

Paying for Care Services



SWINDON
BOROUGH COUNCIL

Paying for Care

The cost of care varies depending on the type of care you need, and the amount you pay will depend on your financial circumstances. Swindon Borough Council will offer you a financial assessment to determine how much you need to contribute towards the cost of your care. If you have capital below £23,250, this will involve a financial assessment. If you have capital above £23,250, you will be liable to pay the full cost of your care.

This guide is intended to provide a brief overview of paying for care. Care can be provided by services in your own home OR in the community OR in a residential/nursing home. For more in depth information see our general guides which can be found by visiting [Paying for care services at home | Swindon Borough Council](#) OR [Paying for residential and nursing home care | Swindon Borough Council](#)

What guidelines are used to determine the client contribution?

We use the Care Act 2014 which is the central government regulatory framework which all local governments adhere to. You can see this via [Care and support statutory guidance - GOV.UK](#)

Will I have to pay?

You will have a financial assessment to work out how much you are required to pay towards the cost of your care.

Does everyone have to pay?

Unless a person is in receipt of care services that the government says they don't have to pay for, everyone will have a financial assessment to decide how much they are required to pay. Unlike care services provided by the NHS, Care Services provided by the Council are not free. There are some care services the government says you do not have to pay for. Some examples of these are below:

- You are subject to Section 117 of the Mental Health Act 1983 and the care you require is to meet your identified s117 after care needs
- You are under the age of 18 years
- Your services are defined as NHS Continuing Health Care
- Reablement services
- HomeFirst services and Discharge to Assess placements (where services may be subsidised for potentially up to six weeks, as explained further below).

Is a financial assessment needed?

Yes, unless you are receiving care services that the government says you do not need to pay for. If you choose not to have a financial assessment, then you will be asked to pay the full cost of your care.

What happens when I am assessed?

A representative from Swindon Borough Council will contact you. The information you are asked to provide will differ depending on whether you live in your own home or have moved to residential accommodation.

You will be asked to provide information to help us work out what you should pay. The type of information we need is:

- Your personal details and those of your spouse/partner (if you have one).
- If you are living in your own home, details of other people resident in the household with you (such as children or any other adults living in the property).
- Information about your state benefits and any other income received. If you are living in your own home, we may request information about the income of other adults in the property.
- Information about all capital you hold in your name or in joint names with others to include all bank & savings accounts, investments, or any other assets and savings.
- Information about your housing costs such as mortgage or rent payments that you remain liable for.
- If you live in your own home - information about additional expenses you have in respect of any need or disability (see next

page).

- Details of any property, land or business you have a financial interest in (other than the property you live in as your normal home).

What is disability related expenditure?

This applies when you are living in your own home and means things you have to pay for because of your need or disability as identified in your care plan. The amount that we allow towards disability expenditure may not cover the full costs.

The following things may be considered as disability related expenditure:

- Subscriptions such as a personal alarm, chargeable aids and adaptations (which are not covered under a disabled facilities grant)
- Equipment for monitoring and communication (including smartphone/tablets)
- Gardening, cleaning, online shopping delivery fees – if you cannot go to the shops or undertake gardening or cleaning because of a care and support need or a disability and need assistance to do so.
- Laundry (extra washes due to incontinence or specialist washing powder).

These are just examples, and there may be other things that could be considered as disability related expenditure (DRE). We would advise you to provide a full declaration of items you feel are as a result of your need/disability for us to consider. Some items may not be classed as DRE, for example, any cost that should be covered by another fund/department. We will explain to you why DRE any request has not been included.

Are housing costs taken into consideration?

Yes. Certain costs will be taken into account. When you are living in your own home, we will consider costs such as rent and council tax (only the amount you pay after any other financial assistance is deducted), mortgage payments, ground rent.

When you are living in residential accommodation we will only consider you % liability of any mortgage. Rent and council tax should either be paid in full by a remaining resident OR steps should be taken to end the tenancy, rent would usually only be considered for a short period of “unavoidable notice”. If you vacate a property, you own and it is unoccupied, you may be eligible to claim a council tax exemption.



How is my payment worked out?

This depends on whether you remain living in your own home or if you move to residential/nursing care accommodation.

The assessment to determine your contribution for care in your own home (including supported living, telecare and assistive technology, day care attendance, shared lives and Direct payments) considers:

We consider the total income of the person (including tariff income from capital which is a £1 per week income *for every £250 of capital you hold between £14,250 and £23,250 – e.g. £18,789 capital attracts a £19 per week calculated as $18789 - 14250 = 4539$ divide by 250 = 18.156 which is rounded up to the next whole £*), notional income (*income you are entitled to and haven't claimed*) and any other income such as income from rent or non-dependent income). This gives us your “gross” income.

