Paying for your Care and Support

Information on paying for support and care at home or in a residential or nursing home

Wandsworth Council

2026-2027

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Section one

Introduction to this booklet

Most people are asked to contribute towards the cost of their care and support. This booklet explains whether you may be entitled to help with these costs, how your contribution is calculated, and what to do if you need to pay the full cost of your care. To work out your contribution, we will carry out a financial assessment.

You should read this booklet if:

- you have been assessed at eligible for care and support, or are currently being assessed.
- you care for someone who may be eligible for support from the council.
- you are completing a financial assessment form.
- you manage the finances of someone who may need care and support at home or in a residential or nursing home (either permanently or short-term).

If you have questions or would like advice about anything in this booklet, you can contact the Financial Assessments Team at **FinanceAT@wandsworth.gov.uk** or call **020 8871 6218**

If you would prefer independent advice, such as from a voluntary organisation, see the section on independent financial advice later in the booklet. A glossary of highlighted terms is also included.

What is care and support

Care and support refers to the help someone needs to live as independently as possible, despite any illness, disability or age-related needs they might have. This may include help with things like getting out of bed, washing and dressing, domestic tasks or support to remain in work or study.

Who can get care and support

To get care and support you must:

- Be aged 18 or over
- Live in the borough, and
- Meet all three conditions set out in law:
  1. Your needs are due to a physical or mental impairment or illness
  2. Your needs affect your ability to achieve two or more specified outcomes
  3. Your wellbeing is significantly affected by the inability to achieve these outcomes.

For more information scan the QR code or visit:
wandsworth.gov.uk/who-adult-social-care-can-help

Financial Assessments

Anyone has the right to ask us for an assessment of needs regardless of their financial situation

An assessment helps you understand your needs and what you need to stay independent, including the local services available.

After the assessment, we will work with you to develop a care and support plan outlining the support that can meet your needs. We will also estimate the cost of meeting them - this is called your *Personal Budget.* A financial assessment will also be completed to determine if you can contribute towards your care and support and if so, how much.

You can choose to:

- manage your support using a Direct Payment, or
- ask the council to arrange your services for you.

Paying for your care and support

Planning for the future and making decisions about your care and support needs can sometimes be overwhelming. This booklet provides clear information to help you think through your options and help you make decisions, whether you're already receiving care and support or may need it in the future.

If you already receive care, it's important to understand how it is funded and whether you may qualify for financial support. There are different rules for working out how much you pay depending on whether you receive care in your home or live in a care home.

You will be expected to fully fund your care and support if:

- **You live in a care home** and have more than **£23,250** in capital and savings
- **You receive care at home** and have more than **£23,250** in capital and savings
- **You choose not to share financial information, decline a financial assessment or do not engage with the financial assessment process.**

If your total capital is above £23,250 and you pay the full cost of your care without help from the council

You are known as a *self-funder.* People choose or need to self-fund for different reasons. For example:

- some prefer to arrange their own care and support or do not want a financial assessment
- others request an assessment and are found not to be eligible for financial support

If your total capital and savings are below £23,250

You may be entitled to financial help with the costs of your care and support. What you pay depends on:

- your individual financial circumstances
- the kind of care and support you need, and
- who provides it.

Your financial assessment will help us determine what, if anything, the council can contribute towards your care and what you need to pay towards your care.

We will ask you to complete a financial assessment form giving details of your income, savings and other assets. You will need to provide evidence of your income, savings and assets, such as benefit award letters, bank statements, pension pay slips and building society books. We will check to see that you are receiving your full benefit entitlement. If we think that you are entitled to any additional state benefits, we will advise you of this.

If you choose not to share your financial information with us or engage with the financial assessment process, you will be required to pay the full cost of your care.

What does the legislation say?

Councils must follow government regulations and statutory guidance when calculating how much someone must contribute towards the cost of their care in a care home. These include:

- **Care and Support (Charging and Assessment of Resources) Regulations 2014**
- **Care and Support Statutory Guidance** issued under the Care Act 2014.

These documents set out how financial assessments are carried out and what income and capital must be considered.

What help can I get as a self-funder?

We aim to support you to live independently in your own home for as long as possible. Increasing your independence can enhance your quality of life and reduce the cost of care.

Services available to all residents, regardless of whether they receive financial help from the council, include:

- **Information and advice** to help you make informed choices about your care and how it is funded, including guidance on care homes and dementia support
- **Simple equipment and small home adaptations (up to £1,000)** provided free of charge
- **Technology and devices** that help maintain independence (e.g. falls pendants, smart speakers for reminders, devices to stay connected with family)
- **Reablement support** following a hospital stay or sudden decline in health, to help you regain independence
- **Carers assessments** for unpaid carers, including family members, friends, or neighbours
- Support from **local voluntary and neighbourhood organisations** offering practical help such as shopping or gardening (see *Useful Contacts* section).

What help is available with arranging care as a self-funder?

If you have eligible needs and pay the full cost of your **care at home,** we can arrange services on your behalf.

We can help by:

- Finding the right care provider to meet your needs and preferences from our list of contracted care providers
- Agreeing the cost of your care and support at council rates and putting a contract in place
- Monitoring the quality of your care and support
- Working with your provider to address any concerns or complaints about the quality of the care you are receiving
- Managing all payments to your provider for you.

There is a weekly **Care Arrangement fee of £61.10** for this service, payable in addition to the full cost of your care. This arrangement is optional. For more information, contact **020 8871 6218** or **FinanceAT@wandsworth.gov.uk**

What help is available with arranging a care home placement as a self-funder?

Unfortunately, we are not able to arrange care for anyone looking to stay in a care home. However, we can still provide you with information and advice including a list of suitable local care homes. More information is available at the back of this booklet.

If you pay the full cost of your care home fees privately, arranged the placement yourself, and those fees are higher than the council's usual funding level, you will need to consider how these costs will be met if your savings and capital are likely to drop below £23,250 in the future. If the care home is unwilling to accept the local authority rate, you may need to explore moving to a more affordable care home.

Section Two

Paying for support at home

Understanding non-residential financial assessments

Care at home refers to any care and support you receive to live independently in your own home, rather than in a care home. Care at home includes home support and direct payments.

How do you work out what I have to pay?

Completing the financial assessment form

Before we can calculate your contribution, you must complete a confidential financial assessment form providing details and evidence of:

- income
- savings and capital
- housing costs
- property

If someone completes the form on your behalf, we must confirm they have legal authority (Power of Attorney, Appointee or Deputy). You can also nominate someone to help you. If you do this, we ask that you let us know in writing.

Income

What income is included?

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

- State benefits and allowances
- Occupational and private pensions
- Annuity income and/ or payments
- Money received from friends and family
- Income paid from trusts
- Payments received from abroad
- Rental income from a property or business
- State retirement pensions and widow's pensions.

Please include any money jointly held with someone else.

Some types of income are wholly or partly disregarded including:

- Child Benefit
- Personal Independence Payment (PIP) Mobility Component
- War Pensions.

Please provide details of all your income on the financial assessment form, and we will determine what needs to be included.

