FREQUENTLY ASKED QUESTIONS

Q1	**<u>Do I have to pay for Community Care Services?</u>** From the 1 April 2025 Homecare, Personal and/or Domestic care services provided by the Council are no longer chargeable. The Services that remain chargeable are **Daycare, Transport or Community Access Services**, which includes support with accessing Shops, Gyms, Places of Worship and local facilities outside of the home. A financial assessment will be required to see if you are able to contribute towards these chargeable services.
Q2	**<u>Do I have to pay if I go into a Care Home?</u>** A financial assessment will be required to find out if a person can pay a contribution toward this service. If a person has previously been detained under Section 3 of the Mental Health, which authorises the compulsory detention of a person in hospital for treatment, they will not be required to pay a contribution towards the placement. If a person's placement in a Care Home is fully funded by the Health Authority, they will not be required to pay a contribution towards the placement.
Q3	**<u>How will you work out how much I need to pay?</u>** Your Adult Care Social Worker will give you a Financial Declaration form to complete and return with details of your finances. You will also be asked to provide copies of bank statements and evidence of expenditure.
Q4	**<u>Where can I receive financial advice?</u>** You can contact one of the following agencies listed below:

Money Advice Service	Tel: 0800-138-7777
Pension Advisory Service	Tel: 0300-123-1047
Citizens Advice	Tel: 0344-826-9699
Peabody Organisation	Tel: 0203-828-4916
Age UK	Tel: 0208-981-7124

Q5	**<u>What Income is Included?</u>** Most State Benefit will be included as part of the financial assessment. The Mobility Component of Disability Living Allowance (DLA) or Personal Independent Payments (PIP) are disregarded in the financial assessment. If you are receiving a community service, then the Savings Credit component of Pension Credit is disregarded. Any Child Benefit, Child Tax Credits, Universal Credit child elements and Carers Allowance are also disregarded. If you are working, then any earnings are disregarded.
Q6	**<u>What Expenditure is allowed for in the assessment?</u>** For Community based services, we allow household expenses, rent, mortgage payments, ground rent, service charges and Council Tax payments. Also, any funeral plans and/or insurances are allowed. We also consider any Disability Related Expenditure which you may have if you are in receipt of a qualifying State Benefit (DLA Care Component, PIP Daily Living or AA).
Q7	**<u>How Will You Work Out How Much I Need to Contribute?</u>** **<u>For Community Based services</u>,** we will calculate your weekly income based on your State Benefits, Occupational or Private Pensions and savings. We will then disregard any applicable State Benefits and deduct any relevant expenditure including Disability Related Expenses. We will then further deduct the Minimum Income Guarantee which is the amount which the Government has decided that clients are entitled to retain for their daily living expenses. The balance will be your 'Ability to Pay' but the amount you are charged will also depend on the cost of your services. **<u>For care home placements</u>**, we will calculate your weekly income based on your State Pensions, Occupational or Private Pensions and savings. We then deduct your 'Personal Expense Allowance' which is the amount which the Government has decided that care home residents can keep for their personal use. The balance is the amount which you will be required to contribute.
Q8	**<u>How Much Will I be left to Live on?</u>** **<u>For clients in receipt of a community-based service</u>,** you will be left with the Minimum Income Guarantee which is currently **£202.10 per week** for clients below pensionable age and **£246.45 per week** for client's over pensionable age. In addition, you will also be left with any State Benefits which are disregarded and any Disability Related Expenses, which have been allowed.

	For client's resident in a care home, you will be left with a weekly Personal Expense Allowance which is a minimum of **£31.80** to a maximum of **£39.10** per week, depending on your weekly income.
Q9	**Will My Partner's or Family's Finances Be Included?** We complete individual assessments so your partners and your family's income will **not** be included. If you are in receipt of Pension Credit, Universal Credit or Employment Support Allowance as a couple, we will disregard 50%. Any household expenses i.e. rent will be divided by the number of adults in the household. **For care home assessments**, we will disregard 50% of any Occupational or private Pensions if your partner remains living in the Community.
Q10	**Will My Savings Be Included?** If you have savings above the Upper Capital Threshold which is currently £23,250 then you will be expected to pay the full cost of your services. For community-based services, this is up to a maximum cost of £1,000 per week. If you have savings above the Lower Capital Threshold which is currently £14,250 but below £23,350 you will be required to pay a Tariff Charge from your savings at £1 for every £250 or part thereof above the £14,250. The Tariff charge will be included in your weekly income. If you have a joint account only 50% of savings held will be included.
Q11	**How Will I Be Charged?** **For Community Based Services:** You will receive a letter advising of your weekly charge and the date that you will be charged from. You will receive a 4 -weekly invoice, in arrears. To prevent you from falling into arrears the council promotes payment by Direct Debit. You will be sent a Direct Debit Mandate Form to complete and return for the payments to be taken automatically by DD. Once the DD has been set up you will receive a further letter and DD schedule for the future 4-weekly payment dates. **For Care Home Placements:** You will receive a letter advising you of the weekly charge from the date of admission to the care home. You will receive an invoice to pay monthly, in arrears. You will be sent a Direct Debit Mandate form to complete and return for the monthly charges to be taken by DD. Once the DD has been set up you will receive a further letter and DD schedule for the calendar monthly payments.

