



Paying for Support at Home

2019-2020

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About this booklet

You should read this booklet if you are a Wandsworth resident and you feel you may need adult care and support, such as home care, day care or direct payments.

You may also find this booklet useful if you are caring for someone who may be eligible for support from the council or if you are completing a financial assessment form.

It will help you understand what you will have to pay towards the cost of the care and support you receive at home.

This booklet does not cover every situation and is meant to be used as a guide. If you have any queries or would like more specific advice on anything contained in this booklet, please contact the Financial Assessments Team on **020 8871 6218**.

If you would rather speak to someone independent, like a voluntary organisation, there are contact details at the back of this booklet. There is also a glossary of terms to help you understand key terms that are highlighted in the text of this booklet.



Section 1

Understanding non-residential financial assessments

Introduction to care and support

Care and support is the term used to describe the help someone needs so that they can live in the best way they can, despite any illness or disability they might have. It can include help with things like getting out of bed, washing and dressing or support to continue to work or study.

Once your care and support needs have been assessed by the council, you will receive a personal budget. You can choose what support you want using your personal budget, either with services arranged for you by the council or purchased yourself with a direct payment. Most people have to pay something towards the cost of their care and support services.

Who can get care and support?

- aged 18 or over
- living within the borough

You must also meet **all three** of these conditions:

- Your needs are due to a physical or mental impairment or illness
- Your needs affect your ability to achieve two or more specified outcomes
- Your wellbeing is significantly affected by the inability to achieve these outcomes.

For more information on who can get care and support visit

www.wandsworth.gov.uk/adultsocialcare

What happens next?

After discussing your care and support needs, we will estimate how much it will cost to meet your assessed eligible care needs. We will also see if you must contribute anything from your own money towards this, which is known as a financial assessment.

You can plan how you will spend the money to support yourself and choose to arrange your own support, where you will receive a direct payment or ask the council to arrange services for you.

Who pays for care and support services?

Most people have to pay something towards the cost of their care and support. What you pay will depend on your individual circumstances and the kind of care and support you need, who provides it and how often you need help. Your financial assessment will help us decide if we can help pay for your care and work out how much, if anything, you will have to pay towards the costs and identify any benefits you may be entitled to.

Paying the full cost

If you need non-residential care such as home care, day care or direct payments and have savings over the 'capital limit', which is currently £23,250, you will have to pay the full cost of your care.

You may also elect to pay the full cost if you choose not to share your financial details with us. The council can arrange your care and support for you but if you have been assessed to pay the full cost then there is an arrangement fee of £25 a week to cover the council's costs for making these arrangements.

Paying a contribution

If your savings are below the capital limit, a financial assessment will see if you need to contribute towards your care. Your contribution will depend on your income, savings and housing costs.

You may have to contribute towards your care and support if your total savings and assets are valued at less than the capital limit. If you are not sure which situation applies to you, please contact the Financial Assessment Team.

If we cannot let you know immediately, you may be asked to provide further information including details of your finances.



Section 2

The Financial Assessment

How do you work out what I have to pay?

You will need to complete a financial assessment form before we can work out if you will need to contribute towards the cost of your care. We ask you to complete a confidential financial assessment form showing your income, capital, such as savings, other assets and housing costs. You will need to enclose proof of these where possible. If someone signs the financial assessment form on your behalf, we need to know in what capacity they are able to do this, e.g. Power of Attorney, Appointee Deputy.

Income

What income is included?

Income includes any money that you receive from any source and will include the following:

- Annuity payments
- Charitable and voluntary payments
- Income from subletting a property or garage
- Maintenance payments and money from friends and family
- Money paid from trusts
- Occupational and private pensions from employment
- Payments from abroad
- Rental Income
- State benefits and allowances
- State retirement pensions and widow's pensions.

This list does not cover all possible types of income. You should also let us know if you hold any money jointly with someone else.

Some income is not, or is only partly included in the financial assessment, e.g. child benefit, disability living allowance mobility component and war pension. You should include all your income on the financial assessment form and we will consider the income that we need for the assessment.

If you receive attendance allowance or disability living allowance care component at the higher rate and you are not having night time care, we will only include the middle rate of these benefits in the financial assessment. If you are having night time care, then the higher rate will be used.

