

# Charging and paying for adult care services

## Getting care and support as an adult

If you are aged 18 or over and find it difficult to manage everyday tasks because of age, illness, disability or a major change in your life, you might be able to get care and support.

This information is for:

- people who need care and support
- carers
- anyone planning for future care needs

There are different types of support to help you stay independent for as long as possible. This support might come from:

- friends or family
- local voluntary organisations
- Adult Social Care

You will need to [be assessed to find out if you can get for support](#) from the council's Adult Social Care service. If you are eligible for support, [you will also have a financial assessment](#). This will work out how much you need to pay towards the cost of your care.

If you care for someone you may be able to get help from the council. You will need to [complete a Carer's assessment to find out what help you can get](#).

Support in your community might help you stay independent and delay the need for more care in the future.

The Care Act 2014 says care and support can include:

- accommodation in a care home or other setting
- care and support at home or in the community
- counselling and other types of social work
- goods and facilities
- information, advice and advocacy

This includes different types of social care, which are explained on the following pages.

## Care in the home, community or day care (non-residential)

Care in the home, community or day care (non-residential)

You might be able to get support to help you stay independent at home or in your local area. This could include the type of support listed below.

### Assistive technology

Electronic devices that help you live safely and independently at home.

## **Day care**

Support in a community setting to help with your health, care, nutrition, social life and daily needs.

## **Domiciliary care**

Care workers who visit you at home to help with daily tasks.

## **Extra care housing**

Homes like flats, bungalows or retirement villages with care and support available. This is popular among some older people as an alternative to a care home.

## **Extra care independent living**

Self-contained flats with care and support for people who have been assessed as needing help.

## **Mobile nights**

Care visits during the night to help you stay safe and independent at home.

## **Reablement**

Short-term support to help you regain confidence and skills for daily living.

## **Respite care**

A break for carers while the person they care for is looked after by someone else. This could be at home, in a day centre or in a care home.

## **Supported living**

Help for people who live in their own home or tenancy, to stay safe and live as independently as possible.

## **Transport**

Help with travel may be available, for example to attend a day centre. This depends on Wirral Council's transport policy.

## **Nursing care**

Nursing care is for people with complex health conditions who need specialist support. Nurses who provide this care are registered and trained to manage difficult medical needs. They will look after your care in full and speak to other health professionals when needed. Funded Nursing Care (FNC) is paid for by NHS Cheshire and Merseyside.

## **Nursing EMI**

Nursing EMI homes are for people with dementia who cannot be cared for at home. To get this type of care, you must have needs linked to mental health or dementia and need a nurse to check on you all day and night.

## **Residential care**

Residential care is for people who cannot be looked after at home. It means living in a care home where staff help with daily needs. There are different types of residential care depending on what support you need.

## **Residential EMI**

Residential EMI homes are for people with dementia who cannot be cared for at home. To get this type of care, you must have needs linked to mental health or dementia, but you do not need a nurse to check on you all the time.

## **Short term care**

Short term care is for a short time only. It can last from a few weeks to a few months. This care helps people who are ill, hurt, or recovering from surgery.

[Visit the Wirral Infobank website](#) for more information about services available in Wirral.

## **Personal budget**

A personal budget gives you more choice and control over how your care and support needs are met.

The council will work out how much money you need for your assessed care and support. You will then get a personal budget and guidance on how to spend it.

Your personal budget will show:

- the amount you will pay towards your care and support after your financial assessment
- the amount the council will pay towards your assessed needs

You can choose to:

- take a direct payment and arrange your own care
- ask the council to manage your budget for you

If you choose a direct payment, you will be responsible for arranging your care. This may include becoming an employer if you hire carers. The council will review your care to make sure it meets your assessed needs.

[Find out more about direct payments](#)

# How savings affect the cost of care

## How savings affect the cost of care

If you have more than £23,250 in savings or other capital, you will pay the full cost of your care. This includes your share of any jointly held money. If the council arranges care services for you, you will pay the full cost of those services.

If you have more than £23,250, you can ask the council to arrange non-residential care and support services for you. There is a one-off arrangement fee of £90 (2025/2026). This covers the cost of arranging care, as set out in section 14 of the Care Act 2014.

## Contributing to the cost of your care

If you have savings between £14,250 and £23,250, you will pay a contribution towards the cost of your care. This is known as a tariff income contribution. This is £1 for every £250 (or part of £250) you have over £14,250.

### Example of a tariff income contribution

If you have £15,000 in savings:

- the first £14,250 is ignored
- £750 is left
- there are three lots of £250 in £750
- your tariff contribution will be £3 per week

This amount is added to your weekly income when we work out your financial assessment.

