

Fact sheet

Last Review Date: June 2026

Next Review Date: June 2028

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Paying for your care

The council will ask you to pay toward the cost of your care or support services you receive. We use government guidance to help us work out what you can afford to pay. Under current legislation, if your savings exceed £23,250 you will be required to find the full costs of your care.

Legal Representative

If you have someone who helps you manage your financial affairs they will need to be your DWP appointee, Deputy or Power of Attorney if you want the council to send invoices and financial information to them.

You can view more information in the Independent Age guide: [Managing my affairs if I become ill](#) or call them for free on 0800 319 6789.

Financial Declaration

We ask you to complete a financial declaration so we can work out how much you will be required to pay towards the cost of any care the Council funds. The Government pays a variety of state benefits to help people with disabilities and care needs pay for care. We look at your individual financial situation and make sure you are getting all the benefits and allowances you may be entitled to. There are different financial assessment arrangements depending on whether you receive care in your own home or whether you are living in a residential home. Contact the Financial Case Management team on 01952 383820 or email fcmteam@telford.gov.uk to request a copy of the Charging Policy for Adult Social Care Non-Residential Services and the Charging Policy for Adult Social Care Residential Services.

If you don't complete a financial declaration or tell us about your financial circumstances, we will assume you can pay for the full cost of your care and we will charge you that amount.

By choosing the 'not disclose' option on the form, you are agreeing to our terms of paying the full cost of your care and we will confirm this in writing to you. If you don't pay, we will take action to recover any outstanding charges owed to us.

Care in a residential home

When we arrange for you to receive support in a care home you will be asked to pay towards the cost. The amount you have to pay depends on your income, benefits and savings. If you own a property and become a permanent resident in a care home the value of your property will usually be taken into consideration. The rules around this are complex and will be explained during your financial assessment. You will always be left with a personal expense allowance which is currently £31.80 each week.

If you own your property but want the council to pay for some of your care costs you can ask us to consider entering into a 'deferred payment agreement' with you. This will let you use the value of your home to pay for care. If we can agree to your request the council will place a 'Legal Charge' on your property so that the money can be paid to the council by you when your home is sold or paid by your executors from your estate.

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The Council will apply administrative charges and interest to the deferred amount.

Third party top up for residential care

Some care homes charge a fee which is more than the amount which Telford & Wrekin Council has decided is reasonable to pay for residential or nursing care. If you choose to go into one of these then a friend, relative or other person will need to agree to pay the extra amount to meet the price which the care home charges. You cannot pay this amount from your own income or your savings. This money will need to be paid by your relative or friend to the Council in addition to the money you pay to the Council towards the cost of your care.

Care in your own home or to support you in the community

The financial assessment will look into your income, benefits and the savings you have in a bank or building society, this includes any stocks and shares. We will not take into account the value of the home in which you live. We will look at any other property or assets you have when working out how much you have to pay.

If your circumstances change

If the Council helps to fund your care you are legally required to tell us about any changes to your income, savings or property that you own as this may affect the amount you have to pay. If you fail to tell us about any changes or try to reduce your assets (such as selling your home or giving money to others) so that it is not available to pay for care, we may reclaim any monies that you should have paid to the cost of your care.

Independent organisations and advice

There are organisations independent from the council that can advise you on all [financial matters](#), such as AgeUK, Society of Later Life Advisers, The Money Advice Service and Citizens Advice.

You can also ask for advice from our Financial Case Management team, who can give you contact details of advocacy organisations if you cannot find them.

Alternatively you can look on livewell.telford.gov.uk for information services that are available in the community that you can approach for help.

Understanding your financial assessment

If you do not understand any part of your financial assessment and would like an explanation, please contact the Financial Case Management team on 01952 383820 or email fcmtteam@telford.gov.uk.

The Council's social care charging policies ensure that a consistent approach is applied in all cases to determine a person's ability to contribute towards their Personal Budget and is consistent with the Care & Support (Charging and Assessment of Resources) Regulations 2014.

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