



# WHAT IS A TOP-UP PAYMENT

This leaflet explains when a top-up  
may be paid and why

2025-2026

# What is a top-up

**A top-up may be required when your choice of provider costs more than the amount of money the council has allocated to meet your care and support needs.**

If you have been assessed as eligible for care and support, we will agree an amount of money that is sufficient to meet your needs. We call this a personal budget.

The personal budget is made up of the council's contribution and the amount you have been assessed as being able to pay. We have to make sure that the personal budget is enough to meet your individual needs.

We will offer you at least one available care home place that can meet your needs for that amount of money. If you decide you would prefer a more expensive provider, you may still be able to have this service if a third party agrees to pay the difference – this is called a top up.

For example, if the actual cost of a care home is **£900** per week and your personal budget is **£680**, then a top up of **£220** a week would be needed to be paid by a third party.

We may agree to meet the difference between your personal budget and a more expensive provider, if there are no longer any vacancies at the care home that we had identified and no other provider is able to meet your needs.

## Who pays the top-up?

A top up is usually paid by a third party, such as a family member or friend. They will be asked to sign an agreement and the council must be satisfied that the third party is willing and able to pay the top-up fee for as long as needed.

The top-up must be paid to the council unless otherwise agreed.

## Can I pay the top-up?

It is unlikely that we will agree to you paying the top-up. We will look at your financial situation when we work out how much you have to contribute towards the cost of your care and support. Paying a top-up in addition to your assessed financial contribution may cause you financial hardship, which we would want to avoid.

You can only pay your own top-up fee in one of the following situations:

- you own your own property and have entered into a 12-week property disregard
- you own your own property and have a deferred payment agreement with the council
- your accommodation is being provided under section 117 of the Mental Health Act 1983 as aftercare.

## Will changes in my income effect the top-up?

The top-up is agreed at a set amount so any changes in your income will not change the amount of the top-up. However, the top-up is reviewed every year in line with the overall cost of your care and support.

## What happens if the care provider's fees increase?

Usually care providers increase their charges each year. However, there is no guarantee that your personal budget will increase in line with the provider's revised charges, so the top-up fee could increase.

The council will usually consider annual charges in line with or lower than inflation. If a care provider chooses to increase their fee above inflation, it is unlikely that the council will agree to meet this additional cost, unless it directly relates to a change in your care and support needs.

A top-up is usually paid by a third party, such as a family member or friend



# What happens if I or the third party is no longer able to pay the top-up?

If the person paying the top-up can no longer afford to pay, please contact us on **020 8891 7971** as soon as possible.

You may also want to let your provider know that you may have difficulties paying the fee. If the person paying the top-up stops paying without prior agreement with the council, we will treat any outstanding top-up payments as debt and aim to recover them accordingly.

If there is no one else who can pay the top-up, we may need to reassess your needs to make sure your needs haven't changed before we discuss the options with you.

## Independent financial advice

If you need care and support, you should get independent financial advice so that you can make the best decisions for you. An independent financial adviser can help you decide how to make your money cover long term care costs. They'll also make sure you're claiming all the benefits and allowances you're entitled to.

Many independent financial advisers offer a free first consultation, then charge either a fee or commission. You should ask about any charges before asking them to do any work for you.

It's important to make sure you find a financial adviser who is registered with the Financial Conduct Authority and accredited with the Society of Later Life Advisers (SOLLA). They can provide more information about the types of financial advice you can get and to look for.

## Where can I get independent financial advice?

### SOLLA

The Society of Later Life Advisers (SOLLA) has a 'find an adviser' webpage. You can find an independent financial adviser who is suitably qualified to provide later life advice via the website at [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

### Financial Conduct Authority

The Financial Conduct Authority (FCA) regulates over 50,000 businesses and is accountable to the Treasury, although independent from government. Its aim is to enable consumers to get a good deal. The FCA maintains a register of firms or individuals it has authorised to do business, carry out regulated activities or provide products or services. You can search the FCA register at [www.fca.org.uk](http://www.fca.org.uk)

Citizen's Advice Bureau can offer general guidance and advice, or may be able to point you towards other suitable independent financial advisors.

Visit their website for further information [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Age UK can offer general guidance and advice and help you plan better.

Visit their website for further information [www.ageuk.org.uk](http://www.ageuk.org.uk)

# Where can I get more advice and information?

## National Organisations

There are many national organisations which provide general advice on care and support, financial issues and planning for the future, which include:

### Age UK

Age UK provides information and factsheets on a variety of subjects including paying for care and support at home, finding care home accommodation and planning for retirement.

Adviceline: 0800 055 6112

Website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

### Carehome Selection

Carehome Selection can help self funders find a care home or support at home that is suitable for them.

