

FINANCIAL MATTERS – FACTSHEET 4

Top-up payments 2026/27

If you are assessed by Sefton Council as needing residential or nursing care and have capital of £23,250 or less, the Council will pay up to its standard market rate for a placement that meets your assessed needs. If you choose a care home that costs more than this amount, a “top-up” payment may be required.

Important – choosing a more expensive care home may mean extra payments

- A top-up is the difference between the care home’s fees and the maximum amount the Council will pay.
- Top-ups are usually paid by someone else (a third party), not by you.
- Top-up payments are in addition to your assessed weekly charge.

What is a top-up payment?

Each care home sets its own fees. Some homes charge more because of additional facilities or services, such as larger rooms or en-suite bathrooms. If you choose a home that charges more than the Council’s standard market rate, the difference is called a top-up.

Who pays the top-up?

A top-up is usually paid by a third party, such as:

- A family member
- A friend
- Another organisation (for example, a charity)

By law, Sefton Council must be satisfied that the third party can afford to pay the top-up for as long as it is needed. The third party will need to agree to the payments in writing and pay the care home directly.

When agreeing a top-up

- The third party must be able to afford the payments long-term.
- Care home fees usually increase each year, and top-ups are likely to increase too.
- The agreement is a legal commitment.

What happens if top-up payments stop?

If a third party stops paying the top-up, and there are suitable care homes available within the Council's rate, a move to a less expensive home may need to be considered. Each situation is looked at individually.

The Council may also take action to recover any unpaid top-up amounts.

Can I pay my own top-up?

You cannot usually pay your own top-up, except in these situations:

- During the first 12 weeks of a permanent care home placement if you own a property.
- If you have a Deferred Payment Agreement with the Council.
- If your care is provided under section 117 of the Mental Health Act 1983.

What if I am a self-funder?

If you pay for your care yourself and your capital later falls below £23,250, you can ask the Council for help. If the care home you choose charges more than the Council's standard market rate 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 top-up.

Sefton standard residential and nursing home rates – 2026/27

These are the maximum weekly rates Sefton Council will usually pay up to from 1 April 2026.

Residential home category	Weekly rate (2026/27)
Residential (General)	£776.90
Residential (Mental Health & Dementia)	£878.99

Nursing home category	Weekly rate (2026/27)
Nursing (General)*	£810.36
Nursing (Mental Health & Dementia)*	£900.63

*If you are assessed as needing nursing care, the NHS pays a separate Funded Nursing Care amount directly to the care home. This is set nationally and is paid in addition to the Council's rate.

Example

You are assessed as needing general residential care and choose a care home costing £820 per week. The Council's standard rate for this type of care is £776.90 per week.

This leaves a difference (top-up) of £43.10 per week.

You have a total income of £270 per week, from which you keep a Personal Expenses Allowance of £31.80.

Your weekly client charge is £238.20

Sefton Council pays the difference between the standard weekly market rate of £776.90 and your weekly client charge of £238.20.

Sefton Council's weekly contribution is £538.70

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

Top-up payment	£ 43.10
Your charge	£238.20
Sefton Council's contribution	<u>£538.70</u>
Total weekly cost of care home	£820.00

Note: This leaflet is a general guide for the public. Individual circumstances may vary.