Attendance Allowance

If you receive attendance allowance 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 capital between £14,250 and £23,250, then we will include income of **£1 per week 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 refers any savings, assets or investments you hold, such as:

- Bank and building society accounts
- Cash
- Capital held by the Court of Protection or your legal representative
- Income Bonds
- Individual Savings Accounts (ISAs)
- Capital that belongs to you but is held by a third party
- National Savings Certificates
- Premium Bonds
- Stocks, shares and other investments
- Property you own (solely or jointly)
- Unit Trusts /Trust Funds.

The value of your **main home is disregarded** for non-residential care only.

Please provide details of all your capital on the financial assessment form, and we will determine what needs to be included. We will also ask you to provide evidence of your capital, such as three months of bank statements.

Capital held overseas

If your capital is held overseas, we will ask you to provide evidence of the asset to enable us to decide its value. It is your responsibility to arrange for any relevant documents to be translated where necessary.

Capital held jointly

If some or all of your capital is held jointly with other individuals, we will calculate the value of your share by dividing the total amount by the number of account holders.

However, if the funds in the account originate from a single source, we may assume that the full balance belongs to that individual unless evidence is provided to demonstrate otherwise

Capital held in a trust fund

If your capital is held in a trust fund, the terms of the trust deed will determine if this is to be considered as capital or not for your financial assessment. We will require a copy of the trust deed to help us decide how the trust should be assessed.

Capital that is given away

It is unlawful to give away or reduce assets to avoid paying care costs. This is referred to as deprivation of assets.

If we determine that assets have been deliberately reduced, transferred, or otherwise deprived for this purpose, we may complete your financial assessment on the basis that you still possess those assets.

We strongly advise that you seek independent financial advice before disposing of any assets or capital. We may request detailed evidence showing when, how, and for what purpose these assets were spent or transferred. Any investigation and the resulting financial assessment outcome will be based on the evidence provided and the information we hold.

Working out your income and outgoings

Your weekly income

We calculate your weekly income from the information you provide by adding together all your current sources of income.

If you have savings **between £14,250 and £23,250,** we will include income of **£1 per week**

for every £250 in the financial assessment.

If you may be entitled to a benefit, you are not yet receiving, we will provide advice on how to make a claim. Once the benefit has been awarded, we will complete a financial assessment review, and any changes will be applied from the date the benefit is awarded. Please remember that you must inform the local authority of any changes to your income / capital as soon as possible as this could alter your contribution..

Your outgoings

We will deduct any housing costs including:

- rent (less housing benefit received)
- mortgage payments
- ground rent
- Council Tax (less Council Tax reduction).

We can only consider housing costs that you are legally responsible for. Evidence will be required.

Disability related expenditure (DRE)

If you receive a disability benefit, we will include either:

- a standard allowance of £15 per week, or
- an individual DRE review so we can calculate your actual disability-related costs.

You should request an individual review if you believe your DRE is more than £15 per week or you receive the higher rate of Attendance Allowance but do not have night-time care.

Examples of disability-related expenditure include:

- additional toiletries
- extra cleaning
- specialist equipment, or
- the cost of a special diet.

We will ask for evidence of these expenses if you request an individual review.

We will not consider items provided free of charge by other organisations, such as incontinence pads supplied by the NHS. If you do not receive a disability benefit (such as Attendance Allowance or the care component of PIP), you will not qualify for the standard £15 DRE allowance.

Please contact the Financial Assessments team if you would like to check whether you may be entitled to a disability benefit or if you need advice about disability-related expenditure.

Personal Allowance (Minimum Income Guarantee or MIG)

When we assess your ability to contribute towards the cost of your care and support, we apply a Personal Allowance, known as the Minimum Income Guarantee (MIG). This ensures you are left with enough money for everyday living expenses.

From April 2026, the MIG for people receiving council-funded non-residential care and support will be:

- **£241.45** per week for a single person aged over pension credit age.
- **£184.30** per week for someone who is married/living with a partner and aged over pension credit age.
- **£171.95** per week for a single person aged under pension credit age.
- **£197.10** per week for a single person aged under pension credit age and receiving higher rate DLA care / PIP daily living.
- **£172.10** per week for a single person aged between 18-24 and receiving higher rate PIP Daily Living.
- **£146.95** per week for a single person aged between 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.

What if I receive meals at a day centre?

Meals are not included in your care and support services and must be paid for separately. Meals are not considered as part of the financial assessment.

From 1 April 2026, meal charges are as follows:

- Meals at intensive day care centres for older people: £11.00
- Meals at Access Project for adults with physical disabilities: £11.00

Your Contribution

Your contribution is calculated as:

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

We will contact you if we need additional information. All the information you provide will remain confidential.

We will write to let you know what your financial contribution will be. You must let us know if your financial circumstances change after your assessment.

Each April, in line with the annual uplift of State Welfare Benefits, we will carry out a review of your financial assessment. Any changes to your assessed contribution will be confirmed in writing, and you will have the right to request a review if you disagree with the outcome. All review requests must be supported by appropriate evidence.

In addition to this, we will complete a full annual financial assessment review. As part of this process, we will ask you to provide up-to-date financial information, such as your last three months of bank statements. This review ensures that the information we hold is accurate and current. Any changes to your contribution following the review will also be communicated to you in writing.

Financial assessment examples - Non-residential

Example 1

Standard assessment:

I am aged 70, I am single, and I live by myself. I receive care and support at home totalling **£160.00** per week. I receive a state pension, lower 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**	**£238.00**
	Occupational Pension	£38.90
	Attendance Allowance	£76.70
	Tariff Income from Capital	£34.00
Total Income		**£387.60**
	Less Personal Allowance	£241.45
	Less Disability Related Expenditure	£15.00
Total Deductions		**£256.45**
My Contribution	**Per week**	**£131.15**
Council Contribution	**Per week**	**£28.85**
Total cost of care		**£160.00**

I will need to contribute **£131.15** per week. I receive a direct payment, so I will have the contribution deducted and I will receive a direct payment of **£28.85** per week. I will need to pay **£131.15** 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 **£100.00** per week. I attend a day centre and I have a meal each time I go. I receive Employment Support Allowance and PIP care component at the lower rate. I receive a disability benefit and I am entitled to the standard disability related expenditure amount of **£15.**

Weekly Income	**Employment Support Allowance**	**£171.95**
	PIP CARE	£76.70
Total Income		**£244.60**
	Less Personal Allowance	£171.95
	Less Disability Related Expenditure	£15.00
	Rent	£60.00
Total Deductions		**£246.95**
My Contribution	**per week**	**£0.00**
Council Contribution	**per week**	**£100.00**
Total cost of care		**£100.00**

As my total income is less than my total deductions, I receive care without having to contribute. I will have to pay for the meals 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 **£105.00** 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 careline and ground rent.