The formula used to assess your contribution is:

Gross Income

LESS any income or benefits to be disregarded as per the Care Act

LESS an amount for the person's living costs known as Minimum Income Guarantee (as determined by the Department of Health and is the minimum amount of your existing weekly income we must allow you to keep meeting your everyday expenses).

LESS any qualifying additional expenses (such as rent, mortgage etc.).

LESS any qualifying disability related expenses.

THIS EQUALS the affordable weekly amount.

Property or other assets you own, or part own may also be considered, for example any property that you do not live in, any business you have a financial interest in etc. Where the value of an asset is taken into account and this means the capital is above the threshold (currently £23,250) the full cost of care will be charged.

In some cases, it may be necessary for us to request a declaration of your spouse/partners' finances to consider a "joint assessment" (for example if you are in receipt of state benefits paid to you in joint names) and in some cases it may be beneficial for us to consider both of your finances in our assessment. We would encourage you to complete the form with both your and your spouse/partners' financial information so that we can consider if a joint assessment would result in you paying a lower contribution.

The assessment to determine your contribution for residential/nursing care considers:

We consider the total income of the person (including tariff income from capital which is a £1 per week income *for every £250 of capital you hold between £14,250 and £23,250 – e.g. £18,789 capital attracts a £19 per week calculated as $18789 - 14250 = 4539$ divide by $250 = 18.156$ which is rounded up to the next whole £*), notional income (*income you are entitled to and haven't claimed*) and any other income such as income from rent or non-dependent income). This gives us your "gross" income.

The formula used to assess your contribution is:

Gross Income

LESS any income or benefits to be disregarded as per the Care Act.

LESS an amount for the *individual's personal expenses* known as the Personal Expenses Allowance (as determined by the Department of Health).

LESS qualifying additional expenses, for example your % liability for a mortgage or property insurance.

THIS EQUALS the affordable weekly amount.

Property or other assets the person owns, or part owns, may also be considered in some circumstances and where this is the case a person could be assessed as liable to pay the full cost of their care. For more information, please see the care act 2014 annex C.

Interim Contribution for residential care pending full assessment

- Where you move to residential accommodation as an interim measure, the care home may be asked to collect an interim contribution from you. This will be either **£206.20** per week for a person of pension age or **£108.60** for a person of working age (these figures are correct as of April 2026 and are subject to change, usually with effect from April of each year).
- This is the amount a person would pay if they were in receipt of the state benefit income for their age, had no other income and has capital/assets valued at below £14,250.
- The assessed contribution, when known, will be backdated to the appropriate date.

How non-property capital, savings & investments affect the

assessment?

- If you have total capital valued over £23,250, you will be classed as “self-funding” and required to pay the full cost of your care.
- If you hold total capital valued at between £23,250 and £14,250, an income from capital, called tariff income, will be included as an additional income available to you in the assessment. Tariff income is a £1 per week income for every £250 of capital you hold between £14,250 and £23,250 – e.g. £18,789 capital attracts a £19 per week calculated as $18789 - 14250 = 4539$ divide by 250 = 18.156 which is rounded up to the next whole pound.
- If you hold total capital of less than £14,250, it is fully disregarded & not included in our assessment.
- Some types of capital may be disregarded as per the Care Act 2014.

NOTE: having capital of less than £23,250 or less than £14,250 does not mean a person does not have to pay a contribution towards care fees. A financial assessment will be completed to determine the contribution based on your financial situation.

When do I find out what I have to pay?



You will be sent a notification letter explaining the amount you have to pay. This will be provided after the financial assessment has been completed. We will endeavour to provide this to you within 2 weeks of the date you provide the full information required to complete the assessment.

How do I pay?

- Where you remain in your own home - You will receive an invoice from Swindon Borough Council for payment, all payment options available are included. Care services are invoiced on a 4 weekly basis and in arrears.
- Please note the initial invoice may be higher than subsequent invoices because it will include any client contribution charges backdated to the effective date of the assessment. Thereafter, invoices should be based on the assessed weekly Client Contribution and will typically cover a four-week billing period.
- Please note, if you are returning home with care services in place at the point of hospital discharge, be aware that the funding for this is subsidised for up to 6 weeks. Your full cost or assessed weekly client contribution charges would be applied from the date your long-term care assessment starts. It is also of importance to note, if you have previously been supported by Intermediate Care Services and received Homefirst services, this could be chargeable from the date of discharge.
- Where you have a Direct Payment – you are required to make

payment for your contribution to your Direct Payment account.

- Where you reside in residential accommodation – You will receive an invoice from the Provider/Company owning the accommodation for payment. You should contact the Provider for more details as to payment options and frequency of invoices.
- Respite Care: If you are in a situation where you would like to explore respite care, your first step is to contact adult social care to request a Care Act Assessment and subsequent Financial Assessment. If you meet the criteria for respite services following an assessment, Swindon Borough Council will discuss the charging arrangements with you. In most situations, the charges for respite care are paid directly to the care home and Swindon Borough Council will collect your assessed client contributions for this service from you. If your assets or savings are above the thresholds, you will likely be responsible for covering the costs privately.