Q12	**<u>What Happens If I Do Not Agree with the Charge</u>** **<u>For Community Based Services</u>** - If you have further expenditure which you feel should have been included in the financial assessment or if you think the calculation is incorrect, then you should contact the Financial Assessment Team who will arrange to send you a Reassessment Form to complete and return, for a reassessment to be completed. **<u>For Care Home Placements</u>** – If you think that the income included in the financial assessment is incorrect then you should contact the Financial Assessment Team to advise them of this so that they can review the assessment.
Q13	**<u>What Happens If I Cannot Manage My Finances?</u>** If you feel that you are unable to manage your finances, then you should speak to your family or friends and arrange for somebody to take this over for you. They can apply for Appointeeship with the DWP so that they receive payment of your State Benefits in future. They could also apply for Lasting Power of Attorney or Court of Protection which would need to be arranged by a solicitor and would mean that they would be able to manage all your financial affairs. If you do not have any family or friends who are able to deal with your finances, then you should speak to your Adult Services Social Worker and make them aware that you are unable to deal with your own finances and do not have anybody to take on this responsibility. Your Adult Services Social Worker can refer your case to the Council's Client Financial Affairs Team who will apply for Appointeeship or Court of Protection to enable them to deal with your finances on your behalf.
Q15	**<u>What If I go into Hospital?</u>** **<u>For community-based services</u>** you will not be charged for your services if you are in hospital. We are usually informed by Adult Social Care, or a relative/carer which will then allow us to amend your weekly charges. **<u>For a Care Home Placement</u>** your weekly charge will remain in place.

Q16	**<u>What If I go on Holiday?</u>** **<u>For Community-based services</u>** you will not be charged for your services if you are on holiday. We are usually informed by Adult Social Care, or a relative/carer which will then allow us to amend your weekly charges. **<u>For a Care Home Placement</u>** your weekly charge will remain in place.
Q17	**<u>What If my Benefit Changes?</u>** It is important that you make the Financial Assessment Team aware of any changes in your circumstances as this may affect the weekly amount you are charged. If your benefits have changed then we will complete a reassessment.
Q18	**<u>What If my Savings Changes?</u>** It is important that you make the Financial Assessment Team aware of any changes in your savings as this may affect the weekly amount you are charged. If you are being charged the full cost due to you having savings above £23,250 and your savings fall below this, you need to make the Financial Assessment Team aware of this and provide up to date evidence of your savings, so that a reassessment can be completed.
Q19	**<u>What If I do not attend the Day Centre?</u>** If you do not attend the Day Centre, you will not be charged. It is important that you let the Financial Assessment Team know when you do not attend the Day Centre so that we can adjust your weekly charge.
Q20	**<u>Will I have to Sell My Property?</u>** **<u>For Community Based Services</u>:** the home that you live in is disregarded in the financial assessment. If you own an additional property, then the value of this property will be included in the financial assessment.

	For Care Home Placements: if you own your home and go into a care home permanently then the value of your property will be included in the financial assessment after the initial 12-week period, during this 12-week period you will be charge an assessed contribution from your state benefit. This period also allows you to consider whether you wish to sell or rent your home or enter into a Deferred Payment Agreement with the council. If your home is jointly owned and the other owner/s remain living in the property, then the value of the property will be disregarded. If you have a partner/spouse living in the property, then the value of the property will be disregarded whilst they remain living there. If there is somebody remaining living in the property who is aged over 65, under 18 or in receipt of Disability Benefits then the property may be disregarded. Following the 12-week period, if the value of your property is to be included then you will have the option of either paying the full cost of your care home placement which you could do from selling or renting your property or entering the Deferred Payment Scheme. This is a Legal Agreement where a Legal Charge is placed on the Title Deeds of your property. The Council pay the full cost of your care home fees, while you pay an assessed charge from your income and the remainder of your care home fees are 'deferred'. The weekly deferred amount accrues whilst you are resident in the care home, and the total amount is payable to the Council once the property is sold or the placement ends.
Q21	**What If I Choose a more Expensive Care Home?** If you choose to go into a more expensive care home, then a member of your family will have the option of being able to pay a Third-Party Top-Up towards the cost of the care home. They will be asked to pay the difference between the amount that the Council would pay for a care home placement and the cost of the home that you have chosen. The member of your family who is willing to pay the top-up towards your care home will be required to complete a financial declaration form to declare their income and expenditure so that we can assess that they will be able afford to pay the top-up.