible needs, you will need to complete a financial assessment which will determine an amount you can contribute from your income towards your ongoing care costs.

We need to check that your capital has reduced below the £23,250 and you meet the care eligibility criteria before an offer of funding is made.

It is important that you do not stop paying care and support charges until we confirm your capital is less than £23,250.

Deprivation of income or assets

Deprivation of assets is where someone deliberately reduces their overall assets to reduce the amount that they are charged towards their care and support.

If a financial assessment determines you have deliberately given away or disposed of some or all your savings or other capital asset or income to reduce the amount of your assessed care and support charge, you will be assessed as if you still had those savings, asset or income. For further details please refer to the [Charging Policy](#) and/or [Financial Assessment Fact Sheet](#).

Self-funders ordinary residence

People who self-fund and arrange their own care who choose to move to another area and then find that their funds have depleted should apply to the local authority area that they have **moved to**, to have their needs assessed.

The local authority that arranges care in specified accommodation (has a contract) retains the responsibility for meeting a person's needs even when it is an out of authority accommodation.

Information and advice

Local authorities have a duty to provide free information and advice. This may include providing information about local services such as cleaners, home support, community groups, day services and carer support services.

For more information about what support or services you can access, please visit [Your Life Doncaster](#) page.

Independent advice

Paying for care can be complex, particularly if you are funding your own care.

When considering options for care and support, you are advised to seek independent financial advice to ensure your plans are affordable and sustainable to pay for care as the cost can be quite substantial.

The council cannot provide individual financial advice directly, but we do recommend that you consider seeking independent financial advice as early as possible.

We will assist you to understand how to access independent financial advice.

We recommend that you check that any financial advisor you choose to use is registered with the Financial Conduct Authority (FCA).