Tariff income

If you have savings between £14,250 and £23,250, then we will include income of £1 per week (tariff income) for every £250 in the financial assessment. For example:

- £14,500 savings is a tariff income of £1
- £17,000 savings is a tariff income of £11
- £23,000 savings is a tariff income of £35.



Capital

What we mean by 'capital'

Capital means any savings or investments that you have. We will need to work out how much capital you have for a financial assessment. Some capital is taken in to account for a financial assessment, but some is not.

What is regarded as capital?

The following is included as capital:

- Bank and building society accounts
- Cash
- Funds held by the Court of Protection or your receiver
- Income Bonds
- Individual Savings Accounts (ISAs)
- Money that belongs to you but is held by someone else on your behalf
- National Savings Certificates
- Premium Bonds
- Stocks, shares and other investments
- The value of property you own other than your main residence
- Unit Trusts.

This list should only be used as a guide and does not cover all types of capital. Some capital is not included for the financial assessment, e.g. the value of your main residence.

You should tell us about all your capital on the financial assessment form and we will ignore any that is not relevant. We will ask you to provide us with evidence of capital held such as bank statements covering a three month period.

We will consider items such as personal belongings, if we believe that they have been purchased with the intention of reducing or avoiding liability for personal contributions towards the cost of your care services.

Capital held overseas

If your capital is held overseas, we will ask you to provide suitable evidence of the asset to enable us to decide its value.

Capital held jointly

If some or all your capital is held jointly with other people, we will value your share by dividing the total value by the number of people who own it. However, if the funds in the account emanate from one source then we may assume that 100% of the balance belongs to one of the account holders unless evidence is provided to the contrary.

Capital held jointly

If your capital is held in a trust fund, the conditions of the trust deed will show if this is to be considered as capital or not. We will need a copy of the trust deed to help us decide how it should be treated.

Capital that is given away

It is against the law to dispose of assets with the intention of reducing your responsibility for home care and day care costs. If this happens, we may calculate your assessment based on the assumption that you still have these assets.



What happens next?

We work out your weekly income

We calculate your weekly income from the information that you provided in the financial assessment form. We add together all your current sources of income. If you have savings, then we include an amount for what is known as 'capital tariff income' if the amount of your savings is over the capital limit. If you are entitled to a state benefit but are not yet receiving it then we will include this in the financial assessment from the date you start to receive it.

We work out your outgoings

We will calculate what you spend on certain housing costs from the information that you provided in the financial assessment form. This will include money that you spend on rent (less housing benefit received), mortgage, ground rent, council tax (less council tax benefit received) and telecare.

We may provide an allowance for disability related expenditure

If you receive disability benefits, we will either provide you with a standard allowance of £15 per week in the financial assessment that covers expenditure that you need to pay from your income for your disability, or we will ask you for information about your disability related expenditure for an individual review to work out the exact figure.

You can request an individual review if you think your disability related expenditure is more than £15 per week. You will also need to have an individual review if you are getting higher rate attendance allowance or disability living allowance (care component) but are not having night time care.

Disability related expenditure includes all those expenses that you have because of your disability or infirmity which are not included in your support plan. These may include extra toiletries, cleaning expenses, wheelchair costs, stair lift, cost of a special diet. We will need to ask for evidence of this expenditure if you request an individual review.

You cannot claim for items supplied free of charge by other organisations (e.g. incontinence pads from the NHS).

If you are not receiving a disability benefit (e.g. attendance allowance or disability living allowance care component) then you do not qualify for the standard disability related expenditure disregard of £15. You can contact the Financial Assessments Team to see if you are entitled to a disability benefit or if you want to discuss disability related expenditure or need any specific advice.

Personal Allowance

When we assess your ability to contribute towards the cost of your care and support, we give you a Personal Allowance, which is known as the Minimum Income Guarantee. This ensures that you will always be left with enough money to pay for basic household expenditure items and general living expenses.

From April 2019, the Minimum Income Guarantee (MIG) for people receiving council arranged care and support, other than in a care home will be:

- £194.50 per week for a single person aged over 60.
- £148.50 per week for someone who is married/living with a partner.
- £131.75 per week for a single person aged 25-59
- £112.75 per week for a single person aged 18-24.

If your income is below the personal allowance for your circumstances, then you will not have to contribute towards your care and support.

Contribution

The amount you must pay as your contribution will be:

Total income less personal allowances, less housing costs, less disability related expenditure.