Weekly Income	**State Pension**	**£238.00**
	Attendance Allowance	£76.70
Total Income		**£314.70**
	Less Personal Allowance	£184.30
	Less Careline and Ground Rent	£31.00
	Less Disability Related Expenditure	£15.00
Total Deductions		**£230.30**
My Contribution	**per week**	**£84.40**
Council Contribution	**per week**	**£20.60**
Total cost of care		**£105.00**

I have been financially assessed to pay **£84.40** 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 **£110.96** per week. I receive the enhanced rate attendance allowance, but I do not have any nighttime care. I have asked for an individual assessment of my disability related expenditure and I provided information showing that I spend **£28** per week. I receive a state pension and an occupational pension. I have savings of **£5,033.** I pay an amount for Council Tax and careline.

Weekly Income	**State Pension**	**£210.00**
	Attendance Allowance	£114.60
	Pension Guaranteed Credit	£37.41
	Occupational Pension	£79.89
Total Income		**£441.90**
	Less Personal Allowance	£241.45
	Less Attendance Allowance Night Care	£37.90
	Less Council Tax	£25.00
	Less Careline	£6.25
	Less Disability Related Expenditure	£28.00
Total Deductions		**£338.60**
My Contribution	**per week**	**£103.30**
Council Contribution	**per week**	**£7.66**
Total Cost of Care		**£110.96**

I will pay an amount of **£103.30** 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 **£7.66** per week, which is paid each month to my direct payment bank account. I must pay the weekly contribution of **£103.30** in to my direct payment bank account. If my disability related expenditure increases, then I can ask for a review at any time.

Section Three

Paying for care in a residential or nursing home

Understanding residential care financial assessments

A care home provides both personal care and accommodation together. People may stay in a care home temporarily for a short period or on a permanent basis. For many people, it becomes their main residence and therefore their home.

Because care homes meet almost all daily living needs, most of a person's income is used towards their care and accommodation, a Personal Allowance is set aside from your income for personal spending and general expenses. The Personal Allowance is set by the Department of Health each year from April.

Who pays for care in a care home?

If you move into a care home, there will be a charge for your accommodation and care.
We carry out a financial assessment to determine whether you need to pay the full cost or if the council can help.

If you have capital above £23,250

- You will need to pay the full cost of your care home placement.
- You can arrange this directly with your chosen care home.
- We can provide information, advice, and details of suitable local care homes.
- You may find it helpful to check inspection reports on the Care Quality Commission (CQC) website.

If you have capital below £23,250

We will carry out a financial assessment to calculate how much you will pay towards the cost of your care home fees.

The council will pay the remainder of the weekly fee, up to the amount it normally funds for someone with your assessed needs.

Care home costs can vary from home to home. If the home you have chosen charges more than the personal budget, you must find someone to help pay the difference (called a top-up payment). Except in limited circumstances, the legislation states that you are not allowed to make this additional payment yourself.

The responsibility for a top-up often falls to a member of your family or a benevolent sponsor, such as a charity. If the person making these extra payments cannot continue to make these in the future, we may not automatically pay the difference. If the home will not accept a lower rate, you may need to think about moving to a less expensive care home.

If you pay the full cost of your care home fees privately, arranged the placement yourself, and those fees are higher than the council's usual funding level, you'll need to consider how these costs will be met if your savings and capital are likely to drop below £23,250 in the future. If the care home is unwilling to accept the local authority rate, you may need to explore moving to a more affordable care home.

More information on **top up payments** can be found later on in this booklet.

Exceptions - when you may not have to pay

You may not need to contribute towards care home costs if:

- you receive aftercare under Section 117 of the Mental Health Act 1983, oryou are assessed as eligible for NHS Continuing Healthcare (CHC)

Your allocated worker will discuss this with you if either applies.

Short term and respite placements

A short stay in a care home can be arranged to provide short-term support after a decline in health or to give a carer who lives with you a break (called respite). Short-term placements are not intended to be permanent, and different financial assessment rules may apply compared with long term care home stays.

If you have savings of £23,250 or more, or **if your weekly income is higher than the care home fees,** you will need to pay the full cost of your care.

If your **savings are below £23,250** and **your weekly income is lower than the care home fees,** we will carry out a Financial Assessment to work out what you can afford to pay. As part of the financial assessment:

- We will apply the standard Personal Allowance of £31.80 per week.
- We will disregard any Personal Independence Payment (PIP) or Attendance Allowance that you receive.
- We will make allowances for essential home expenses, such as rent, water charges, and home insurance. We will require evidence of household expenses.
- The value of your main or only home will be disregarded if your stay in the care home is planned to be short term.

If you choose not to provide your financial information or engage with the financial assessment process, you will be required to pay the full care home fees.

How do you work out what I have to pay?

You will be responsible for paying your full fees if:

- You have more than **£23,250** in savings or assets; or
- Your weekly income is greater than the weekly care home fees.

If you are a self-funder, there are several ways you can pay for your care home fees:

1 Using savings and/or income from investments or property

You may choose to use your savings or income from investments or property to pay for your care. It is advisable to seek **independent financial advice** before making decisions about your assets.

2 Sale of property

You may decide to sell your property to fund your care home fees. There are also alternatives to selling outright, including:

- Equity release schemes
- Deferred Payment scheme

3 Purchase a care fees plan

A care fees plan involves making a one-off lump sum payment to an insurer. In return, the insurer guarantees to pay your residential or nursing home fees for the rest of your life. Payments are made directly from the insurer to the care home.

You should speak to an **Independent Financial Adviser** before purchasing a care fees plan.

Equity release

There are several types of equity release schemes available, such as:

Lifetime mortgages

You borrow against the value of your home. The amount borrowed plus interest is repaid when you die or when the property is sold.

Home reversion schemes

You sell a share of your property but continue living in it. When you die or move permanently into a care home, the property is sold and the provider receives their share.

Key features of equity release:

- An **arrangement fee** is usually charged.
- Interest on lifetime mortgages is added to the loan.
- Your **property is used as security** for the loan.
- The loan is repaid either on death or when the property is sold.

You should seek advice from an **Independent Financial Adviser** (IFA) before choosing an equity release product.

Deferred Payment Scheme

The Deferred Payment Scheme can help you pay for your care home fees if you own your home and cannot afford the full weekly cost. It allows you to delay selling your home during your lifetime because the value of your home is used as security for the loan.

How the scheme works

The council effectively provides you with a loan, secured against your property. Instead of giving you a lump sum, the council pays an agreed part of your weekly care home fees that you cannot afford. You continue to pay your assessed contribution that from your income and savings. The deferred amount is repaid later, either when your home is sold or from your estate.

The amount the council pays on your behalf is your **deferred payment,** and this builds up as a debt. Most people repay it from the sale of their home, either during their lifetime or after death. All deferred payments are subject to approval.

If you currently have a **top up arrangement,** you may be able to add the top-up costs to your deferred payment - if there is sufficient equity. Government rules require top ups for people not using a Deferred Payment Scheme to be paid by someone else, however the deferred payment scheme allows you to cover the top up yourself without relying on a third party.

Other repayment options

You may choose to settle the debt from another source without selling your home. You can also consider renting out your property to generate income. If you rent it out, you will be expected to use the rental income to increase your weekly contribution, reducing the amount deferred and therefore the final debt.

