

FINANCIAL MATTERS FACTSHEET 4

TOP UP PAYMENTS 2025/26

If you are assessed by Sefton Council as needing residential accommodation, and have £23,250 or less in capital, then Sefton sets a standard market rate that it will pay for residential and nursing home placements. These rates are outlined below.

Top-Ups

Each care home in Sefton sets its own fees. Some care homes will charge higher fees for additional services they provide e.g. they may provide bedrooms with en-suite bathrooms.

If you choose a care home with higher fees, then a relative, friend or another organisation can agree to pay the difference. This is sometimes called a “top up” or a “third party contribution”.

By law, Sefton Council must be satisfied that your third party can afford to pay the fees regularly, taking into account annual increases in care home fees for the likely length of time that the care home will be required. Your third party will be required to agree to this in writing. Third party payments will be paid to the care home direct.

What happens if third party contributions are not paid?

If the third party stops paying, and there are places in less expensive homes that could meet your needs then a transfer to another home would be considered. Each situation is considered on an individual basis.

The Council may take legal action to recover any costs caused by non-payment of your third party contribution.

Can I top-up my own fees?

You cannot top up your own care home fees, except in the following circumstances:

- During the first twelve weeks of a permanent placement in a care home if you own a property.
- If you enter into a deferred payment agreement with the Council.
- If you receive services under S.117 of the Mental Health Act 1983.



Self-funders

If you are currently paying the cost of your care home fees yourself, when your capital falls below £23,250, if you require help with your care home fees and the fees are above the maximum amount that Sefton will pay, then the Council may have to consider a transfer to a less expensive home if you do not have a third party who can help pay the difference. Each situation is considered on an individual basis.



SEFTON RESIDENTIAL & NURSING HOME FEES 2025/26

Below are the maximum rates that Sefton Council will pay for the type of care home that you have been assessed as needing from 1 April 2025.

Residential Home Category	2025/26 Weekly Fee
Residential (General)	£747.43
Residential (Mental Health & Dementia)	£845.65

Nursing Home Category	2025/26 Weekly Fee
Nursing (General)*	£779.62
Nursing (Mental Health & Dementia)*	£866.47

*If you are assessed as needing nursing care then the funded nursing care element (currently £254.06 per week) is assessed and paid by NHS Cheshire & Merseyside Integrated Care Board to the care home, in addition to the weekly nursing home fee.

Your client charge will be calculated following a financial assessment, and the Council will pay the difference between your client charge and up to the standard market rate. Any shortfall will need to be paid as an additional payment called a top-up.

EXAMPLE: You are assessed as requiring general residential care and you choose a residential home that costs £800 per week, this is more than Sefton's standard market rate of £747.43 per week for this category. This leaves a shortfall of £52.57 per week between the standard market rate and the cost of the care home.

The weekly top-up payment is £52.57.

You have a total income of £250 per week.

A personal allowance of £30.15 is deducted from your total weekly income.

Your weekly client charge is £219.85

Sefton Council will pay the difference between the standard weekly market rate of £747.43 and your weekly client charge of £219.85

Sefton Council's weekly contribution is £527.58

The breakdown of payments to the residential home are as follows:

Your weekly charge	£219.85
Sefton Council's contribution	£527.58
Top-up payment	<u>£ 52.57</u>
Total weekly cost of care home	£800.00