We will contact you if we need to confirm any information that is contained in the financial assessment form or if we need further information. All the information you provide will remain confidential.

We will write to you to let you know if you must make a contribution or not. If your financial circumstances change after we have financially assessed you, you will need to let us know, although we will review the information every April.



Section 3

Questions you may have

Can I ask for a review of the contribution?

The care and support contributions policy allows a review of a contribution towards a personal budget for the reasons set out below:

- If incorrect dates or amounts have been used.
- If your contribution is incorrectly calculated.
- If you have additional income and/or expenditure which was not included in the financial circumstances form.
- If you have expenditure due to your disability that is more than the standard allowance that is provided for disability related expenditure in the financial assessment.
- If you have exceptional personal circumstances affecting your financial situation that mean you believe it unreasonable to pay the assessed contribution.

You can either write or email the Financial Assessments Team and ask for a review of the contribution for any of these reasons.

Do you take my partners income in to account?

The Care Act 2014 is clear that the council has no power to assess couples or civil partners according to their joint resources and each person must therefore be treated individually, so we would only take the cared for persons income into account. If income is received jointly then the council will regard this as being an equal share for the financial assessment unless there is information provided confirming a defined split. However, if the funds in the account emanate from one source then we may assume that 100% of the balance belongs to one of the account holders unless evidence is provided to the contrary.

What if I need help in filling out the financial assessment form?

If you need help in filling out the form or if you need benefits advice, then we can arrange for someone to come and see you in your own home when it is convenient for you.

What if I have trouble paying the contribution?

Your circumstances may change at any time, for example because of a certain event such as a broken boiler. If you find it difficult meeting the cost of your contribution, then please let us know and we can give you advice. You can also contact a local voluntary organisation, such as Citizens Advice Wandsworth, Age UK Wandsworth, or a national helpline for advice. You can find details of organisations at the back of this booklet.

You can ask for a review of your contribution at any time. If you are worried you may have difficulty paying your contribution, then please contact us as soon as possible.

Will my contribution change if my care and support changes?

If you have been assessed to contribute towards your care and support, then the amount of your contribution is determined by your financial circumstances.

If your need for care and support increases, the amount of your contribution will stay the same. If your need for care and support decreases, the amount of your contribution will only reduce if the cost of your care and support becomes less than the amount of your contribution.

If you are paying the full cost of your care and support, then what you pay will be determined by the amount of care and support you receive.



Section 4

Assessment examples

Below are examples of how we carry out a financial assessment

Example 1

Standard assessment:

I am aged 80, I am single, and I live by myself. I receive care and support at home totalling **£130.00 per week**. I receive a state pension, pension credit, middle rate attendance allowance and an occupational pension. I have no other income, but I do have savings of £22,665. I receive a disability benefit, so I am entitled to the standard disability related expenditure of £15.

Financial assessment:

Weekly Income	State Pension	£168.60
	Occupational Pension	£32.15
	Pension Credit	£6.35
	Attendance Allowance	£58.70
	Tariff Income from Capital	£34.00
Total Income		£299.80
	Less Personal Allowance	£194.50
	Less Disability Related Expenditure	£15.00
Total Deductions		£209.50
My Contribution	per week	£90.30
Council Contribution	per week	£39.70
Total cost of care		£130.00

I will need to contribute **£90.30 per week**. I receive a direct payment, so I will have the contribution deducted and I will receive a direct payment of **£39.70 per week**. I will need to pay **£90.30 per week** into my direct payment bank account.

Example 2

Day Centre meals received:

I am 26 and I live on my own. I receive care and support totalling £58.00 per week. I attend a day centre and I have a meal each time I go. I receive Employment Support Allowance and disability living allowance care component at the lower rate. I receive a disability benefit and I requested an individual review of disability related expenditure. I have over the standard amount of £15 with expenditure of £21.00 per week.

Financial assessment:

Weekly Income	Employment Support Allowance	£128.45
	Disability Living Allowance	£23.20
Total Income		£151.65
	Less Personal Allowance	£131.75
	Less Disability Related Expenditure	£21.00
Total Deductions		£152.75
My Contribution	per week	£0.00
Council Contribution	per week	£58.00
Total cost of care		£58.00

As my income is less than the personal allowance, I receive care without having to contribute. **I will have to pay for the meals that I receive at the day centre, which I pay directly to the day centre.**

Example 3

A couple where only the cared for person's details are given:

I am 74 and I am married. I have care provided which costs £95.00 per week. My wife does not have to provide any of her financial details as the council has no power to financially assess us as a couple.

