

Fact Sheet Community Care Charges (Home Care)



Introduction to the Council's charging policy

The council has decided to charge for the provision of Home Care services in order to help to maintain and protect these services.

Each April Social Security rates are reviewed. The Council's charges, by law, take into account Income Support levels, so your charge may be reviewed and changed at around the same time.

If your circumstances change, e.g. if your level of benefit changes, then your charge may be altered accordingly.



What is the charge?

There are three types of charges, depending on your income and savings.
(These figures relate to the year 2010/11)

1. If you have more than £23,250 savings or capital then the council will charge you the **actual cost** of your service up to a maximum charge of £260 per week. If you are a couple, the figure would be based on £46,500 (£23,250 savings each.) You do not need to be financially assessed.
2. If you have less than £23,250 savings or capital, you will be financially assessed to work out how much, if anything, you should pay. You will pay the **assessed charge**, or the cost of the service - whichever is lower. If you don't want to tell the council about your finances, you can opt to pay the actual cost up to the maximum cost of £260 per week instead.

3. If you are on a low income, you may qualify for a free service. For those with less than £23,250, the charges are structured on a sliding scale. Details can be found in the Community Care Charges booklet that will be sent to you by the Council.

What does the charge cover?

It covers Home Care and Respite Care (in excess of 28 days). Some people have both Home Care and Day Care Services others have either Home Care or Day Care. For those who have both, there will be one charge, which covers the Home Care only. If you attend a Day Care centre, you will also continue to pay for your lunch and refreshments separately. If you have the Meals Service at home, you will continue to pay for your meals separately too.

The Home Care charge applies weekly, running from Monday to Sunday.

What if my service increases or decreases – do I pay more or get a reduction?

The Income Team will tell you how much your actual cost is. If your service fluctuates you will only be expected to pay for what you receive. If you pay an assessed charge because you have less than £23,250, you will not be expected to pay an increased amount if you receive extra care, nor will the charge be reduced if the service is decreased. (The only exception is where the charge is higher than the cost to provide it.)

How does the Council calculate the charge?

The Council ask everybody to complete a Financial Assessment form. This will give them the details they need to work out your charge. If you don't want to give your details, and you have more than £23,250, there is a section for you to complete on the form, opting to pay the actual cost instead.

What happens if I don't pay?

The council need to charge people so that they can continue to provide the services. If you are having difficulty in paying the charge, please contact the **Income Team** on **01895 277390** or **01895 277391**.

If you do not pay, they will contact you to establish the problem. The council may also:

- Review your Needs Led Assessment (care package) with you
- Try to work out any difficulties with you, and resolve the situation so that the charges are paid



What is a Financial Assessment?

If you have less than £23,250 savings/capital, the Council need information on your finances and expenses so they can work out your charge.

They look at the actual amount of money you have coming in each week, then compare this with the amount you have to spend. They take into account benefits such as Attendance Allowance or Disability Living Allowance (care component), and weigh these against additional money you have to spend because of your disability, illness or age. Council Tax and housing costs are also taken into account.

I live with someone else. Whose income will they assess?

You will be financially assessed in your own right. Only your income will be counted, not that of your carer, parent or partner.

What do the council count as income?

Any money you receive in benefits including Income Support, Attendance Allowance, Invalidity Benefit, Disability Living Allowance (care element), Social Fund payments, and Disability Working Allowance, also any private pension, annuity income, or other regular income from investments.

Savings between £14,250 and £23,250 will be calculated at a tariff level of £1 per £250. That means for every £1,000 you have over £14,250 they count as £4 weekly income.

What is not counted as income?

The council do not count the mobility element of Disability Living Allowance, or Housing or Council Tax Benefit. They also disregard the difference between the higher and lower rate of Attendance Allowance (care component) and higher and middle rate of Disability Living Allowance (care component).

The council also disregard all of your paid earnings when they calculate your charge.

What is counted as capital?

- Any savings account, building society, bank deposit, Post Office Savings Bank, National Savings etc.
- Investments, stocks, shares, unit trusts TESSA's, PEP's, ISA's, Premium Bonds etc.

- Investment in property, building and land (any rental income will be included as income under income from investments)
- Capital held on your behalf by another party, Court of Protection, spouse/partner (where the capital is held by one partner but the other has a beneficial interest).

The value of the house in which you live is not included.

What if you don't want to tell the council about your finances?

If you prefer not to complete a financial assessment or divulge your savings/capital, you can opt instead to pay the actual cost of your service, up to the maximum charge of £260. There is a section in the Financial Assessment form for you to state this as a preference if you wish.

The council would expect to receive your Financial Assessment form within four weeks of receiving the booklet or the start of your service. If you delay completing the financial assessment, the council will charge you the maximum amount of £260 per week until such time as the financial assessment form is returned and the charge is determined. If you think that there is a delay through no fault of your own then contact the Income Team, who will work out the best way to help you.

You can also contact the Income Team if you are having difficulty completing the form on; 01895 277390/277391, or alternatively you can contact Dash for assistance on 0208 848 8319.

Extra cost of disability

If you have Attendance Allowance (care component) or Disability Living Allowance (care component) they will take your disability related expenditure into account (if not, they will not take it into account). The council will ask you in the Financial Assessment about what you spend as a consequence of your disability or frailty.

What sorts of things are counted?

The idea is to look at your additional expenditure, over and above normal household bills. The council will consider the extra cost of:

- laundry, specialist washing powders or bedding
- special dietary costs
- special clothing or footwear (or wear and tear of these)
- additional heating costs if above average
- cost of a gardener, cleaner or domestic help necessitated by your disability
- Community Alarm system Careline.