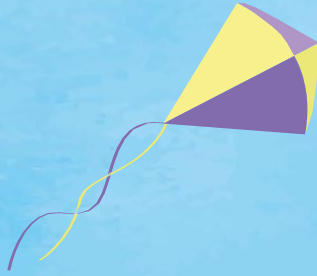


Residential Care: Top Ups



Disclaimer

This document has been produced by Bracknell Forest Council for general information and guidance purposes only. It is not a definitive statement of the law, but takes into account relevant legislation, statutory guidance, recommended practice and policies. Whilst Bracknell Forest Council endeavours to keep the information accurate at the time of publication of this document, the contents may be subject to change following amendments to the law, practice or policy.

Note:

It is recommended that, where appropriate, this booklet is read in conjunction with the following booklets, also produced by the Council:

- Residential Care: Deferred Payments
- Paying for Care Services in Bracknell Forest.

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Top-Up Costs

If you prefer a more expensive care home to the one the Council has offered you, it should still be possible to move there if someone agrees to pay the difference. This additional cost cannot usually be met from your own capital or income. The additional payment is called a 'third party top-up'.

The Council's policy is that the third party must demonstrate that they are willing and able to meet the additional costs for a minimum period of two years. To ascertain this, the third party must agree to an assessment of their capital, income and expenditure.

If a third party is willing to make a top up, a member of the Financial Assessments team will contact the person to arrange an assessment.

If the third party has evidence that they have sufficient capital to meet the third party top up for a period of two years, no further information will be required.

Please note the capital taken into consideration will be the amount the third party has after £14,250* is deducted. If the third party has capital of less than £14,250*, then a more detailed assessment of the person's income and expenditure will be required.

It is possible that the placement may not go ahead until this assessment has been completed.

* As of April 2025 – also referred to as the "lower capital limit"

Exceptions

The only exceptions to this, and where a person can top-up from their own resources, are:

- Where there is a 12-week property disregard in place
- When a deferred payment agreement is in place (please see the deferred payments information booklet).

During the 12-week disregard period

The individual may top up from capital that is disregarded under the regulations. This is on the understanding that there is sufficient disregarded capital to meet the third-party costs for the whole of the 12-week disregard period, and that any tariff income (£1.00 for every £250 or part over £14,250*) included in weekly assessed contribution remains unaffected.

Top up calculation examples are below. Please note the figures used in the examples are for demonstration purposes only and do not reflect real amounts.

Example 1:

Care home fees:	£800 per week
Council maximum:	£500 per week
Weekly top-up:	£300 per week (£800 - £500)
Personal contribution:	£150 per week
Resident's capital:	£2000
Council will meet:	£500 - £150 = £350
Total top-up cost:	£300 x 12 = £3600

In this case the top up **may not** be met from the resident's capital as there is insufficient capital to meet the top up for the full 12 weeks. The top-up would need to be met by a third party. (Total top up cost exceeds their capital).

Example 2:

Care home fees:	£800 per week
Council maximum:	£500 per week
Weekly top-up:	£300 per week (£800 - £500)
Personal contribution:	£150 per week
Resident's capital:	£13,000
Council will meet:	£500 - £150 = £350
Total top-up:	£300 x 12 = £3600

In this case the top up **may** be met from the capital as there is sufficient capital to meet the top up for the full 12 weeks.

Example 3:

Care home fees:	£800 per week
Council maximum:	£500 per week
Weekly top-up:	£300 per week (£800-£500)
Personal contribution:	£157 per week (this includes £7.00 tariff income (£1.00 for every £250 or part over £14,250*))
Resident's capital:	£16,000
Council will meet:	£343 per week (£500 - £157)
Total top-up cost:	£300 x 12 = £3600

In this case the top up **may** be met from the capital as there is sufficient capital to meet the top up for the full 12 weeks. After paying the top up for 1 week, the capital will be reduced to £15,700.

However, the tariff income applied to the Personal Contribution will still be calculated as though the resident has £16,000 in capital and therefore will remain at £7.00 per week.

After the 12-week disregard period

The top-up may be considered as part of a deferred payment. You are strongly recommended to take independent legal and financial advice from a suitably qualified professional e.g. a member of the Society of Later Life Advisers (SOLLA) for matters pertaining to your finance.

Privacy

Information will be collected to enable the calculation of charges relating to services provided and assessment of welfare benefit entitlement. In accordance with the Data Protection Act 1998 and the General Data Protection Regulation, this information will only be shared with other relevant people and agencies in accordance with the data protection principles, or with the written consent of the service user or their legally appointed representative.

Who can I contact?

If you wish to discuss your care services, please contact your care manager or alternatively you may contact:

Bracknell Forest Council Adult Social Care
People Directorate
Time Square
Market Street
Bracknell
Berkshire RG12 1JD

- BFC ASC [online portal](#)
- email: adult.socialcare@bracknell-forest.gov.uk
- phone: 01344 351500

If you wish to discuss your contribution to services, please use the contact details below:

Financial Assessments and
Benefits
Address - as above
Telephone: 01344 355644

Email: Financial.Assessments@Bracknell-Forest.gov.uk

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