The council has financially assessed me just using my financial details. I receive a state pension and my housing costs are telecare and ground rent.

Financial assessment:

Weekly Income	State Pension	£175.00
	Disability Living Allowance	£58.70
Total Income		£233.70
	Less Personal Allowance	£148.50
	Less Ground Rent	£19.00
	Less Disability Related Expenditure	£15.00
Total Deductions		£182.50
My Contribution	per week	£51.20
Council Contribution	per week	£43.80
Total cost of care		£95.00

I have been financially assessed to pay **£43.80 per week**. As I do not receive a direct payment, I will be invoiced every month for my contribution.

Example 4

Disability related expenditure:

I am 79 and I live alone. I receive care totalling **£100.96 per week**. I receive the higher rate attendance allowance, but I do not have any night time care. I have asked for an individual assessment of my disability related expenditure and I provided information showing that I spend £18 per week. I receive a state pension and an occupational pension. I have savings of £5,033. I pay an amount for council tax.

Financial assessment:

Weekly Income	State Pension	£129.20
	Attendance Allowance	£58.70
	Pension Credit	£75.90
	Occupational Pension	£28.00
Total Income		£291.80
	Less Personal Allowance	£194.50
	Less Council Tax	£25.00
	Less Disability Related Expenditure	£18.00
Total Deductions		£237.50
My Contribution	per week	£54.30
Council Contribution	per week	£46.66
Total cost of care		£100.96

I will pay an amount of **£54.30 per week**. I receive a direct payment and the contribution will be deducted from the amount I receive, so I will get an amount of **£46.66 per week**, which is paid each month to my direct payment bank account. I must pay the weekly contribution of £54.30 in to my direct payment bank account. If my disability related expenditure increases, then I can ask for a review at any time.

Section 5

Glossary of terms for financial assessment purposes

Attendance Allowance

This is a disability benefit that can be claimed if you are aged 65 or over and need help with personal care or supervision to keep you safe. There are two rates of Attendance Allowance depending on how your disability affects you. The lower rate – if you need help with personal care frequently or supervision continually throughout the day only, help with personal care or someone to watch over you during the night only, or someone with you when you are on dialysis. The higher rate – if you meet both a day and a night condition for the middle rate, or if you are terminally ill and claiming under special rules. You can get Attendance Allowance even if no one is giving you the care you need and even if you live alone.

Capital

This is any savings, money or assets you have. This does not include any property that you live in but will include any other properties held as an investment.

Capital Limit

This is the amount of capital over which you will have to pay the full cost of your care and support. The capital limit for non-residential care services is £23,250.

Care and Support

Care and support is the term used to describe the help someone needs so that they can live in the best way they can, despite any illness or disability they might have. It can include help with things like getting out of bed, washing and dressing or support to continue to work or study.

Contribution

You are financially assessed to see if you can contribute towards the care and support provided to you by the council. We use the information provided in the Financial Assessment Form to determine what your contribution will be.

Direct Payments

A direct payment is an amount of money we give you to help you live independently in your own home. You use the money to buy and arrange the support or care services you need to help you do the things you want.

Disability Living Allowance (DLA)/ Personal Independence Payment (PIP)

This is a disability benefit that can be claimed if you are disabled, aged under 65 and need help to look after yourself or have difficulty walking or getting around. DLA/PIP is tax free and not means tested. There are two components to disability living allowance, the care component, which has three rates of payment and the mobility component, which has two rates of payment. You can be paid one or both components depending on your needs. If you meet the eligibility criteria, you can still get DLA/PIP even if you are not actually receiving any help to look after yourself or to get around. The amount of savings you have does not affect your DLA/PIP. The mobility component of DLA/PIP is exempted from the financial assessment and is not used in the contribution calculation.

Financial Assessment

This is the process of assessing a person's finances to determine whether they are eligible for council funding towards their social care services. It also determines if a person contributes towards their care services and how much they contribute (see also Financial Assessment Form).