Interest and Statements

Interest is charged in the same way as on a standard loan. The maximum interest rate is set by the government and reviewed on 1 January and 1 July each year. Interest is added annually (compounded). You will receive regular annual statements showing how your charges are calculated and the current balance on your deferred payment account.

Your Agreement with Wandsworth Council

If you enter the scheme, you will sign a legal contract with the council. The council will place a legal charge on your property to secure the loan. Your responsibilities include:

- Ensuring your home is insured and maintained.
- Having a responsible person who can oversee necessary maintenance.
- Paying your assessed weekly contribution; if you fall behind, the council may add unpaid contributions to the loan.

You may end the agreement at any time (for example, if you sell your home). If not ended earlier, the agreement finishes on your death, with repayment due 90 days later. The council cannot cancel the agreement without your consent or your legal representative.

There must be no other financial interests on your property (such as mortgages or equity release), unless approved by the council.

Eligibility Criteria

To apply for the Deferred Payment scheme, you must:

- Have less than £23,250 in capital (excluding your home).
- Have been assessed as requiring permanent residential or nursing care.
- Own or partially own a property that is not subject to a property disregard, and ensure it is registered with the Land Registry.
- Have mental capacity to enter the agreement or have a legally authorised representative.

Costs Associated with the Scheme

There is a one off administrative charge covering legal costs, Land Registry fees, and property searches. **For 2026-27,** the charge is **£3,379.80.**

For more information, please contact the **Financial Assessments team** on **020 8871 6218** or email **FinanceAT@wandsworth.gov.uk**

You should seek advice from an **Independent Financial Adviser** to determine the best options for your particular circumstance.

Rental income from your property

You could rent out your property to generate income to help pay your care home fees.
A family member can help manage the tenancy, or you can use a lettings agency. A lettings agency may provide:

- An introductory service to find a tenant
- Administrative tasks, such as referencing tenants, creating tenancy agreements, and preparing a schedule of condition
- Rent collection
- Full property management.

Lettings agencies charge fees for the services they provide, so it is important to choose a reputable agency, ideally one recommended by family or friends, and ensure you fully understand their fees and responsibilities. More information is available on the council's website.
Scan the QR code or visit: **wandsworth.gov.uk/housing**

Short Term Leasing Scheme

The council has a scheme whereby it can enter into a lease agreement with you to use your property for people in need of housing, allowing you to generate rental income from your home to help towards your care home fees. This will also ensure your property remains occupied.

During the period of the agreement the council will:

- Make regular **payments to you**
- **Manage the property** on your behalf
- Return the property to you **vacant** at the end of the agreement.

We will speak with you or your representative to provide full details and answer any questions.

If you choose to join the scheme, the council will inspect your property and review safety certificates before the lease begins. More information is available on the council's website.
Scan the QR code or visit: **wandsworth.gov.uk/housing**

Working out your income and capital

How is my income treated?

The council will calculate how much you are required to contribute towards your care based on your income and assets. By income, we mean any money you receive, for example:

- State pension
- Widow's pension
- Private pensions and pensions from former employment
- State benefits and allowances
- Charitable and voluntary payments
- Maintenance payments and money from friends or family
- Money from certain types of trust
- Payments from abroad; and
- Any other payments made to you, for example, income you may get from a lodger.

(This list is not exhaustive but gives common examples.)

Types of income we ignore in your financial assessment

- Child Tax Credit
- The mobility component of Personal Independence Payment (PIP)
- Some war-related benefits and certain charitable payments (partially ignored).

We will also disregard half of your occupational or private pension if you pay this amount to a spouse or civil partner who continues to live in your main/only home. Your spouse must declare it as income for any state benefits claim. You or your spouse should seek welfare benefits advice before deciding.

Capital

How is my capital treated?

- **If you have capital of £23,250 or more** you will have to pay the full fees charged by the care home.
- **Any capital below £14,250** is not subject to a tariff income for financial assessment purposes.
- **If you have capital over £14,250**, we will apply a tariff income of £1 per week for every £250.00 between £14,250 and up to the £23,250.

What we mean by capital

By capital, we mean any accounts, savings, shares, stocks or other investments you have. If we are paying towards your fees, we will work out how much capital you have.

What do we count as capital?

Capital includes most forms of savings, investments, and property, such as:

- Bank and building society accounts
- Post Office accounts
- National Savings Certificates
- Premium Bonds and income bonds
- Stocks, shares, ISAs, and unit trusts
- Cash
- Property, land or businesses
- Money held on your behalf by someone else
- Funds held by the Court of Protection or your Deputy
- Any capital or property held abroad.

(This list is not exhaustive but gives common examples.)

Types of capital we do not count

Some types of capital are ignored in the financial assessment, for example:

- Personal belongings
- Social Fund payments

Any backdated lump-sum benefit award payments (which can be disregarded for up to 12 months). This applies only if the lump-sum payment takes your capital above the local authority threshold. However, please note that the benefit award itself will be included in any retrospective financial assessment outcome.

Interest earned on savings or dividends on shares are not counted as income, but the value of the investments themselves is treated as capital.

We cannot ignore the value of items such as personal belongings if you have bought them to reduce or avoid your responsibility for paying for residential or nursing care.

Capital held overseas

If you have capital held overseas, we will ask you to provide evidence of the asset to enable us to confirm its value. It is your responsibility to arrange for any relevant documents to be translated where necessary..

Joint assets

If some or all of your capital is held jointly with other individuals, we will calculate the value of your share by dividing the total amount by the number of account holders. However, if the funds in the account originate from a single source, we may assume that the full balance belongs to that individual unless evidence is provided to demonstrate otherwise

Capital or property that is given away

It is unlawful to give away or reduce assets to avoid paying care costs. This is referred to as deprivation of assets.

If we determine that assets have been deliberately reduced, transferred, or otherwise deprived for this purpose, we may complete your financial assessment on the basis that you still possess those assets.

We strongly advise that you seek independent financial advice before disposing of any assets or capital. We may request detailed evidence showing when, how, and for what purpose these assets were spent or transferred. Any investigation and the resulting financial assessment outcome will be based on the evidence provided and the information we hold.

Choosing the right accommodation for you

You have the right to choose any care home in England that can meet your assessed care needs. We can provide a list of local homes to help you decide. You may choose to remain near your current area, move closer to family, or select a specialist home (for example, one run by a religious organisation).

If you are considering a home in **Wales, Scotland, or Northern Ireland,** special cross border arrangements apply. Please speak to your allocated worker for advice.

To exercise your choice of care home the following conditions must be met:

1. Suitability of the Accommodation

The care home must be:

- Registered, and
- Able to meet your assessed care and support needs.

Your allocated worker will advise which types of homes are suitable.

2. Cost

The council will set a personal budget for meeting your care needs. We normally cannot pay more than this amount.

You may choose a more expensive care home, but if the fees exceed the council's funding level you must find someone to help pay the difference. The responsibility for this often falls to a member of your family or a benevolent sponsor, such as a charity. This payment is known as a top-up.

If you choose a home outside Wandsworth, we will pay the rate set by the local authority in that area. A top up may still be needed if the home charges more than that cost.

