

Self-funders *factsheet*

This factsheet has been produced in conjunction with the Adult Care Charging Policy 2020 and we advise you read [the full policy](#).

A self-funder is someone who is required to pay for the full cost of their care and support. This is most common where you have income, savings, investments, or assets adding up to over £23,250. This figure is set every year by the Government.

If you do not provide the information we need to complete a financial assessment or, if we have assessed you as not having eligible care needs under the Care Act, you will also have to pay the full cost of care.

Paying for community support

Community support is a term used to describe a range of services to support you living in your own home.

If you are a self-funder, you are always entitled to a free assessment of your care needs. Following this you can go on to arrange your own care. Sometimes people prefer to use the council to arrange services on their behalf to meet their needs. If you wish for the council to arrange community support (non-residential care) to meet your needs, rather than making your own arrangements, you will be charged a one-off, non-refundable arrangement fee of £445. This fee addresses the initial setup and administrative costs associated with arranging your care provision.

You can also secure the services of an independent social worker or broker should you wish to do so for example, to manage your care packages. However, remember that you are entitled to a free assessment of your needs from the council.

While paying for your care, the amount of your savings and investments may reduce. You should let us know when this amount gets close to the set national capital limit (£23,250). We ask that people contact us when their funds are approaching £30,000 to allow an opportunity to undertake assessments with you before you reach the capital limit (threshold). This applies to whether your care is residential or support to live at home.

Deprivation of Assets

Whilst people have a right to spend their money in a way they choose, people with foreseeable eligible care needs have a responsibility to preserve their capital to pay towards their care. Deprivation of assets means you have intentionally decreased your overall assets, by putting them outside of the reach of the council to avoid or decrease the amount that you may be asked to pay towards any care or support charges. Lincolnshire County Council can, when assessing your eligibility for assistance, look for evidence of deliberate, or intentional, deprivation of assets; this could be for example gifting money, transferring property or other assets.

Any gifting including that under the Inland Revenue Inheritance tax thresholds, could be deemed as a deliberate deprivation of assets in order to achieve local authority financial eligibility prematurely.

Should the council conclude that you have deprived yourself of assets in such a way as to avoid or reduce your charges, the council is entitled to treat you as still possessing that asset and it will be included in your assessment as "notional capital." This could mean that you will not be able to access state support. You can also deprive yourself of income, and, if you do so, this too will be included in your assessment as "notional income"

You can find out further information about deprivation of assets in the [Adult Care Charging Policy](#). Ask your assessor for a copy or visit the Council website: <https://www.lincolnshire.gov.uk/assessments-finances/financial-assessments>

You can also find out further information and some examples of common ways in which you may be considered to be depriving yourself of assets in the [Care and Support Statutory Guidance](#) in Chapter 8 (Charging and Financial Assessments) and Annex E (Deprivation of assets).

Independent advice

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

You may also wish to take legal advice from a solicitor to assist you with any proposed arrangements. Should you wish to do so, the following link might be helpful: solicitors.lawsociety.org.uk/

Other factsheets available & contacts

Paying for Adult Care
Paying for Residential Care
Deferred Payments
Charging for Community Care
Direct Payments

If you need to contact us:

Team	Contact details
Adult Care and Community Wellbeing Customer Service Centre	Phone: 01522 782155 Email: customer_services@lincolnshire.gov.uk Website: www.lincolnshire.gov.uk

Lincolnshire County Council, in accordance with current legislation, wants to treat everyone fairly.

Although we do not translate things as a matter of course, there are times when the language barrier prevents people from accessing a service. In such cases it may be appropriate to provide an interpreter or written translation. Further information can be found at Lincolnshire County Council's [website](#).

In line with the Accessible Information Standard, where a customer needs this document in a different format, for example, large print, braille or easy read, they should contact us on 01522 782060.