What should I do if I disagree with the assessment or need more information?

You will be provided with a full breakdown of the financial information used in the assessment. If you feel this is incorrect, you can contact the Financial Assessment Team to ask for a review:

fteam@swindon.gov.uk (for care at home).

OR rteam@swindon.gov.uk (for residential / nursing care).



Is there anything I need to do?

Yes, please see below;

In all cases:

- The assessor may identify that they believe you may have an entitlement to additional income or benefits. They will notify you of this and ask that you make an application. You must apply and provide evidence of the outcome of the application as the increased income you receive may affect the client contribution assessment.
- If we believe you have an entitlement to benefit or income that you do not apply for, we can include this as “notional” income in our assessment even if you do not actually receive it. Additional income or benefit received would lead to an increase in the client contribution you are asked to pay and so you must notify us of any changes.
- Notify us of any changes in circumstances as these may affect the assessed client contribution (e.g. any change in your income, capital or household).
- Notify us when you are approaching the threshold of £23,250 and a financial assessment needs to be undertaken.

Residential care

You must notify the Department for Work & Pensions of your move to ensure:

- They review your state benefit entitlement.
- They review your wife/husband/partner’s state benefit entitlement.
- They are notified of any dates that you were in hospital.

This is because a stay of 4 weeks or more in hospital and/or a move to residential accommodation which exceeds 4 weeks may affect state benefit and state pension entitlement.

- Your wife/husband/partner must be aware that your income will be used to pay your contribution toward your care fees and must not be used for other expenses.
- If you were the only resident in a rented property and your move to residential accommodation is intended to be permanent, you should end your tenancy.
- If there are other people remaining in a rented property, they would become liable to pay the housing costs, such as rent, council tax, utility bills etc. They may need to contact the landlord to discuss the ongoing tenancy.
- If the person remaining in the property is on a low income, they may be entitled to additional benefit income or assistance to pay rent (they should contact the Department for Work & Pensions).

You can find information on benefit entitlement and departments by visiting the www.gov.uk website.

You must inform the Council you would ordinarily pay Council Tax to:

- Where you were living alone and have moved to residential accommodation on a permanent basis, you should apply for an exemption. This can be backdated to the date you vacated the property (to include any period in hospital).
- Where someone else remains in the property and where they are now the only adult resident they can apply for a “single person discount”.
- Where someone who remains in the property is on a low income, they

may be able to claim assistance towards their council tax payments.

For people who pay council tax in Swindon, more information can be found on the Council Tax pages on the Council's website:

www.swindon.gov.uk/counciltax

Owned Properties

- If you remain living in your own home and have a financial interest in any other property, land or business, the value of this asset may be considered. The value of any property you occupy as your main home is disregarded
- If you move to residential/nursing care accommodation and have a financial interest in any property, land or business, including the property you previously occupied as your main home, the value of this asset may be considered, unless it is considered to be disregarded (as per the Care Act 2014).
- If the assets/property value included in the assessment mean that your total capital assets are valued over £23,250 you will be liable to pay the **full cost of your care**.

The Social Worker will discuss this further with you.

In all cases we would advise you to **seek independent financial advice** to understand:

- Whether the property/asset would be considered
AND
- where the asset will be considered, to understand the options that

may be available to you to secure funds against the asset, to enable you to make payment of the full cost of your care.

What should I do if my financial circumstances change?

If there are any changes to your financial situation you must inform us as this may affect what you need to pay.

You can find more information and complete the online financial declaration form:

<https://www.swindon.gov.uk/payforhomecare>

https://www.swindon.gov.uk/info/20011/adult_social_care_and_support/941/paying_for_residential_and_nursing_home_care

Contact:

Financial Assessment Team contact details:

Fteam@swindon.gov.uk (for paying for homecare)

Rteam@swindon.gov.uk (for paying for residential/nursing care)

Address:

Financial Assessment and Benefit Team
Swindon Borough Council
Civic Offices
Euclid Street
Swindon
SN1 2JH



What happens if I don't pay?

The Credit Control team will contact you if payments are not made against invoices issued by the Council.

The care provider will chase payment if payments are not made against invoices they issue.

The direct payment team will monitor direct payment accounts and conduct regular audits where you may be required to provide detailed accounts of how the direct payment money has been utilised.

This paying for guide was updated July 2026.

Important to know

This leaflet gives general information to help you understand how paying for care works. Everyone's situation is different, and the rules can change. Please don't rely on this leaflet alone when making decisions. We recommend getting independent advice from a financial adviser, solicitor, or another professional who can look at your personal circumstances. While we've done our best to keep this information accurate, Swindon Borough Council can't take responsibility for any problems that might arise from using it.