3. Terms and Conditions

The care home you choose must agree to contract with the council and accept our standard terms and conditions.

If you are in hospital

Your right to choose a care home still applies. However, once the hospital decides you are medically fit for discharge, the council must arrange your move **within a short time frame.**
If your preferred home has no vacancy, the hospital cannot keep you in a hospital bed until a place becomes available. You will need to select another suitable home or discuss alternatives with your allocated worker.

Choosing more expensive accommodation

Care home costs can vary. Some care homes are homes may charge higher fees for various reasons including location, building design, larger rooms, better facilities, or commercial decisions.

You can choose a home with higher fees, but a third party must pay **the difference between the care home's weekly fee and the council's funding level** (top-up).

Important points to be aware of when considering more expensive options:

- **You generally cannot pay the top up yourself,** because your income is already taken into account in your financial assessment. (The only exception is during a **12-Week Property Disregard;** you may pay your own top-up using your capital.)
- **Changes to your income,** such as pension increases, will not affect the amount of the third-party top-up.
- The council may increase its funding level from time to time to reflect rising care costs, but we cannot guarantee that the care home will change its fees at the same rate.
- The person paying the top-up should be aware that the amount may change if the care home reviews or increases its fees.
- The third party must **sign an agreement** confirming they are willing and able to pay the top-up and will continue to do so for as long as you remain in the care home.
- If the third party becomes unable to continue paying the top-up, you may need to move either to a different room within the same home or to another care home that charges within the council's usual cost.

What happens to my benefits when I move into a care home?

Moving into a care home may affect your state welfare benefit entitlement. You must inform:

- The Department for Work and Pensions (DWP)
- The Council Tax and Benefits Office

You should do this promptly for all care home stays. The rules around payment of benefits in a care home are complex and so you should contact Job Centre Plus on 0800 169 0310 for advice about your own situation. The examples below show how your benefits may be affected.

Attendance Allowance and PIP

Payments of Attendance Allowance and the Personal Independence Payment (PIP) care component will stop **four weeks** (28 days) after you move to a care home. If you move to a care home directly from hospital, any time spent in hospital will also count towards the four-week period.

Attendance Allowance and PIP may continue if you are awaiting the sale of your property or if you have a Deferred Payment Agreement with us. However, during the 12-Week Property Disregard period, the standard four-week rule still applies.

The PIP mobility component will continue to be paid, and we will disregard this amount when we calculate how much you need to contribute towards your care home fees.

Housing Benefit and Council Tax Reduction

These benefits can usually continue until the date of your six week review meeting with your allocated worker.

If your placement is fully funded by NHS Continuing Healthcare (CHC), benefit rules differ. We recommend that you seek specialist advice.

If you live in rented accommodation, you will need to end your tenancy. Speak to your allocated worker about this.

Financial assessment examples - Residential

Example 1

(All examples below are for guidance purposes only and quote the weekly figures unless stated)

I have savings less than **£14,250** and a State Pension of **£157.54** per week. Because I have savings of less than **£14,250,** a tariff income will not be applied to my savings. However, because my income is below the Pension Credit minimum, I will be able to make a claim for Pension Credit.

Considering the Pension Credit that I can claim, I will be able to pay **£206.20** per week towards my fees.

Weekly Income	**State Pension**	**£157.54**
	Pension Guaranteed Credit	£80.46
Total Income		**£238.00**
	Less Personal Allowance	£31.80
Total Deductions		**£31.80**
My Weekly Contribution		**£206.20**

Example 2

I have savings of **£17,009.00,** a State Pension of **£238.00** per week, Attendance Allowance of **£114.60** per week and a private pension of **£204.75** per month. I will not be able to claim the Guarantee Credit element of Pension Credit. I moved into the care home straight from my home rather than from hospital, so I will need to pay **£372.75** per week for the first four weeks, and **£258.15** per week towards my fees after that.

Income and outgoings	**First four weeks**	**After four weeks**
State Pension	£238.00	£238.00
Private Pension	£47.25	£47.25
Attendance Allowance	£114.60	-
Tariff on savings	£12.00	£12.00
Total Income	**£411.85**	**£297.25**
Less Personal Allowance	£31.80	£31.80
Less Savings Disregard	£7.30	£7.30
Total Deductions	**£39.10**	**£39.10**
My Weekly Contribution	**£372.75**	**£258.15**

I pay Council Tax of **£10.00** per week, rent of **£13.00** per week and water charges of **£3.50** per week. If I was receiving short-term care, these expenses would be considered in my financial assessment, so my assessed contribution towards my short-term care would be **£231.60** per week.

Financial assessment:

Income and outgoings	Amount
State Pension	£238.80
Private Pension	£47.25
Tariff on savings	£12.00
Total Income	**£297.20**
Less Personal Allowance	£31.80
Less Savings Disregard	£7.30
Less Council Tax	£10.00
Less Rent	£13.00
Less Water Charges	£3.50
Total Deductions	**£65.60**
My weekly contribution	**£231.60**

Example 3

I have savings of **£15,405,** a State Pension of **£159.20** per week and a private pension of **£512.37** per month. My husband is still living in our home. I have chosen to pay half of my Private Pension to my husband to help him pay for home expenses, so this is disregarded from the financial assessment calculation. I had been in hospital for five weeks and I then moved straight to the care home. My Attendance Allowance has already stopped. I will need to pay **£184.22** per week towards my care home fees.

Financial Assessment:

Income and outgoings	Amount
State Pension	£159.20
Private Pension	£118.24
Tariff on savings	£5.00
Total Income	**£282.44**
Less Personal Allowance	£31.80
Less 50% of private pension	£59.12
Less Savings Disregard	£7.30
Total Deductions	**£98.20**
My Weekly Contribution	**£184.24**

Example 4

(Please note-for the purpose of this example only we have assumed the care home fees to be **£950** per week).

I have savings of **£16,705.94,** I receive a state pension of **£166.67** per week and I have a private pension of **£826.76** per month. I own a property, which will be disregarded for the first twelve weeks of my stay in a care home. I have taken independent financial advice and I have now applied for a Deferred Payment Agreement to cover my fees after the Twelve Week Property Disregard period has ended. Once the Deferred Payment Agreement starts I will receive a disposable income allowance of **£144** per week rather than a personal allowance of **£31.80.**
This can be used to help with the upkeep of my property.

Financial Assessment:

Income and outgoings	First four weeks	Next eight weeks
State Pension	£166.67	£166.67
Private Pension	£190.79	£190.79
Attendance Allowance	£114.60	-
Tariff on Savings	£10.00	£10.00
Total Income	**£482.00**	**£367.46**
Less Personal Allowance	£31.80	£31.80
Less Savings Disregard	£7.30	£7.30
Total Deductions	**£39.10**	**£39.10**
My Weekly Contribution	**£442.90**	**£328.36**
Council Contributes	**£507.10**	**£621.64**
Total Fees	**£950.00**	**£950.00**

Financial Assessment once Deferred Payment starts:

Income and outgoings	Amount
State Pension	£166.67
Private Pension	£190.79
Attendance Allowance	£114.60
Tariff on Savings	£10.00
Total Income	**£482.06**
Less Disposable Income Allowance	£144.00
Total Deductions	**£144.00**
My Contribution from Income	**£338.06**
My Contribution against property (Deferred Payment Agreement)	**£611.94**
Total Fees (My Total Contribution)	**£950.00**

Questions you may have

How will I know what my contribution will be?