Telephone: 0808 175 3609

Website: [www.carehomeselection.co.uk](http://www.carehomeselection.co.uk)

### Carers Trust

Carers Trust can help you access the support that you might need.

Telephone: 0800 144 8848

Website: [www.carers.org](http://www.carers.org)

### Citizens Advice Richmond

Citizens Advice provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Adviceline: 0800 144 8848

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Independent Age

Independent Age is a national charity helping older people maintain their independence by providing advice, information and support.

Helpline: 0800 319 6789

Website: [www.independentage.org](http://www.independentage.org)

## Money Helper

Money Helper is a free independent advice service. There is a section for family and care that includes topics paying for care.

Phone: 0800 011 3797

Website: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## Paying for care

PayingForCare are a non-profit making organisation who offer advice about long term care, specifically around how to pay for care.

Website: [www.payingforcare.org](http://www.payingforcare.org)

## The Society of Later Life Advisers (SOLLA)

SOLLA is a not-for-profit organisation that aims to help people seeking advice about the financial issues in later life by ensuring they can find an Accredited Adviser local to them.

Phone: 0333 2020 454

Website: [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

## Local Voluntary Organisations

There are many local voluntary organisations, which provide information and advice about a range of topics and can help find local services to meet your needs.

## Rethink Advocacy

Rethink provides free independent and confidential advocacy support to help you make the right choices and decisions.

Phone: 0300 7900 559 (select the Wandsworth and Richmond option)

Email: [wandradvocacy@rethink.org](mailto:wandradvocacy@rethink.org)

Website: [www.rethinkadvocacy.org.uk](http://www.rethinkadvocacy.org.uk)

## Community Independent Living Service (CILS)

The Community Independent Living Service is a partnership of 20 local Richmond upon Thames charities that provides information & advice, wellbeing activities, social and practical support across the borough. For information, advice, and support services:

Phone: 020 3393 7011

Email: [advice@richmondaid.org.uk](mailto:advice@richmondaid.org.uk)

Website: [www.richmondaid.org.uk](http://www.richmondaid.org.uk)

Text/SMS: 07894 215 835

For wellbeing, social and practical support service:

Phone: 020 8878 3073

Email: [info@ageukrichmond.org.uk](mailto:info@ageukrichmond.org.uk)

Website: [www.ageuk.org.uk/richmonduponthames/our-services/](http://www.ageuk.org.uk/richmonduponthames/our-services/)



## **Citizens Advice Richmond**

Richmond Citizens Advice provides free, confidential, impartial advice to everybody. They can give free impartial money advice on how best to manage all aspects of your personal finances.

Phone: 080 8278 7873 (Monday to Thursday 10am to 3pm)  
Website: [www.citizensadvice-richmond.org](http://www.citizensadvice-richmond.org)

## **Carers Hub Service**

Richmond Carers Centre manages the Carers Hub Service and offers free and confidential information, advice and support for carers caring and/ or living in the Richmond borough.

Phone: 020 8867 2380  
Email: [info@richmondcarers.org](mailto:info@richmondcarers.org)  
Website: [www.richmondcarers.org](http://www.richmondcarers.org)

## **Richmond Aid**

Richmond Aid provides free advice and support for people with money or debt issues and benefits. They can also provide support with making a claim for benefits.

Phone: 020 3393 7011 (Monday to Friday 11am to 4pm)  
Email: [info@richmondaid.org.uk](mailto:info@richmondaid.org.uk)  
Website: [www.richmondaid.org.uk](http://www.richmondaid.org.uk)

## **Ruils**

Ruils provides a range of advice for independent living and can help with arranging care and support.

Advice Line: 020 8831 6083  
Email: [info@ruils.co.uk](mailto:info@ruils.co.uk)  
Website: [www.ruils.co.uk](http://www.ruils.co.uk)

## Further information

For further information complete our online enquiry form  
[richmond.gov.uk/make-an-adult-social-care-enquiry](https://richmond.gov.uk/make-an-adult-social-care-enquiry)



Visit our web pages  
[richmond.gov.uk/adultsocialcare](https://richmond.gov.uk/adultsocialcare)

### Our contact details

Monday to Friday from 9am to 5pm.

**Telephone:** (020) 8891 7971

**SMS Phone:** 07860 034792

**Email:** [adultsocialcare@richmond.gov.uk](mailto:adultsocialcare@richmond.gov.uk)

### Write to us at:

Richmond Council

Adult Social Care and Public Health

Civic Centre, 44 York Street

Twickenham, TW1 3BZ

For information on our Privacy Notice please visit

**[www.richmond.gov.uk/data\\_protection](https://www.richmond.gov.uk/data_protection)**

If you have difficulty understanding this publication and you would like this leaflet in a different language, large print or Braille please call: **(020) 8891 7971.**