How much will I have to pay?

How we calculate charges for care and support provided while living in your home
About this booklet

This booklet provides detailed information about the financial assessment process that we use to help us to decide who will pay for any care and support that you may need provided - whilst you remain living in your home.

To receive care and support there is a two part assessment process - firstly a social care assessment of your care and support needs. This is followed by a financial assessment of your income - this helps us to decide if you will need to contribute towards the cost of your care and support. Our booklet ‘Arranging and paying for care and support’ covers full details of this process and should be read in conjunction with this booklet.

The information in here only covers care and support which you receive whilst still living in your home. The rules for funding residential or nursing home care are different and this information is available in our booklet ‘Paying for care homes’.

The financial assessment

If you are assessed as qualifying for care and support from us, we will then arrange for a financial assessment to take place. A welfare benefits officer will contact you to talk about your financial situation and to work out if, or how much you will need to pay towards the cost of the care and support that you need.

The financial assessment will cover three areas:
1. Maximisation of welfare benefits
   The welfare benefits officer will help you to make sure that you are receiving all of the welfare benefits that you are entitled to.

2. Assessment of income, savings and capital
   Your income, savings and any capital that you have will be taken into account when we work out your contribution. There are however some items that we cannot take into account here. More detail on this is shown in the assessment of income section.

3. Assessment of welfare benefits
   The income that you receive from welfare benefits will be split into those that are disability related and those that are not. The benefits not related to disability are normally taken into full account in the financial assessment. More detail on this is shown in the assessment of welfare benefits section.

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**Fairer contributions**

The financial assessment will be carried out in line with regulations and guidance in The Care Act. This makes sure that all councils are charging people consistently and fairly.
**Exemptions from charging**

There are several complete exemptions from the charging process. This means that some people will receive help from a welfare benefits officer in ensuring that they are receiving all of the welfare benefits they are entitled to. They will not need to undergo a full financial assessment as we will pay for all of their required care and support. These people are:

- People receiving services under Section 117 of the Mental Health Act
- People who at the time of their social care assessment have been diagnosed with a terminal illness and are in receipt of, or eligible for, special rules disability living allowance, personal independence payments or attendance allowance
- People diagnosed with CJD (Creutzfeld Jacob Disease)
- People who have been agreed to have eligibility for Continuing Health Care agreed by the NHS (Clinical Commissioning Group)

If you don’t want to provide details of your finances to us, you certainly don’t have to. You will then however need to pay for the full cost of your care and support.

If you make an incorrect disclosure of your financial circumstances, we reserve the right to backdate any increase which may arise from a reassessment. And, if considered to be a fraudulent disclosure or non-disclosure, to instigate legal proceedings.
Once we have deducted any allowances that are made, the remainder will become your assessable income. This is the amount that will be taken into account when calculating your contribution.

**Assessment of income, savings and capital**
When we take your income, savings and capital into account, when working out your contribution, there are some things that we must **exclude** from our assessment. These items are:

**Income**
- Your earnings received from your paid employment, and those earned by your partner
- The mobility component of disability living allowance (DLA)/personal independence payment (PIP)
- The night rates of DLA and attendance allowance (AA), if support is only provided during the day
- Working Tax Credit
- Child Tax Credit
- Savings Credit
- War Pensioners Mobility Supplement
- War Disability Pension
- War Widows Pension
- Income from vaccine damage payments
- Mortgage Interest from Income Support/Pension Credit/JobSeeker’s Allowance/Employment and Support Allowance/Universal Credit

**Savings and capital**
- The value of the main residence
- Vaccine damage payments (capital payments)
- Payments to far eastern POW’s

**Other disregarded savings and capital**
- If you have less than £14,250 (2015/16) in savings or capital, this will be disregarded for income assessment purposes
- Any savings or capital over £14,250 (2015/16) produce a ‘‘tariff income’ at the rate of £1 for every £250, or part of £250 that you have saved.
If you have more than £23,250 (2015/16) in savings or capital you will be expected to pay the full cost of your care and support, we will not make any contribution to the cost. This means that you will be a ‘self funder’. A self funder is a person who pays the full cost of their care and support themselves.

The capital figures detailed above normally change in April of each year.