When we have worked out your contribution, we will write to tell you how much you must pay. Usually, we will pay your fees to the care home and you will pay your contribution to us.

Can I ask for a review of my contribution?

Yes. Under the Care and Support Contributions Policy, you can request a review of your contribution for any of the following reasons

- Incorrect dates or amounts have been used.
- Calculation errors - if your contribution has been calculated incorrectly.
- Missing financial information - if you have additional income and/or expenditure that was not included/declared in your financial assessment form.
- Higher disability-related expenditure (DRE) - if your disability-related costs are higher than the standard allowance included in your financial assessment.
- Exceptional personal circumstances - if you have circumstances that significantly affect your financial situation.
- Reduction in capital or savings - if your capital or savings fall below £23,250.
- Increase in capital, or savings – if your capital or savings increase due to inheritance, the maturation of a pension policy or large payments from premium bonds.
- Award of additional or increased state welfare benefits – Any new or increased benefit awards must be reported to us as soon as possible as this may change your assessed contribution.

To request a review, please write or email the Financial Assessments Team. All reviews will require supporting evidence.

Do you take my partners' income into account?

No, the Care Act 2014 requires that each person is assessed individually, so we would only consider the cared for person's income into account.

For jointly received income, we usually assume a 50/50 split unless you provide evidence confirming a different arrangement. If the funds in a joint account originate from one source, we may attribute the full amount to that individual unless evidence shows otherwise.

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

If you need help completing the form or would like advice on benefits, we can arrange a home visit at a time convenient for you.

What is the best way to pay my contribution towards my care?

The recommended method for paying your contribution is direct debit because:

- it is easier and more convenient
- you do not need to remember payment dates
- it avoids trips to the bank or Post Office
- no postage or stationery is required
- you remain protected by the Direct Debit Guarantee
- we provide advance notice of all payments
- we can confirm immediately when a payment is received
- it helps reduce administrative costs for the council

What if I have trouble paying my contribution?

If you are struggling to pay your contribution, please contact us as soon as possible so we can give you advice and discuss a review.

You can also contact a local voluntary organisation, such as Age UK Wandsworth, or a national helpline for advice. Contact details are provided at the back of this booklet.

You can request a review of your contribution at any time if you believe your assessment no longer reflects your current financial situation.

Will my contribution change over time?

Your contribution will change in April each year because your state benefits and pensions will increase. We will notify you of any changes in writing.

Please contact us **020 8871 6218** or email **FinanceAT@wandsworth.gov.uk** as soon as possible if your financial circumstances change, for example if your income changes or if you inherit some money, as we will then need to review the amount you have to pay.

Will my contribution change if my care and support changes?

Your contribution is based on your financial circumstances, not the number of care hours you receive.

- If your need for care and support increases, your assessed contribution will stay the same.
- If your need for care support decreases, your contribution will only reduce if the cost of your care support becomes less than the contribution you have been assessed to pay.

If you are paying the full cost of your care and support, the amount you pay will reflect the amount of care and support you receive.

In what circumstances would I not have to pay a contribution?

You will not pay a contribution if you receive:

- Section 117 aftercare under the Mental Health Act 1983, or
- NHS Continuing Healthcare (CHC)

Your allocated worker will discuss this with you if either applies.

What is fully funded NHS Continuing Healthcare (CHC)?

If you have complex, long-term health care needs and are assessed as meeting the criteria for NHS Continuing Healthcare (CHC), the NHS may fully fund your nursing home placement. In these circumstances, neither you nor the council will normally have to contribute towards the cost of your care, except in specific situations.

If your allocated worker assesses you as needing nursing care, they will refer your case to the Continuing Care Panel to determine whether you qualify for full NHS funding. However, if you do not meet the full CHC criteria but still require nursing care, you will generally receive only a partial contribution from the NHS towards your care home

What happens if I transfer my assets to someone else?

It is unlawful to give away, transfer or dispose of assets including income, capital or property to reduce the amount you must contribute toward your care. This is known as deprivation of assets.

If the council believes you have deliberately transferred or gifted assets to avoid charges:

- We may assess you as still owning them (notional income or notional capital), and
- We can include their value when calculating your contribution.

The council also has legal powers to take action against the person(s) who received the assets.

You should always seek independent financial and legal advice before making decisions about your income, savings, or property.

Will I be left with any money for myself after paying my contribution in a care home?

Yes, when working out your contribution, we apply an amount of money called your *Personal Expenses Allowance* which is deducted from your weekly income This amount is set annually by the government and is currently £31.80 per week. The income you have above this amount will go towards covering your care costs.

However, we will disregard:

- Any PIP mobility component you are receiving.
- Up to a maximum of £7.30 per week if you are in receipt of Pension Credit Savings Credit.
- If you have a spouse or civil partner, you can also pass 50% of any occupational or private pension to them rather than it being included in the financial assessment.

You will never pay more than the actual amount of the care fees, and you will never be left with less than the amount of the Personal Expenses Allowance.

For example, if your weekly income is Pension Guarantee Credit of £238.00 per week and the care home fees are £950.00 per week, you will keep £31.80 and pay the remaining £206.20 of your income to us. The rest of the fees, £712.00 per week, will be paid by the council.

If you own a property and enter into a deferred payment agreement with the council to defer your care fees against the value of your property, then you will receive a disposable income allowance (DIA) rather than a personal expenses allowance. The DIA is set at £144.00 per week and can be used towards the upkeep of your property.

What if I own my own home and move into a care home?

If you own your home and move to a care home permanently, we will ignore the value of your main and only home if any of the following people live there:

- Your partner
- A family member aged 60 or over (depending on how long they have lived in the property and whether they own a property elsewhere)
- A family member under 16 whose care you are responsible for
- A family member who is ill or disabled (who would qualify for an incapacity or disability benefit - evidence will be required).

If you have savings below £23,250 and move to permanent residential care and your property is not occupied by any of the people listed above, the value of your property will be included in the financial assessment and treated as capital available to pay your care fees.

If you move into a care home on a short-term basis, the value of the property you lived in will not be counted. However, any additional property, land or business you own will be included.

If you jointly own property with someone else the value of your share in the property will be taken into account unless one of the mandatory disregards applies.

What is the 12 Week Property Disregard?

If you have savings and assets below £23,250 (excluding your home), the value of your main and only home may be disregarded for the first twelve weeks of your stay in a care home. This period is designed to give you time to consider how you would like to fund your long term care.

During this time, you might:

- Rent or sell your property
- Apply for a **Deferred Payment Agreement**
- Make your own private financial arrangements

You should always seek independent financial advice when considering these options.

During the Twelve Week Property Disregard period, you will still be required to pay an assessed contribution from your income and from any savings you hold over £14,250. The only difference during this period is that the value of your main/only home is temporarily disregarded.

