

# 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, 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 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. 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 would like the local authority to keep a record of your preferences regarding your care and support, you can complete an online self-review. This will ensure that your wishes are documented and can be considered in any future assessments or support planning.
- If your savings drop to below the savings threshold of £23,250, you should contact us to request an assessment of your needs and a financial assessment.

- 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.
- 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  
enquiries@ageukbedfordshire.org.uk  
78-82 Bromham Road  
Bedford, MK40 2QH

### Bedford Citizens Advice Bureau

Tel: 01234 867944 for advice  
8 Harpur Centre, Bedford, MK40 1TP  
Mon-Thurs 9:45am - 1:00pm  
www.bedfordcab.org.uk

### Carers in Bedfordshire

Tel: 0300 111 1919  
contact@carersinbeds.org.uk

### Sight Concern

Tel: 01234 311555  
office@sightconcern.org.uk  
www.sightconcern.org.uk

### Safeguarding Team

01234 276222  
adult.protection@bedford.gov.uk

### Police

#### (Vulnerable Adult Investigation Unit)

Tel: 01582 473073

Emergencies: 999

### Emergency Duty Team

(Adult SocialCare 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 email us at our address above.

Për Informacion

معلومات کے لئے

للمعلومات

ਜਾਣਕਾਰੀ ਲਈ

Informacja

برای اطلاع

Za Informacije

Per Informazione

তথ্যের জন্য

## Contact Us

**Tel:** 01234 267422

### Adult Social Care

Bedford Borough Council  
Borough Hall  
Cauldwell Street  
Bedford MK42 9AP

### Email:

AdultServicesContactTeam@bedford.gov.uk