

## Self-funding Care Home Residents Lose Out as DWP get Benefit Rules Wrong

**NHFA Care Advice Line is concerned at the number of calls being received from families of older people in care homes being wrongly denied Attendance Allowance from the DWP.**

**Attendance Allowance worth up to £62.25 per week accounts for some of the very little non-means tested financial support self-funding care home residents can rely on. It is payable as long as you are 'self-funding' your own care. However the DWP are misinterpreting the term 'self-funding'.**

Where people enter into a deferred loan agreement with the local authority whereby they are still self-funding but borrowing the cost of their care to be eventually repaid from the sale proceeds of their home some DWP Decision Makers and Social Services Departments treat this as State funded and wrongfully deny or cancel Attendance Allowance.

Where self-funding people living in Nursing Homes receive a NHS Registered Nursing Care Contribution (RNCC) towards their fees they are still regarded as self-funding entitled to attendance allowance - some DWP Decision Makers are confusing this with NHS funded continuing care, treating people as State funded and wrongfully denying or cancelling Attendance Allowance.

The DWP rules clearly state that in both these circumstance Attendance Allowance should continue in payment.

Philip Spiers, Managing Director NHFA Care Fees Advice, says, "We are very concerned about this, these calls are not one offs but a daily occurrence and demonstrate the lack of training in Government departments. The worrying thing is that many vulnerable older people, who are very compliant and believe what they are told, will wrongly be denied this money, worth up to £3,237 a year. Unless they speak to us, a sizeable contribution to their care costs, which can easily be around £20,000 per annum funded from selling their homes, will be lost"

NHFA advice and information is available to all regardless of means and combines financial advice with the complexities of local authority charging and assessment procedures, health authority responsibilities, DWP benefits and legal matters. The aim of the NHFA is to enable older people obtain the State support they are rightfully entitled to and meet the cost of their chosen care for life whilst also seeking to preserve their original capital, independence, dignity and right of choice.

**Copies of the NHFA Long Term Care Guide and detailed LTC information sheets can be obtained from the NHFA Care Advice Line 0800 99 88 33, or website [www.nhfa.co.uk](http://www.nhfa.co.uk)**

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