If you have savings above £23,250, you will not qualify for the 12-Week Property Disregard.

After the twelve-week period ends, the value of your home will be included as part of your financial assessment. This will normally mean that your capital will exceed the £23,250 threshold, and you will be responsible for paying the full cost of your care home fees.

If you sell your home within the twelve-week disregard period, the money from the sale will be taken into account from the date the sale is completed.

What is registered Nursing Care Contribution (Free Nursing Care)

This contribution is the amount the NHS pays towards the nursing care element of fees in a nursing home.

You can find the current FNC rates at:

Scan the QR code or visit: **nhs.uk/social-care-and-support/money-work-and-benefits/nhs-funded-nursing-care/**

This funding covers the nursing care provided by registered nurses employed by the nursing home. The rate is reviewed annually and applies to all nursing-home residents, regardless of whether they receive council funding.

If you are paying the full cost of your care, this means you will not have to pay for the nursing element of your fees. If the council is paying your care home fees, the contract price we agree with the home will exclude the Registered Nursing Care Contribution.

Can I appeal the decision made by Adult Social Care?

Yes. You can appeal certain decisions made by Adult Social Care under the Care Act 2014.

Our aim is to resolve issues quickly through early resolution. You should discuss your concerns with your allocated worker as soon as possible, who will review the decision and consider any additional information to try and resolve the issue.

If the issue cannot be resolved informally, you may submit a formal appeal within 15 working days of receiving the decision. We will then review the appeal, consider all available information, and respond to you with the outcome.

Section Four

Can someone help me to look after my money?

If you are unable to manage your own finances, you may ask a trusted friend or family member to act on your behalf.

You may also wish to consider arranging a **Lasting Power of Attorney** (LPA). A solicitor or the **Office of the Public Guardian** (OPG) can advise you about this.

You can contact the OPG on **0300 456 0300**
Scan the QR code or visit: **gov.uk/government/organisations/office-of-the-public-guardian**

If you are no longer able to manage your own finances when you move into a care home, arrangements will need to be in place for someone to act on your behalf in an official capacity.

- If you appointed someone as your attorney under a **Lasting Power of Attorney** for Property and Financial Affairs while you still had capacity, they can continue to manage your finances after you lose capacity, unless you stated otherwise. The Lasting Power of Attorney must be registered with the Office of the Public Guardian.
- If you appointed someone under an Enduring Power of Attorney while you still had capacity, they can continue to act on your behalf once you lose capacity, provided the **Enduring Power of Attorney** is registered with the Office of the Public Guardian.

If your only income is state benefits and you do not own property or significant assets, a third party can apply to the Department for Work and Pensions (DWP) to become your Appointee. Please note that this does not give them access to your bank accounts or other personal financial information; it only allows them to manage your state benefit claims on your behalf..

- If you have income other than state benefits, or you own a property or significant capital and you have already lost capacity, the only option is for a third party to apply to the Court of Protection to become your Deputy. This can be done by a trusted friend, family member or organisation.

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 state benefits and allowances you're entitled to.

Many advisers offer an initial free consultation and then charge a fee or commission. Always ask about charges before agreeing to any work.

When choosing an adviser, make sure they are:

- Registered with the Financial Conduct Authority (FCA)
- Accredited by the Society of Later Life Advisers (SOLLA)

These organisations can also provide guidance on the types of financial advice available and how to choose a suitable adviser.

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. Scan the QR code or visit: **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. Scan the QR code or visit: **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.
For further information scan the QR code or visit: **citizensadvice.org.uk**

Age UK can offer general guidance and advice and help you plan better.
For further information scan the QR code or visit: **ageuk.org.uk**

What if I have a complaint about the financial advice?

Financial Ombudsman Service

If you are unhappy with any financial advice you have received from an IFA, you can make a complaint direct to the company. If they have not responded within eight weeks or you are still unhappy then you can contact the Financial Ombudsman Service. They have been set up by parliament to investigate individual complaints that consumers and financial businesses aren't able to resolve themselves and their service is free. You can contact them Monday to Friday 8am to 5pm on **0800 023 4567** You can also make a complaint online via their website scan the QR code or visit: **financial-ombudsman.org.uk**

Section five

Making a complaint about Adult Social Care

We recognise that sometimes things go wrong. If they do, we want to hear your concerns and learn from them. You can expect us to take your complaints seriously and give you a full response. But there is no such thing as perfect service and sometimes things do go wrong. We want to hear from you if this is the case.

Adult Social Care and the National Health Service (NHS) use a single approach to deal with complaints. It is an open and transparent process that is designed to ensure that we can resolve problems with you quickly and easily. If your complaint involves both the NHS and the council, you will get one coordinated response where appropriate.

Telling us about any problems is the first step in resolving matters. Please do not be reluctant to comment or complain, we need to know what you think about our services, especially if they are not being delivered in the right way. If you want to complain, please be reassured that it will not affect the way the council views you in any way and will not affect the services you receive. If you do not want to complain, but do have comments you would like to make, you can either tell someone who works in the service you have been dealing with, or use the form on our website. Scan the QR code or visit: **wandsworth.gov.uk/the-council/have-your-say**

How to complain

Most complaints can be resolved by discussing your problem with a member of staff. If you are unhappy about a service or the way you have been treated, please contact the member of staff you are dealing with or their manager in the first instance. Please do not be afraid to do so, it will not count against you in any way.

We will normally only consider complaints about things which happened in the past 12 months. However, in some cases we may be able to consider complains outside of this period.

Different ways in which you can submit a complaint:

- Speaking to a member of staff who works in the service you wish to complain about If you know the name of the member of staff but not their telephone number, please contact us **020 2272 7648**
- You can email us at **adultcomplaints@wandsworth.gov.uk** or by calling us on **020 8871 7648**
- Or you can complete an online complaint form on our website: Scan the QR code or visit: **wandsworth.gov.uk/the-council/have-your-say**
- Or you can write to the Adults and Children's Complaints Team at: Statutory Complaints Manager, Freepost RTKU EGLA ZZGT Room 162, Town Hall Wandsworth High Street Wandsworth London, SW18 2PU.
- Anyone needing support to access the complaints process can request reasonable adjustments (e.g., interpreters, accessible formats), and we will do our best to meet these needs. You can contact the Complaints Team to make a request by emailing **adultscomplaints@wandsworth.gov.uk**

How we will deal with your complaint

If an early resolution has not been possible, your concerns will then be logged as a formal complaint and acknowledged within five working days. We will make every effort to resolve it quickly and effectively. We will appoint someone to investigate your complaint and they, or a member of the Complaints Team, will contact you to agree with you the best way to reach a satisfactory outcome. We will:

- Go through the reasons for your complaint, identifying each aspect of the complaint, to make sure that we understand your concerns properly. We would normally do this by phone or via email, but we are able to meet you if that suits you better.
- Agree a complaint 'plan' if necessary, including how we will investigate your complaint and the time it will take. Our aim is to complete most complaints within 25 working days from when they are acknowledged, but some complaints may take longer to resolve.
- Ask you what you would like to happen as a result of your complaint and tell you if we think this is realistic.
- Ask you how you wish to be kept informed about the progress of your complaint, and make sure we contact you regularly – this can be by phone, letter, email or through a third party such as an advocacy or support service.
- We will provide you with a written response setting out the findings and outcome of the concerns you have raised, including any recommendations and actions for resolution. Where applicable, the response will also outline any learning identified for the Council as a result of your complaint.

