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Getting to know you

Our first step will be to have a conversation with you, to find out what is important to you, and how we can help. We can provide advice and information and will work with you to ensure you are connected with the right support and services you need. There is no charge for this service. You can invite a family member, friend or advocate to be with you if you wish to be part of this conversation.

We will explore ways for you to remain as independent as possible, build on your own strengths and the support already available to you and we may offer to provide support to you to meet any eligible needs.

We will explore the areas you may need assistance with as defined in The Care Act 2014. The Care Act criteria determines the support you may need in the following areas: eating and drinking, personal hygiene, getting dressed, home safety, maintaining a habitable home environment, maintaining relationships, engaging in work and training, accessing the local community and caring responsibilities. We will consider your individual circumstances and your needs in these areas.

Depending on our discussions with you, taking into account your situation and risks, it may be necessary for you to have a short period in residential or nursing care or this may be a longer term solution for you if you cannot be safely supported to remain at home.

If someone else make decisions with you or for you

You should tell us if you think you need some support to understand the care planning process or help to manage your personal or financial affairs.

If you feel you need support and have nobody who can do this we can arrange for an independent Advocate to provide this support.

If someone else looks after your financial or personal affairs (Department of Work and Pensions Appointee/Power of Attorney/Court Appointed Deputy) we need to know their full name and contact details and we will need to see evidence of their authority to act for you.

If you have permanent or temporary illness affecting your memory or mental health meaning you are unable to manage your own financial affairs and no-one has authority to act for you, we will complete a Mental Capacity Assessment and make a Best Interest decision about who will manage your affairs.

Choosing a suitable residential or nursing care home

The website fyidirectory.co.uk includes a [directory of residential care homes](#) and other community services in the local area. Please note Blackpool Council cannot make recommendations.

You will want to find a care home you are happy with, possibly close to family and friends. We encourage you and your relatives to visit the care home to help you decide whether it suits your requirements. The Care Quality Commission publishes useful information and inspection reports which describe the essential standards of quality and safety which may help you choose a suitable care home.

You may choose to move to a care home outside of Blackpool to be closer to family or for other personal reasons or preferences. In these circumstances, we will only fund up to the Blackpool contracted rate, and any additional cost charged by the home must be paid by you or your relative as a top up.

If you need to move outside of Blackpool because no suitable care home is available within the area to meet your assessed needs, we will agree to pay the local authority rate for the area you move to. However, once a suitable vacancy becomes available in Blackpool, you may be required to move back to a home within the Blackpool area.

Charges for residential or nursing care

We will only arrange the provision of residential or nursing care for people who do not have resources over the capital limit £23,250 in assets (savings or property) or, those who lack the capacity to make their own arrangements and have no-one suitable or willing to do so on their behalf.

Where you are making your own arrangements with support from your family or advocate we will provide you with information and advice to support your decision. You can contact Adult Services at any point your assets drop below £23,250, where you have moved out of the Blackpool area you will need to contact the local authority for the area you now live to request support. If you choose not to sell your property you can request a Deferred Payment for Blackpool Council (see Deferred Payments Fact Sheet).

Where we are making arrangements on your behalf you will be responsible to pay a weekly contribution from the date of your admission. You will be offered a financial assessment to work out how much your contribution will be towards the cost of your care. You will be asked to continue to pay a provisional charge of £206.20 per week to the care home until you are informed of your exact contribution.

To allow a financial assessment to be undertaken, you need to complete an Application For A Reduction In Care Charges and provide proof of your income, expenditure, savings and capital. It is important that you or your representative complete and return your application and supporting evidence quickly, so that we can work out how much you will need to contribute.

Following your financial assessment you will be informed of any increase or decrease to your provisional charge backdated to the start of your stay.

If you intend to return home following a short stay in a care home, we may be able to reduce the amount you have to pay towards your care taking into account the costs of maintaining your own home. We will consider your household expenses such as: rent or mortgage, secured loans, ground rent, Council Tax, water rates, service charges and home insurance.

A short stay is usually for a maximum of six weeks, after this period it is expected you will either return home or become long stay.

Exemptions

You will be exempt from care charges in certain circumstances these include: people receiving Continuing NHS Health Care, or receiving after care services under Section 117 of the Mental Health Act 1983 or people diagnosed as having Creutzfeldt Jakob Disease (CJD).

Property 12 week disregard

If it is agreed you will remain long stay and you have a property or assets to sell, you may be able to get 12 weeks financial help to allow you to make arrangements to pay the full fees. You will still be required to pay your contribution towards the cost of your care during this period, but we disregard the value of your property in the financial assessment for the first 12 weeks from the date you become long stay.

We do not include the value of your home for short stay admissions in to residential or nursing care, where you intend to return home. We will discuss this in more detail with you at the financial assessment

Deferred payments scheme

We cannot make you sell your home, but many people decide to do so. Under the governments charging rules if you have savings and/assets or a property valued at more than £23,250 you will be expected to meet the full cost of your residential care. However, we understand this may not be possible straight away if your capital is tied up in your property. We know that your house may take some time to sell or you might not be ready to think about selling your home just yet.

