

Care Home Top-up Policy (2026)

Easy Read



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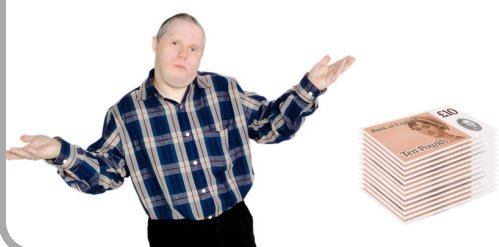
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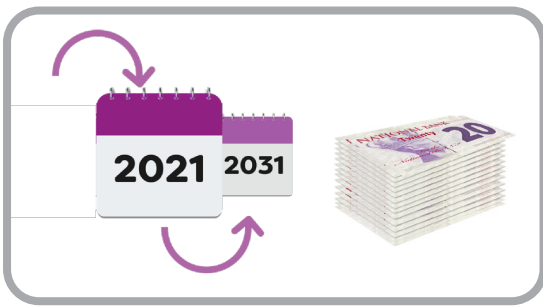
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About this policy

This policy (plan or set of rules) explains:

- what a care home Top-up payment is
- what you should think about before starting a Top-up agreement
- how Top-ups work in our area (anywhere in Staffordshire but not Stoke-on-Trent).



This policy is for adults (18+) who may need to live in a care home and their family/carers.



What is a Top-up?

The **Care Act 2014** (the main law about adult social care) says anyone who may need to live in a care home must have an assessment to work out what care and support they need.



Staffordshire County Council will find a care home that meets your needs and is value for money.



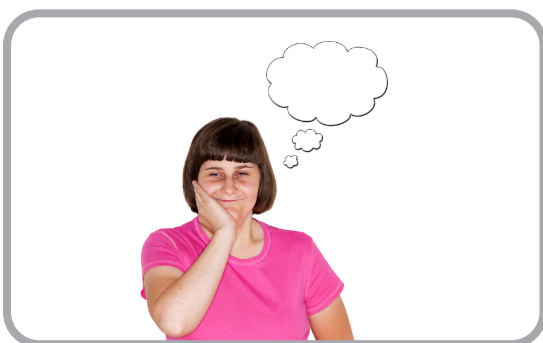
Your Personal Budget (money to pay for your care and support) is decided by how much the right care home placement to meet your needs costs.



If you choose a care home that costs more than your Personal Budget, you or someone else will have to pay the extra cost. This is a Top-up payment.



For example, if Care Home A meets your needs and costs £800 a week, your Personal Budget is £800 a week.



Care Home B costs £900 a week and also meets your needs.



If you choose Care Home B, you or someone else will have to pay the extra £100 a week for your placement there.

Who pays the Top-up?

You will usually pay your own Top-up if:

- your care home placement is under **Section 117** of the Mental Health Act (MHA)
- you are in the **12 week property disregard** (where this applies)
- you have made a **Deferred Payment Agreement** with Staffordshire County Council.



Section 117 of the MHA is about people getting care so they don't have to go back into hospital for their mental health.



The **12 week property disregard** is the first 12 weeks of your care home placement when the value of your home is not included in working out how much you can pay towards your care (where this applies).



The 12 week property disregard is there to give you time to think about how you will pay for future care costs.



A **Deferred Payment Agreement** means a person can use the value of their home or property to pay for care and support costs and the county council can get the money back later.



Someone else (called a sponsor) might pay for your Top-up. This sponsor would usually be a friend or family member.



The Top-up needs to be paid as well as the money someone already pays for their care (this is called your contribution).



If someone pays towards their own care and has a Top-up, they will get two bills from Staffordshire County Council, one for care and one for the Top-up.



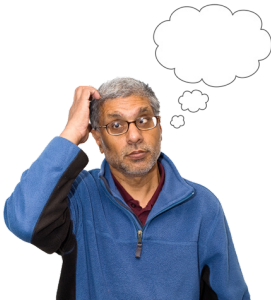
When someone with a Top-up dies, it still needs to be paid for 3 days after their death.

Can you afford the Top-up?



It is very hard to know how long someone will be in a care home.

Before starting a Top-up agreement, you and/or your sponsor should think carefully about how long you can afford to pay the Top-up.



Sponsors should think about what might happen if they lose their job, or retire, or if they have to help other relatives pay for things like going to university.



Every year, Staffordshire County Council set a maximum (highest) amount of money they will agree for a Top-up payment.



This is to help make sure people don't have to pay a Top-up they can't afford. The county council will usually not agree to a Top-up above the maximum.



