

## A Guide to Self Funding

### Who is a self funder?

You may be called a self-funder if you are meeting the full costs of your support without any help from the Council. This can include support to live independently at home or in a care home.

Bedford Borough Council can only make a contribution to the cost of your support if:

- We have assessed you as being eligible for support from us, under the Eligibility Criteria (see our leaflet - *A Guide to who Qualifies for Adult Services* for more details), and
- You have had a full financial assessment from us and we have told you that you do not have to pay for the full cost of your care.

### Why am I called a self funder?

If you have more than £23,250 in savings (2017/18), or your income covers the cost of your care, then we will not be able to make a contribution to the cost of your support. You will have to pay for this yourself. This is called self-funding.

Some people choose to be self-funders because they do not want to be financially assessed, or they prefer to make their own arrangements for support.

### What help can I get as a self funder?

Even if you don't think the Council will be able to make a financial contribution to

the costs of your support, and you think you will be funding all your support from your own resources, it makes sense to have a free assessment.

You may find you are entitled to help with the costs after all.

If we can't help with the costs, as a self-funder you are still entitled to the same free detailed help and advice in working out your needs and finding the right service as everyone else.

If you can't get financial help from us, there are many other ways we can help you.

- We can provide you with a **free** assessment of your support needs, which will help you to decide what kind of support will best meet your needs. It doesn't have to be in a care home; there are many other ways of meeting your needs that can help you to continue to live independently at home. You can arrange an assessment by contacting Bedford Borough Council on **01234 267422**. We will direct you to the correct team.
- We can give you free help and advice about organising your support.
- If you ask us to assess your need for support, we will review your needs on an annual basis or at your request if your needs change.
- Having an assessment of need and an annual review means we will have

your details on record. This means we can provide support when your savings drop below the savings threshold of £23,250. Most people are not aware of this and worry what they will do when their savings run out.

- You are entitled to free help from some of our preventative services, such as the Assessment & Enablement Team to help you get back up to speed.
- We will provide you with advice and guidance about services and opportunities that are available for you. You can also find information about services and opportunities for yourself using our online directory at **[www.bedford.gov.uk](http://www.bedford.gov.uk)**
- We can help you to deal with any comments or concerns you may have with your care provider, and can give you the details of voluntary organisations that can provide independent advice.
- Your safety is important to us - if you or someone you know is a victim of abuse - our Safeguarding team can help you to be safe or alternatively you may wish to contact the Police. Telephone numbers can be found at the end of this leaflet.
- We can help you receive advice about benefits. If your details are known to the department we can refer you to our benefit service delivered by Bedford Citizens Advice Bureau or if preferred you can go to them independently at 7a St. Paul's Square, Bedford MK40 1SQ.
- If you are considering long term residential or nursing care we can provide you with details of the homes and inform you what the council would be able to pay if / when your savings drop below the threshold of £23,250

- We also operate a deferred payment scheme. If you need residential support and you own your own home, you may be able to get a loan to help you with the payment of your care home fees. In return for a legal charge on your property, Bedford Borough Council will pay your care home costs, which you will then have to repay when the house is sold. However, you will not qualify for this if you don't have an assessment of need.

### What if I have a complaint about the quality of care?

If your support is provided by Bedford Borough Council, you can use our complaints form. You can find this in our leaflet called **Comment, Compliment, Complaint**.

If an independent provider provides your support, first make your complaint to them. If the matter is not resolved, contact the Care Quality Commission (CQC):

Tel: 03000 616161

Care Quality Commission  
Citygate  
Gallowgate  
Newcastle upon Tyne  
NE1 4PA.

Email: [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

### Useful local contacts

Age UK Bedfordshire, Tel: 01234 360510

Bedford Citizens Advice Bureau,  
Tel: 01234 867944 for advice Mon-Thurs  
10.00am to 1.00pm

Carers in Bedfordshire, Tel: 0300 111  
1919

Sight Concern, Tel: 01234 311555

Safeguarding Team 01234 276222  
adult.protection@bedford.gov.uk

Police (Vulnerable Adult Investigation  
Unit) Tel: 01582 473073

Emergencies: 999

Emergency Duty Team - (Adult Social  
Care out of hours service) Tel: 0300 300  
8123

## Finding out more

If you would like further copies, a large-  
print copy or information about us and our  
services, please telephone or write to us  
at our address below.

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## Contact Us

**Tel:** 01234 267422

### **Adult Social Care Services**

Bedford Borough Council  
Borough Hall  
Cauldwell Street  
Bedford MK42 9AP

**Email:** care@bedford.gov.uk