Financial Assessment Form

This is what is used to collect your financial data for the financial assessment. The information collected is confidential and will be used to determine if you can contribute towards your care and support and if so the amount you can contribute.

Income

Any money that you have coming in from any source, for example, pensions, benefits, maintenance received or any other payments you receive.

Personal Budget

A personal budget is money that is allocated to someone by a local authority to meet their assessed eligible care needs. People can take their personal budget as a direct payment choosing themselves how their care needs are met and by whom.

Tariff income

A set weekly amount you pay as part of your contribution if you have capital between the minimum and maximum capital limits.

Section 6

Useful contacts

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Financial Assessments Team

The Financial Assessments Team uses the information provided in the Financial Assessment Form to determine if you can contribute towards your care support.

How to contact the Financial Assessments Team

Telephone: 020 8871 6218

Email: FinanceAT@richmondandwandsworth.gov.uk

Adult Social Care

Wandsworth Council can provide information, support and guidance to adults with care and support needs, and those who look after them. Contact us Monday to Friday from 9am to 5pm.

Telephone: 020 8871 7707

SMS Phone: 07940 775107

Email: accessteam@wandsworth.gov.uk

Website: www.wandsworth.gov.uk/adultsocialcare

If you are making your own arrangements, you can look for providers and services in your area on our CarePlace directory at www.careplace.org.uk. once you have decided on the best option for you. You will be able to find contact details there and each listing will show you the latest CQC rating, so you can be sure the provider is adhering to national standards.

Emergencies outside office hours

An emergency duty team is available between 5pm and 9am during weekdays and at all times over weekends and bank holidays. To contact them call 020 8871 6000 and ask for the emergency social worker.

Benefits Service

Wandsworth Council Benefits Service can help with queries about housing benefit and council tax reduction.

Telephone: 020 8871 8081

Website: www.wandsworth.gov.uk/benefitsandcounciltax

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

Citizens Advice

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

Adviceline: 03444 111 444
Website: www.citizensadvice.org.uk

entitledto

Entitledto provides an independent benefits calculator to help people find out what benefits they can claim. They can also provide information on a range of benefits and how your benefits will be affected if you start work.

Website: www.entitledto.co.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

The Money Advice Service

The Money Advice Service is a free, independent advice service. On their website there is a section for care and disability that includes topics such as 'care advice and help' and 'paying for care'.

Telephone: 0300 500 5000
Website: www.moneyadviceservice.org.uk

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.

Telephone: 0333 2020 454
Website: <https://societyoflaterlifeadvisers.co.uk>

Turn2Us

Turn2Us is a national charity that provides financial support in tough times. You can find out more on their Website at www.turn2us.org.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.

Age UK Wandsworth

Age UK Wandsworth provides free information, advice and support for older people and their carers. They can help with questions including money and benefits, housing, direct payments and care homes.

Telephone: 020 8877 8940
Email: info@ageukwandsworth.org.uk
Website: www.ageuk.org.uk/wandsworth

Citizens Advice Wandsworth

Citizens Advice Wandsworth 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. Citizens Advice Wandsworth's Disability and Social Care Advice Service (DASCAS) can help make sure you get all the benefits you are entitled to.

Telephone: 0300 330 1169 (Monday to Thursday 10am to 4pm)
Email: info@cawandsworth.org
Website: www.cawandsworth.org

VoiceAbility

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

Telephone: 0300 222 5948

Email: wandsworth@voiceability.org

Website: www.voiceability.org/services/londonborough-of-wandsworth

Wandsworth Carers Centre

Wandsworth Carers Centre offers free and confidential information, advice and support for carers caring and/ or living in Wandsworth.

Telephone: 020 8877 1200

Email: info@wandsworthcarers.org.uk

Website: www.carerswandsworth.org.uk



Our contact details

Monday to Friday from 9am to 5pm.

Telephone: (020) 8871 7707

SMS Phone: 07940 775107

Email: accessteam@wandsworth.gov.uk

Website: www.wandsworth.gov.uk/adultsocialcare

Write to us at:

Wandsworth Council
Adult Social Care
Wandsworth High Street
London, SW18 2PU

For information on local services please visit CarePlace
www.careplace.org.uk

If you have difficulty understanding this publication and you would like this leaflet in a different language, large print or Braille please call:
(020) 8871 7707

For information on our Privacy Notice please visit
www.wandsworth.gov.uk/privacy