Before agreeing to any Top-up higher than the maximum amount of money, the county council:

- will ask for proof you or your sponsor can pay for it
- will check if you or your sponsor owe the county council any money
- can refuse to make the Top-up agreement if they don't think it can be paid.



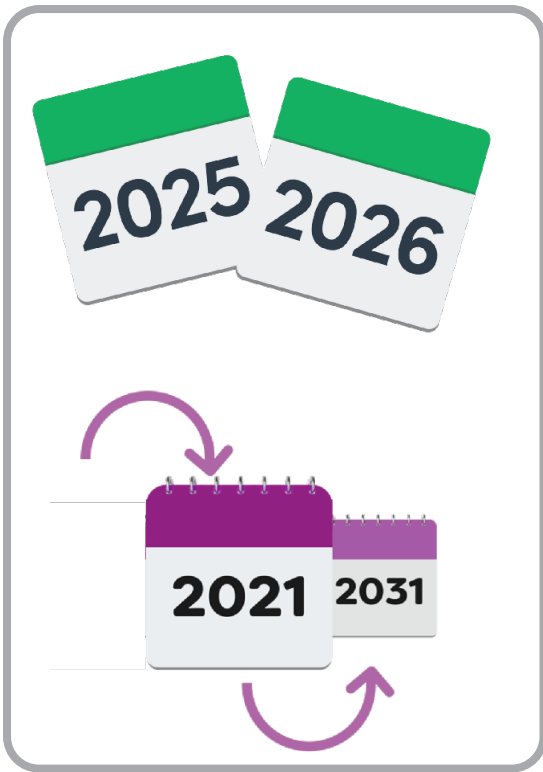
Respite (short breaks)

Respite is a short break in a care home. It can only last for a maximum of 8 weeks.



If you need a longer stay in a care home after respite, you will get another assessment and your Top-up might change.

Longer Stays and Top-ups



You must have a **temporary** care home placement or a **permanent** one.

Temporary means you will likely be there less than a year.

Permanent means you will be staying there for a long time and not going back home.



There is also a maximum amount for a Top-up for both a temporary and a permanent stay.

The maximum amount of money is reviewed every year.



If your Top-up is £50 a week, you or your sponsor will pay:

- £2,600 for 1 year
- £5,200 for 2 years
- £7,800 for 3 years.



If your Top-up is £100 a week, you or your sponsor will pay:

- £5,200 for 1 year
- £10,400 for 2 years
- £15,600 for 3 years.



The county council might agree to a higher Top-up in some special cases. They will look at the person's wishes and needs, if they can afford it and if they owe any money to the council.



Starting a Top-up agreement

If you or your sponsor are sure you can afford the Top-up, you must sign a written agreement with the county council.

If there is more than one sponsor, they all need to have their own agreement with the county council.



Staffordshire County Council cannot give you advice about money and if you should make a Top-up agreement.



No care home placement (even emergency ones) can start until the Top-up agreement has been made.



When you send the county council your information and signed agreement, they will reply in writing in 7 working days.



Paying the Top-up

The Top-up amount will be written in the agreement and it needs to be paid every 4 weeks.



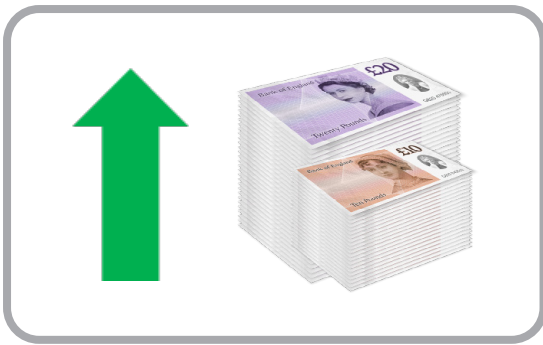
If the sponsor is paying the Top-up, they need to use their own money, not the money of the person in the care home.



Top-ups need to be made by Direct Debit (taken automatically from a bank account) unless there is a Deferred Payment Agreement (see page 7).



If you have more than one sponsor, they all need to set up their own Direct Debits.



After the first year of a placement, your Top-up might go up.



If the county council agree to the Top-up increase, they will write to you 10 working days before the change is made.



The council has the right to change how these Top-up increases work in the future.

