

## Third Party Top-Up Payment – Frequently Asked Questions

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### What is a top-up?

If you choose a care home that costs more than we have allocated for your care, you or someone else will have to make extra payments to cover the shortfall. These are known as 'top-ups'. Top-up payments that you make are known as 'first-party top-ups'. Top-up payments made by someone else (usually a relative or friend) are known as 'third-party top-ups'.

For more detailed information on our Charging Policy, please refer to the full policy at [Financial assessment for a care home](#).

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### How much is the top-up payment?

The top-up payment is not a set fee, but is based on the cost of your care, your agreed Council funding and your assessed personal contribution.

For example:

- The Council will pay up to £798 per week towards the cost of your care (this is sometimes called your maximum personal budget).
- You have been assessed to contribute £280 per week towards your care.
- You have chosen a care home that costs £1,000 per week.

If agreed, the top-up payment would be £202 per week (the cost of your care home which is £1,000 minus (-) your maximum personal budget of £798):

- The Council will pay the care home the full cost of £1,000 per week.
  - You will pay the Council your assessed personal contribution of £280 per week.
  - The person paying the top-up(s) will pay the Council the top-up of £202 per week.
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### How do I make payments?

We pay the care home for the total cost of your care and will invoice whoever is paying the top-up. They must make payments every 4 weeks by Direct Debit.

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### Who can pay the top-up charge?

This could be a friend or family member – or sometimes a charity. We will ask anyone put forward as a third party to complete an affordability check. This is to make sure that the person or persons making the third party payments can afford to pay it. Like the financial assessment, this considers income, savings and other financial factors. If they cannot afford it, then another third party or alternative arrangements will need to be considered.

The Council always recommends that anyone considering entering into a Third Party Agreement seeks appropriate independent advice.

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**What happens if I can no longer afford the top-up payments?**

If a third party payor wishes to terminate the agreement they should give the Council as much notice as possible and not less than 3 months' notice. This is to allow the Council to review the person's care needs and to make alternative arrangements for their care.

If there is more than one third party, if one of the third parties tells us that they want to stop paying the top-ups, we will look again at the agreement with all the third parties.

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**Will top-up payments always remain the same?**

At least once a year, we will look again at:

- how much care you need;
- the cost of the care home;
- the top-up agreement.

If anything changes and the cost of your care increases, we will talk to whoever pays the top-up to get their agreement to the change. We won't automatically reduce the top-up amount if the amount you pay changes because of change in your financial circumstances.

If the change is not agreed, we will undertake a new care and support assessment including identifying an alternative accommodation which is suitable to meet your needs and, if required, affordable within your Personal Budget.

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**How do I make a complaint?**

If you or a third party wishes to make a complaint, this will be considered by the Council under our [statutory complaints procedure](#).