## When charges start

If the council arranges care services for you, charges start from the day your care begins. Your first invoice may take up to 12 weeks to arrive. It will include backdated charges from the start of your care.

It is a good idea to set aside money for this first bill.

# Agreed Non-Residential fees and charges

## Agreed Non-Residential fees and charges

### April 2025 to March 2026

| Non-Residential Services          | Unit          | Charge 2025/26 |
|-----------------------------------|---------------|----------------|
| Assistive Technology (Fall Alarm) | Per week      | £2.50          |
| Home Care                         | Up to 1 hour  | £22.70         |
| Home Care                         | Up to 45 mins | £17.03         |

| <b>Non-Residential Services</b>         | <b>Unit</b>    | <b>Charge 2025/ 26</b> |
|---|----------------|------------------------|
| Home Care                               | Up to 1/2 hour | £11.35                 |
| Home Care                               | Up to 15 mins  | £5.68                  |
| Day Care                                | One day        | £50.00                 |
| Day Care                                | One session    | £25.00                 |
| Specialist Extra Care-Adults (18 to 64) | Hourly         | £23.02                 |
| Specialist Extra Care-Adults (18 to 64) | Per night      | £179.47                |
| Mobile Night                            | Per hour       | £47.04                 |
| Supported Living Night                  | Per night      | £179.47                |
| Supported Living                        | Per hour       | £23.02                 |
| Transport (flat rate)                   | One journey    | £9.90                  |

## Charges for Extra Care Housing (age 55 and over)

Charges for Extra Care Housing (age 55 and over)

| <b>General Extra Care Housing</b>  | <b>Band 1</b>          | <b>Band 2</b>              | <b>Band 3</b>             | <b>Band 4</b>              | <b>Band 5</b> |
|------------------------------------|------------------------|----------------------------|---------------------------|----------------------------|---------------|
| Hours of support received per week | Between 0 and 1/2 hour | Over 1/2 and up to 5 hours | Over 5 and up to 10 hours | Over 10 and up to 15 hours | Over 15 hours |
| Charge per week                    | £10.06                 | £50.30                     | £150.90                   | £251.50                    | £352.10       |

| <b>Direct Payments</b>   | <b>Rate</b>     |
|--|-----------------|
| Personal Assistant (Where applicable, additional payments to be received for holiday pay, insurance, employment on-costs). | £12.60 per hour |
| Sleeping Night   | £113.40         |

| <b>Shared Lives Care Type</b> | <b>Rate</b>     |
|-------------------------------|-----------------|
| Day Support                   | £12.60 per hour |
| One Band Fee Rate             | £415.66         |

## How we work out charges for non-residential services

How we work out charges for non-residential services

If you receive care and support arranged by the council (not in a care home), you will need to keep some money for your living costs. This is called the Minimum Income Guarantee.

This allowance for normal living expenses is included in your financial assessment.

Your weekly charge is based on this calculation:

- your total weekly income and benefits
- minus your allowance for normal living expenses
- minus rent, mortgage or council tax you pay
- minus disability-related costs
- equals your disposable income

Your weekly charge will be 100% of your disposable income. We ignore the mobility part of Disability Living Allowance in this calculation.

## **Disability-related costs**

If you get disability benefits and have extra costs because of your disability, tell your financial assessor. These costs may be added to your care plan after review.

# **How we work out charges for respite or short-term care**

How we work out charges for respite or short-term care

## **If you have more than £23,250 in savings**

If you have more than £23,250 in savings you will pay the full cost of your placement. This includes your share of any jointly held capital. This is the amount the Department of Adult Social Care pays.

The value of your home is not included if you are a temporary resident.

## **Respite care**

If you have less than £23,250 in savings:

- you will pay a weekly contribution based on the non-residential charging rules
- if you already pay for non-residential services (such as home care, transport or day services), you will keep paying the same weekly charge during respite care
- if you do not receive any services now, we will carry out a financial assessment to see if you need to pay a weekly contribution

## **Short-term care**

If your stay is temporary (8–52 weeks) and you plan to return home, you will be charged using the residential care charging rules.

Your financial assessment will allow for ongoing costs such as:

- mortgage or rent
- council tax
- building insurance
- utilities (gas, electricity, water, basic heating in winter)
- reasonable property maintenance

Extra allowance will be made if you have a partner living at home.

