Funding yourself

If you arrange your own care home, then you can choose whichever care home you would like to live in, provided that the care home agrees that it is a suitable place to meet your care and support needs.

A placement arranged by the Council and additional costs (or top up)

If the Council arranges your care home placement certain steps have to be followed. Firstly your care and support needs will be assessed. As part of that assessment the Council will work with you to determine the best way to meet your care and support needs. If the only way to meet your care and support needs is to arrange a care home placement for you, then the Council will always offer you a choice of at least two different care homes. The Council will try to ensure that those two care homes are willing to provide a placement at the Council’s standard rate. You can also choose to go to any other care home that is suitable to meet your needs, whether it is within Carmarthenshire or not. However if the care home that you choose is more expensive than the ones offered by the Council, and if you want the Council to arrange for you to go to that care home, there will usually need to be someone other than you who is willing to pay the difference in cost. This difference in cost between the care homes offered by the Council and the one you have chosen is sometimes called a ‘top up’ or an ‘additional cost’. For the purposes of this document we will refer to it as an additional cost.

Who can pay the additional cost?

Normally you cannot pay the additional cost. The reason why you cannot pay the additional cost is because the law does not normally allow it. However if you have a property and are willing to enter into an agreement with the Council, called a deferred payment agreement, it may be possible for you to pay the additional cost yourself. For more information on deferred payment agreements please see our Factsheet on Deferred Payments.
In most cases another person like a relative will have to agree to pay the additional cost. It is important that this person understands that they will need to show the Council that they can afford this additional cost, both now and in the future, given that you could be staying in the care home for a while. This may include being asked by the Council to provide evidence of their ability to pay, such as producing bank statements.

What happens if I cannot find someone to pay the additional cost or they do not have enough money to pay?

If you do not own a property or you cannot or do not want to enter a deferred payment agreement where you do own a property, then you will have the choice of at least two care homes offered by the Council. Alternatively you can still choose to arrange your own care home without involving the Council. However please contact us in such situations and we can advise you further.

What happens if the money to pay the top up runs out?

The Council will look at each case on its individual circumstances, however it is possible that you may need to move care homes. It is therefore important that you ensure that there is sufficient money to pay the top for the likely duration of the placement, before moving into the care home.

What happens if my care home is funded under Section 117 of the Mental Health Act?

We would invite you to discuss your situation with your social worker.

If you would like this leaflet in large print, Braille or on audio, please ☏ 01267 228703