

Care needs Fact Sheet

How will Gwynedd Council support those members of the community whose care package either now, or in the future, is dependent upon an assessment which includes the saleable value of their property?

This is one aspect that the Project is looking at. The Project Board is working with Welsh Government to examine how house prices are affected by change in policy. The implications of this would feed in to Project and into national policy. This is being discussed in the Task and Finish Group – Socio/Economic Consequences of Climate Change

Gwynedd Council's Response

General

It should be noted that the ability to pay for care does not determine the outcome of a person's care needs assessment. If a service user requires either non-residential care or residential/nursing care this need will be identified on a care assessment. If a service user decides to ask the Local Authority for assistance to pay for their care they will be required to complete a financial means assessment. There are separate financial means assessment rules in place for non-residential and residential/nursing care.

Non-residential Care

1) The value of a service users main dwelling house (the house they live in) is disregarded when determining the level of financial contribution towards non-residential care.

Residential/ Nursing Care

1) If a service user requires residential/ nursing care they have the right to approach the Authority to ask for financial assistance to pay for this care.

2) All capital/ savings/ assets, including the value of the main dwelling house will be taken into consideration when assessing how much the Authority will pay on behalf of the service user. (some assets may be disregarded in certain circumstances, please refer to the Welsh Government Charging for Residential Accommodation Guide)

3) If the value of a service users assets exceed the 'Capital Limit' (£24,000 in 2014/15). The service user will have to pay the full cost for their care.

4) To ascertain the value of a property the Authority will request a professional valuation.

5) If a property is worth for example £50,000, this value will be added to the value of any other assets that the service user may possess. In this case the total assets would exceed the capital limit and the service user would pay in full for their care.

6) The service user would have the option of selling their property immediately to pay for their care. Alternatively the service user could request that the Authority consider a Deferred payment scheme.

7) If the professional valuation considers that there is no value to a property, and the service user has no other assets then their capital would not exceed the capital limit. The amount that the service user would have to pay would be based on their level of income alone.