## Residential care weekly standard rates (2025/26)

| Service           | Weekly standard rate |
|-------------------|----------------------|
| Residential       | £718.00              |
| Residential (EMI) | £832.00              |
| Nursing           | £778.00              |
| Nursing (EMI)     | £855.00              |

## Charging for residential care when your property is included

Charging for residential care when your property is included

### The 12-week disregard

When you move into a council-funded care home or nursing home, the value of your property is ignored for the first 12 weeks. This is called the 12-week disregard. It gives you time to decide what to do with your property and how you will pay for future care.

The 12-week disregard starts from the date your care becomes permanent. It includes the 4-week trial period. During this time, only the value of your property is ignored. You will still pay towards your care based on your income and savings. A deferred payment agreement may help with these costs.

### How charges work

Charging will work as follows:

- In weeks 1 to 12 the value of your property is ignored. You pay an amount based on your income and savings.
- After 4 weeks, if you get Attendance Allowance, Disability Living Allowance or Personal Independence Payment, these benefits must stop. The Department for Work and Pensions will do this.
- From week 13 the value of your property is included. You will pay the full cost of your care and will be classed as self-funding. Your benefits can start again.

If you use the deferred payment scheme, you can keep up to £144 per week as disposable income. This is set by the government. You can choose to keep less, but we will not ask you to.

### Top-up payments

You or someone acting for you may want care or accommodation that costs more than the amount in your personal budget. This extra cost is called a top-up payment.

If you or a third party can afford the top-up, we can agree to this. If you have a deferred payment agreement, you may be able to add the top-up cost to it, if there is enough equity in your home.

Talk to your social worker or financial assessor about this. You can also get independent advice.

# How to pay for adult care

## How to pay for adult care

You will get an invoice for your charge every 4 weeks. You can pay in the following ways:

- by direct debit
- by telephone
- online
- by standing order
- at a post office or pay point
- by cash or cheque

Details of all payment methods are on the back of your invoice.

## Deferred payment agreements

If you have a deferred payment agreement, you may get two invoices every 4 weeks. This depends on the terms of your agreement.

The first invoice is for any difference between your weekly assessed charge and the amount agreed to be deferred. You need to pay this straight away.

The second invoice shows the amount being deferred against your property. You will pay this in the future.

# Choosing your care accommodation

## Choosing your care accommodation

If we are responsible for meeting your care and support needs, and your assessment shows you need a certain type of accommodation, you can choose between different providers of that type. This is possible if:

- the accommodation meets your assessed needs
- the cost is not more than the amount in your personal budget for that type of accommodation
- if the cost is higher than your personal budget, you agree to pay the difference
- the accommodation is available
- the provider agrees to a contract with us to deliver care at the rate in your personal budget and on our terms and conditions

# How we work out charges for residential care

## How we work out charges for residential care

If you have more than £23,250 in savings, you will pay the full cost of your placement. This includes your share of any joint capital.

You can keep a weekly personal expenses allowance of £30.65 (2025/26). This is set by the Government under Section 14(7) of the the Care Act 2014.

The rest of your income and benefits are usually included in your financial assessment.

## Income and benefits we ignore

The following benefits and income are ignored when assessing your charge:

- Direct Payments
- Guaranteed Income Payments for veterans
- War Pension Scheme payments (except Constant Attendance Allowance)
- Mobility component of Disability Living Allowance
- Mobility component of Personal Independence Payment
- regular charitable or voluntary payments

Income we partly ignore:

- first £10 of War Widows Pension
- If you have an occupational pension, it will be included. If you have a partner at home, they can claim 50% of this pension.

For a full list of benefits we include or ignore, [see Annex C of the Care Act 2014 guidance](#).

## Using your property to help pay for your care

Using your property to help pay for your care

You can use the value of property you own to help with your care costs. This is called a deferred payment agreement. It is a way to help you pay for care without having to sell your home during your lifetime.

## How deferred payment agreements work

A deferred payment agreement works like this:

- Wirral Council pays part of your care costs now and recovers the money later, using your home as security
- you pay a weekly amount based on what you can afford from your income and savings
- the rest of the cost is deferred and becomes a debt against your property
- You can keep up to £144 per week as disposable income if you choose. This means the amount you defer will be higher.

The debt is usually paid when your home is sold. You can end the agreement at any time, for example if you sell your home. If not, the agreement ends when you die and the debt is paid within 90 days.

## Why use a deferred payment agreement?

A deferred payment agreement gives you time and flexibility to decide if and when to sell your home. It means you will not be forced to sell your home during your lifetime to pay for care.