The council operates a deferred payments scheme which may allow you to put off the sale of your home when you move into residential care and defer or delay the payment of your residential care charges. More information can be found about deferred payments in fact sheet 8.

If you decide to sell your house the money from the sale of your home will be taken into account along with your income, capital and savings when we work out how much you will need to contribute towards your care.

Continuing health care

If your nursing needs are very high, the NHS may decide you are eligible for continuing health care. This means that the NHS will pay the full cost of your care which means you will not need to make any contribution. We will consider whether you may be eligible for this funding and, where appropriate, we will complete a check list with you.

Nursing care

If you are not eligible for continuing health care it may be determined that you need regular and significant levels of support from registered nursing staff. The NHS will be responsible for meeting the cost of the nursing element of your care.

This is known as 'funded nursing care'. Residential care charges will apply for other aspects of your care. The NHS will pay £267.68 per week direct to your nursing home for your nursing care needs.

One to one support

If your needs are very high and cannot be met within the normal staffing level at the home it may be decided that you need additional one to one support at certain times of the day or night.

The number of hours required will be determined with the home and this agreement will be regularly reviewed and the hours increased or reduced depending on your needs. There is an additional hourly charge for this support as part of the financial assessment calculations unless your fees have been agreed for continuing health care funding.

Complex care funding

If you have a high number of additional one to one support needs or, your needs are very complex, including needs around your health as well as personal care needs, it may be determined that the funding is split between the NHS and social care.

If this is agreed you will only pay a contribution on 50% of the cost of the total care provided unless you are exempt from charges.

Top up payments

Some care homes charge fees that are higher than Blackpool's contracted rates. Any amount above the contracted rate is known as a '**top up**'. If you choose a care home that charges more than the Blackpool contracted rate, you (or a relative) will be responsible for paying the top up amount.

You should check with the care home what the top up relates to so that you fully understand what you are paying for. In some cases, the care home may be willing to negotiate the top up fee.

You can only pay the top up charge yourself if one of the following circumstances applies:

- You are subject to the 12-weeks property disregard
- You have signed a Deferred Payment Arrangement
- You are receiving care and accommodation under Section 117 for Mental Health aftercare

You or the person paying your top up will be asked to sign a written agreement with Blackpool Council. By signing this agreement the person paying the top up is confirming that they are willing and able to make these payments for the foreseeable future.

Third parties may choose to pay the top up directly to the home or to the Council. It is recommended that independent financial advice is sought before entering into a top up agreement.

By entering into a top up agreement, you agree to pay the top up amount for the full duration of your stay. This includes any periods when you may be admitted to hospital. If the top up payments are not maintained, you may be required to move to an alternative care home that does not charge a top up fee.

Benefit entitlement

If you pay full cost for your care you may be entitled to receive Attendance Allowance, Disability Living Allowance or Personal Independence payments. These benefits cannot normally be paid if we are contributing towards the cost of your care. The benefits usually stops 28 days after local authority funding starts but may end sooner if you have been in hospital or another home during the

previous 4 weeks.

For further advice or to discuss your individual circumstances you should contact the Attendance Allowance helpline on 0800 731 0122 or the Disability Living Allowance helpline on Telephone: 0800 121 4600

Rented property

If you live in rented accommodation, claim Housing Benefit and are moving into residential or nursing care even for a short period, you should tell the local housing benefit office and your landlord.

- If your move is temporary, you may be able to continue to claim help with the cost of your rent for up to 12 months
- Once it is agreed you are long stay your entitlement to Housing Benefit will end from this date

Contacting adult services

Please contact us if you require any further information:

- Adult social care (Adults 18+) telephone: 01253 477800
- Mental health telephone: 01253 477770
- Mental health - Older adults team telephone: 01253 957350
- Learning disability team telephone: 01253 477803

Further fact sheets available

1. [Introduction to adult social care](#)
2. [Care at home](#)
3. Residential and nursing care
4. Reablement services
5. [Personal budgets and direct payments](#)
6. Discharge to assess
7. [Carer support and respite services](#)
8. Deferred payment scheme
9. Financial advice and information
10. Making a decision about your property
11. Making financial decisions for someone who lacks capacity
12. Money management service

Sharing your information

We will record information about you such as your name, address, date of birth, legal status, next of kin and details about your income, expenditure, savings and capital plus details of your circumstances gathered at our visit and discussion with you.

We will keep your information safe and secure. Sometimes we may need to share information about you with others involved in organising or delivering your support, such as care agencies, advocates, health professionals or other council departments on a need to know basis. You should let us know if you do not want us to do this.

Tell us what you think

We value your feedback, as it helps us continue to develop and enhance our services. If you'd like to comment on the support you received or, offer ideas for improvement. Please use the QR code below to complete our online feedback form.



Blackpool Council

Municipal Buildings
Corporation Street
Blackpool
FY1 1NF

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