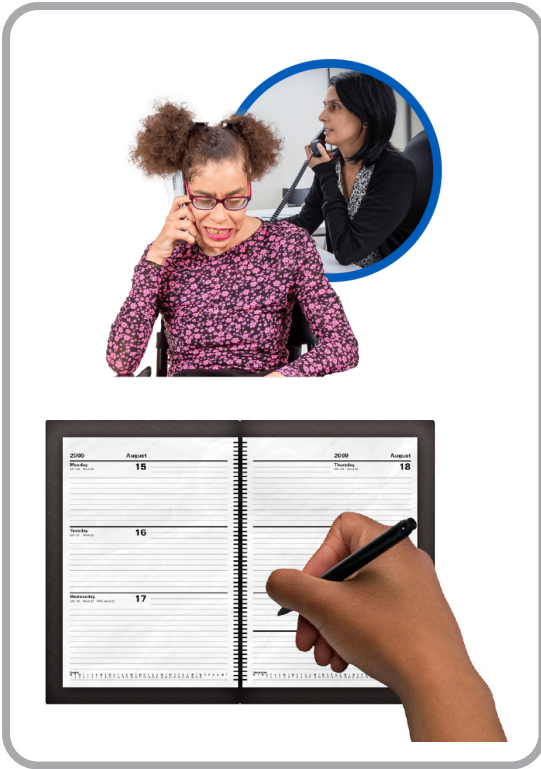


Your Top-up will be reviewed every year. The county council will write to you or your sponsors about this.

Ending a Top-up agreement

If you or your sponsors are finding it hard to pay your Top-up and want to end your agreement, you need to speak to your social worker or the social work team.

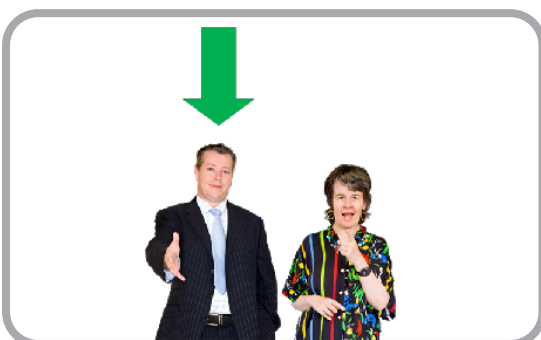
You must do this **at least 8 weeks** before the date you want the agreement to end.



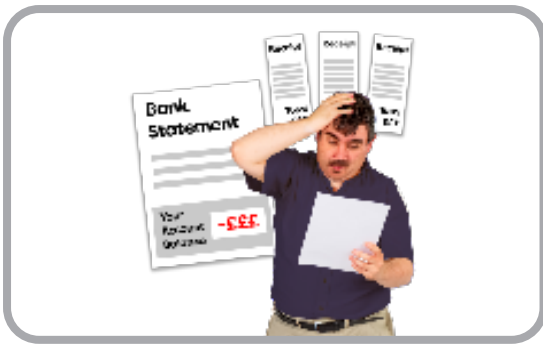
During this 8 weeks you must keep paying the Top-up.



You will need to explain why you can't afford the Top-up and the county council has the right to ask you to prove it by sharing details about your money.



If you have more than one sponsor, one of them can offer to take over paying the full Top-up.



If you or your sponsor stop paying the Top-up without telling the council first, they can start **debt recovery** to take the money you or your sponsor owes.



If the Top-up is not paid, the county council will make another assessment of your needs to see if there is a care home that can meet your needs without a Top-up being paid.



If the Top-up is not paid, you have to move to another care home.



If the Top-up is not paid the county council will not make a new Top-up agreement with you or your sponsors in the future.



Debt recovery is a way for the county council to take the money owed to them.



If a Top-up is not paid within 35 days of the county council sending you or your sponsor an invoice (bill), they will send out a reminder letter.



Court

If the money is still not paid, the county council will send out a final notice letter after 19 days. If the money is still not paid, the county council could take more legal action.



This legal action could mean finding it much harder to borrow money in the future as well as having money or property taken from you.



Changes to the rules

The county council has the right to make changes to these rules at any time.

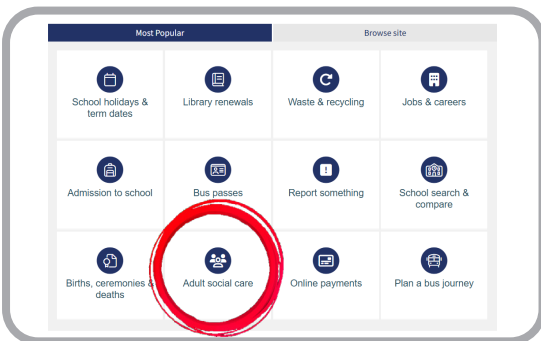
If there are changes to Top-up agreements made after this policy starts, you will get a letter 28 working days before these changes happen.



Contacts, credits and information



You can find more information about care and support at our website.



Go to www.staffordshire.gov.uk and click on the button for Adult Social Care.



This Staffordshire County Council guide was made into Easy Read by Asist.

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