## Costs for a deferred payment agreement

There are fees for setting up and managing the agreement:

|                            |                 |
|----------------------------|-----------------|
| Set-up fee (admin)         | £350            |
| Set-up fee (legal)         | £450            |
| Changes to the agreement   | £100 per change |
| Repayment of the agreement | £200            |

Interest is charged on the amount deferred. The rate is based on government borrowing costs plus 0.15%. It changes twice a year, on 1 January and 1 July. You will get regular statements showing what you owe.

Other costs may include Land Registry fees and property valuation.

If you have costs for maintaining your home while in care, these will be considered in your financial assessment.

## Who can apply for a deferred payment agreement?

You must:

- have less than £23,250 in savings (not including your property)
- be assessed as needing permanent residential or nursing care in a registered care home
- own or part-own a property that is registered with the Land Registry and is not subject to a property disregard
- have mental capacity to agree to the arrangement or have a legally appointed representative who can agree for you

If your property is not registered with the Land Registry, you must arrange this at your own cost. Your financial assessor can advise you.

While in the agreement, you must:

- have someone responsible for maintaining your property and pay any costs
- keep your property insured
- pay your agreed weekly contribution. If you do not pay, the council may add this debt to the loan
- make sure there are no other interests on the property, such as mortgages or equity release, unless approved by the council

The council must be able to secure the debt against your property before the agreement starts. Until the agreement is complete, you are responsible for any care costs and may be subject to normal debt recovery processes.

## Legal agreement

You will sign a legal agreement with Wirral Council. We will place a legal charge on your property to secure the debt. We cannot cancel the agreement without your consent.

## Other ways to pay for adult care

Other ways to pay for adult care

### Renting your property

You may choose to rent out your property. This could give you enough income to pay for your care. Renting has advantages:

- you will not build up a debt
- you will not pay interest or administration charges
- your property will be occupied
- your tenant will pay utilities and Council Tax, reducing your costs

If renting does not give you enough income, you can still use a deferred payment agreement, but you will defer less against your property.

## Other options

Other options include:

- equity release products (these depend on your circumstances)
- paying the full cost of your care from your income and savings
- a family member paying some or all of your care costs

You should get independent financial and legal advice before deciding what is best for you.

## Invoicing and billing dates for adult care

Invoicing and billing dates for adult care

### Non-Residential Services

| Service from | Service to | Invoice date | Direct Debit collected |
|--------------|------------|--------------|------------------------|
| 24/02/2025   | 23/03/2025 | 12/05/2025   | May                    |
| 24/03/2025   | 20/04/2025 | 30/05/2025   | June                   |
| 21/04/2025   | 18/05/2025 | 20/06/2025   | July                   |
| 19/05/2025   | 15/06/2025 | 17/07/2025   | August                 |
| 16/06/2025   | 13/07/2025 | 13/08/2025   | September              |
| 14/07/2025   | 10/08/2025 | 09/09/2025   | September              |
| 11/08/2025   | 07/09/2025 | 06/10/2025   | October                |
| 08/09/2025   | 05/10/2025 | 03/11/2025   | November               |
| 06/10/2025   | 02/11/2025 | 01/12/2025   | December               |
| 03/11/2025   | 30/11/2025 | 05/01/2026   | January                |
| 01/12/2025   | 28/12/2025 | 22/01/2026   | February               |
| 29/12/2025   | 25/01/2026 | 18/02/2026   | March                  |
| 26/01/2026   | 22/02/2026 | 17/03/2026   | April                  |

### Residential Services

| Service from | Service to | Invoice date | Direct Debit collected |
|--------------|------------|--------------|------------------------|
| 10/03/2025   | 06/04/2025 | 07/05/2025   | May                    |
| 07/04/2025   | 04/05/2025 | 28/05/2025   | June                   |
| 05/05/2025   | 01/06/2025 | 23/06/2025   | July                   |
| 02/06/2025   | 29/06/2025 | 21/07/2025   | August                 |
| 30/06/2025   | 27/07/2025 | 18/08/2025   | September              |
| 28/07/2025   | 24/08/2025 | 17/09/2025   | October                |
| 25/08/2025   | 21/09/2025 | 09/10/2025   | October                |
| 22/09/2025   | 19/10/2025 | 05/11/2025   | November               |
| 20/10/2025   | 16/11/2025 | 02/12/2025   | December               |
| 17/11/2025   | 14/12/2025 | 06/01/2026   | January                |
| 15/12/2025   | 11/01/2026 | 26/01/2026   | February               |
| 12/01/2026   | 08/02/2026 | 23/02/2026   | March                  |
| 09/02/2026   | 08/03/2026 | 20/03/2026   | April                  |