Lessons learned from complaints will help to improve services for other people - we want others to benefit from your feedback and prevent similar problems occurring. We want to listen, we want to respond, and most important of all, we want to improve the way we provide services and support to you. With your help, we can continue to maintain our high standards.

Section Six

Protecting your personal information

We have a duty to support and care for those most in need. To do this, we must hold records about you, your personal circumstances, and the services/care you are receiving or may need to receive in the future.

We keep this information securely either as an electronic record or on paper.
This information may include:

- Basic details about you, such as address, date of birth, postcode, sex, first language, next of kin, NHS number and ethnic group
- Current and past contacts we have had with you
- Notes and reports about your care and support, health or housing needs
- Details and records about the services you receive and who is providing these services including support provided by any unpaid carers and family members
- Relevant information from other providers, for example care providers, housing associations and the NHS
- Photos or videos you have consented to be taken and stored as part of your record
- Data from care technology, such as how often a device is used, who uses it and whether there is any change which may indicate the need for further support.

Please note that this is not a full list of the types of information we hold or handle.

Why we keep information about you

The information we keep is used to ensure that we can:

- Contact you
- Make informed decisions with you about your care and support needs
- Refer you to other services, if required
- Work effectively with others who also provide you with care and support, such as home support agencies, voluntary organisations, housing associations and the NHS
- Review and monitor that your care and support is meeting your needs including any financial contribution that you may be making
- Carry out research to improve the services we provide and ensure they meet people's needs
- Use the information to compile reports and statistics for local and national planning of care services. The information will always be anonymize
- Investigate any concerns or complaints about your services
- Plan and improve the services we offer and evidence positive outcomes.

How we manage your information

We manage, maintain and protect all information according to current legislation, our local policies and best practices. We have security measures in place that maintain and safeguard the confidentiality, reliability and availability of our data and systems. All information is stored, processed and communicated securely and is only made available to authorised members of staff on a need to know basis. Only the minimum amount of information required will be shared.

We make every effort to handle your information in a way that respects your rights and meet the requirements of the General Data Protection Regulations (GDPR).

If you would like to see the information we hold about you, you have the right to access your personal information under GDPR. This is commonly referred to as a subject access request.

You can make a subject access request verbally or in writing or make a request online. Scan the QR code or visit: **wandsworth.gov.uk/accessing-your-personal-information-subject-access-request**

You can appoint someone else to make a request on your behalf, such as a family member or solicitor. However, they will either need written consent from you which allows us to disclose your information or have Power of Attorney or Deputy to legally act on your behalf.

Please note you will have to provide adequate proof of identification before we can share a copy of your record. For further information on our Privacy Notice.
Scan the QR code of visit: **wandsworth.gov.uk/wandsworth-council-privacy-notice**

Section Seven

Useful contacts

Financial Assessments Team

The Financial Assessments Team can provide information and advice on paying for care and determine how much you may have to contribute towards your care and support.

Telephone: **020 8871 6218**
Email: **financeAT@wandsworth.gov.uk**

Adult Social Care

Adult Social Care Team can provide information, support and guidance to adults with care and support needs, and those who look after them.

Telephone: **020 8871 7707**
SMS Phone: **07860 0347227**
Email: **adultsocialcare@wandsworth.gov.uk**
Website: **wandsworth.gov.uk/adultsocialcare**

Emergencies outside office hours

The Adults Emergency Duty Team is available Monday to Friday from 5pm to 8am, and 24 hours at all times on weekends and on Bank Holidays.
To contact them call **020 8871 8999** 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: **wandsworth.gov.uk/housing/benefits-and-support**

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.

Advice Line: **0800 678 1602**
Website: **ageuk.org.uk**

Carers Trust

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

Telephone: **0300 772 9600**
Website: **carers.org**

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: **carehomeselection.co.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: **payingforcare.org**

Citizens Advice

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

Telephone: **0800 144 8848**
Website: **citizensadvice.org.uk**

Entitled to

Entitled to 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: **entitledto.co.uk**

Independent Age

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

Telephone: **0800 319 6789**
Website: **independentage.org**

Money Helper

Money Helper is a free, independent advice service. There is a section for care and disability that includes topics such as 'care advice and help' and 'paying for care'.

Telephone: **0800 011 3797**
Website: **moneyhelper.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: **societyoflaterlifeadvisers.co.uk**

Local 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: **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: **0808 278 7833**
Website: **cawandsworth.org**

Rethink Advocacy

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

Telephone: **0300 7900 559** (select the Wandsworth and Richmond option)
Email: **advocacyreferralhub@rethink.org**
Website: **rethink.org**

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: **carerswandsworth.org.uk**

Section Eight

Glossary of terms

Attendance Allowance

Attendance Allowance is a disability benefit for people aged 65 or over who need help with personal care or require supervision to keep themselves safe. There are two rates of Attendance Allowance depending on how your disability affects you.

- Lower rate - paid if you need frequent help with personal care or continual supervision during the day, or if you need help with personal care or supervision during the night only.
- Higher rate - paid if you meet both a day and a night condition for the lower rate, or if you are terminally ill and claiming under the special rules.

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 support. The Local Authority capital limit is £23,250.

Telecare

Telecare is a 24-hour emergency monitoring alarm service that can help older and vulnerable people to remain living independently and safely in their own homes. It can be used by people who have a medical condition or who are at risk of falls and can offer security and peace of mind.

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 Payment

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.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a disability benefit for people under the age of 65. PIP is tax-free and is not means tested, so the amount of savings you have does not affect your entitlement. PIP has two components:

- Daily Living (Care) Component, paid at one of three rates.
- Mobility Component, paid at one of two rates.

You may receive one or both components depending on your assessed needs. If you meet the eligibility criteria, you can receive PIP even if you are not currently receiving help with personal care or mobility.

The mobility component of PIP is excluded from the financial assessment and is not used when calculating your contribution towards care home fees.

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). **wandsworth.gov.uk/adult-social-care-money-matters**

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 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.

wdp@wandsworth.gov.uk H2401(4.26) iStock-Liderina

Further information

For further information complete our online enquiry form
wandsworth.gov.uk/make-an-adult-social-care-enquiry

Visit our web pages
wandsworth.gov.uk/adultsocialcare

Our contact details
Monday to Friday from 9am to 5pm.

Telephone: (020) 8871 7707
SMS Phone: 07860 034 792
Email: **adultsocialcare@wandsworth.gov.uk**

Write to us at:
Wandsworth Council
Adult Social Care and Public Health
Wandsworth High Street
London, SW18 2PU

For information on our Privacy Notice please visit
wandsworth.gov.uk/wandsworth-council-privacy-notice

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