## Top-ups

The additional sum for your preferred care or accommodation above that exceeds your offered personal budget.

| Service from | Service to | Invoice date | Direct Debit collected |
|--------------|------------|--------------|------------------------|
| 24/02/2025   | 23/03/2025 | 09/04/2025   | April                  |
| 24/03/2025   | 20/04/2025 | 29/04/2025   | May                    |
| 21/04/2025   | 18/05/2025 | 27/05/2025   | June                   |
| 19/05/2025   | 15/06/2025 | 24/06/2025   | July                   |
| 16/06/2025   | 13/07/2025 | 22/07/2025   | August                 |
| 14/07/2025   | 10/08/2025 | 15/08/2025   | September              |
| 11/08/2025   | 07/09/2025 | 15/09/2025   | October                |
| 08/09/2025   | 05/10/2025 | 08/10/2025   | October                |
| 06/10/2025   | 02/11/2025 | 04/11/2025   | November               |
| 03/11/2025   | 30/11/2025 | 02/12/2025   | December               |
| 01/12/2025   | 28/12/2025 | 02/01/2026   | January                |
| 29/12/2025   | 25/01/2026 | 27/01/2026   | February               |
| 26/01/2026   | 22/02/2026 | 24/02/2026   | March                  |

# Struggling to pay adult care costs

## Struggling to pay adult care costs

If you are finding it hard to pay your assessed charge or your financial situation has changed, contact the Personal Finance Unit on 0151 666 5222. They will try to help you.

If you already have a debt, contact the Collections and Recovery Team on 0151 666 3228 to discuss repayment options.

We may ask you to complete an income and expenditure form. This helps us work out what you can afford to pay based on your income and outgoings.

You can also ask if a deferred payment agreement under the Care Act 2014 could help you. You may want to take independent financial advice before making a decision.

# Getting help to manage your affairs

## Getting help to manage your affairs

If you need help managing your care, finances or decisions, there are several options. The right option depends on how much help you need and whether you have capacity to make decisions.

## Authority to discuss

You can nominate someone to discuss your care, charging and financial records with us. You can only do this if you have the mental capacity to nominate someone. They will not be able to make decisions for you.

## Department for Work and Pensions (DWP) Appointee

You may not be able to manage your benefits because you lack capacity or are severely disabled. In this case, a relative or friend can apply to become your DWP Appointee. They can receive and manage your benefits for you. They cannot access your bank account for anything else. This is different from a Power of Attorney.

## Lasting Power of Attorney (LPA)

If you have capacity, you can make a Lasting Power of Attorney. This allows someone you trust to make decisions for you. There are two types of LPA:

- Health and welfare – decisions about your care and treatment
- Property and financial affairs – decisions about your money and property

LPAs must be registered with the Office of the Public Guardian. A financial LPA can be used straight away once registered. A health and welfare LPA only takes effect if you lose capacity.

[Find out more about Power of Attorney](#)

# If you lose capacity and do not have a Power of Attorney

Someone involved in your care can apply to the Court of Protection to become your Deputy. They can make decisions about:

- property and financial affairs
- health and welfare
- or both

If no one can apply, Wirral Council's Financial Protection Team may apply to manage your property and finances.

[Find out more about the Court of Protection](#)

## Financial assessment queries, appeals and complaints

Financial assessment queries, appeals and complaints

If you think your assessed contribution is wrong, your circumstances have changed, or you do not understand the outcome, you can ask us to review it.

### How to request a review

Contact us on 0151 666 5222 or email [personalfinanceunit@wirral.gov.uk](mailto:personalfinanceunit@wirral.gov.uk). Put Review in the subject line.

We may ask for evidence. We aim to complete reviews within 14 working days.

If the decision was wrong, we will update your contribution and tell you the new amount. If it was correct, we will explain why.

### How to appeal

If you are not satisfied after the review, you can appeal. Email [personalfinanceunit@wirral.gov.uk](mailto:personalfinanceunit@wirral.gov.uk) with Appeal in the subject line, or write to:

Benefits Service  
PO Box 290  
Wallasey  
CH27 9FQ

The Complaints, Disputes and Appeals Officer will check that:

- the charge follows council policy
- the correct process was used
- the decision is fair and consistent

### While your appeal is considered

You will still get invoices based on your original assessment. You should keep paying them to avoid debt.

If your appeal is successful, we will refund or credit any overpayments. If it is rejected, we will explain why and your original assessment will stand.

## Complaints about adult care

If you are not happy with any part of our service you are entitled to make a complaint.

[Find out how to make complaint about adult social care](#)

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