Deprivation of assets
When carrying out a financial assessment circumstances may be identified that suggest someone has deliberately deprived themselves of assets, in order to reduce the level of their contribution towards the cost of their care and support, or to gain funding support earlier than it would otherwise be required. Assets can be either capital or income.

If an investigation identifies that deprivation has taken place, the capital or income may still be taken into account.

From your available income we will also disregard an allowance equivalent to income support/jobseeker’s allowance/employment and support allowance/pension credit/universal credit plus 25%; and an allowance for certain housing costs - rent, full mortgage interest relating to loans taken out to purchase, repair or improve your home (net of any DWP payments and mortgage protection payment costs), council tax, water charges, home buildings and contents insurance and service charges, or nondependent charges (in accordance with current Housing Benefit/Council Tax Reduction allowances), where these charges are applied to the householder with whom you live).

Assessment of welfare benefits
From our assessment the income available to you from any welfare benefits you receive will be split into those related to disability and those that are not. Those benefits not related to disability will be taken into full account in the assessment.

Some of the benefits related to disability will also be taken into account. The benefits listed below are the disability related benefits, or parts of benefits, that will be taken into account:

- Attendance Allowance
- Disability Living Allowance - care component
- Personal Independence Payment - daily living component
- Constant Attendance Allowance
• Severe Disability Premium (of Income Support; Income based Jobseekers Allowance; Income related Employment and Support Allowance; or Pension Credit)

• Exceptionally Severe Disability Allowance

(Full explanatory details of each of these disability benefits, as well as of other key benefits are listed in appendix 1 at the back of this booklet)

If you have a disability and are claiming the disability benefits that we take into account, we will assume that your disability involves some extra expense on a regular basis.

To help with these regular expenses an allowance - 20% (2015/16) will be made. This means that this proportion of your disability related benefits will be disregarded for income assessment purposes. Alternatively, you have the option of requesting a full disability related expenditure (DRE) assessment. This will involve identifying all of the necessary expenditure incurred as a result of your disability and you will be required to provide evidence of these expenses.

Other areas considered in the assessment

Along with the three main areas which are looked at as part of the financial assessment, there are several other important issues which will be taken into consideration.

Couples

For assessment purposes we use the government definition of a couple which is a married man and woman, a man and woman living together as husband and wife or couples living as civil partners (whether or not a partnership agreement exists).

If each member of a couple is receiving social care support then each person must be assessed separately and then charged separately accordingly. They should both receive welfare benefits checks to ensure that they are receiving all benefits that they are entitled to - as part of their assessments.

If you are a member of a couple, a joint financial assessment may be completed if this will result in a lower contribution. Both partners must agree to the joint assessment and all financial details must be disclosed.

Carers

As part of the financial assessment welfare benefits advice will be made available to carers (formal or informal), if required.
Your contribution
Following your financial assessment we will write to you telling you if we can help with the cost of your care and support and if so how much we will pay towards it. We will also tell you if you will be expected to contribute towards it and, if so, the maximum amount you will be expected to pay. If we cannot help with the cost at all you will be considered to be a ‘self funder’. A self funder is a person who pays the full cost of their care and support themselves.

We will explain exactly how your contribution has been worked out, what has been taken into account and how we have come to this figure. We will make sure that any contribution you have to pay towards your care and support is an amount you can afford to pay, according to government guidance.

Once your care and support plan has been finalised and agreed between yourself and your social care worker, we will inform you of the actual cost and of your actual expected contribution. We will then help you to organise a means of paying your contribution to us, within four weeks of this confirmation.

Your contribution will remain at the level set for 12 months, as long as there are no changes to the care and support provided, or your income does not alter.

If your benefits are increased, this may also result in your contribution being amended from the effective date that those benefits are increased.

You will be advised of any changes to your contribution in writing.
Contributions below £2 per week will not be collected.

Changes in circumstances
If you have been assessed as needing to contribute to the cost of your care and support and in any charging period receive care and support which is of a lower value than your contribution, then your contribution will be adjusted in line with this and you will become a self funder for that period of time.

If you are a self funder and pay for all of your care and support yourself but ask the council to arrange your care and support for you (charging you the full cost for it), it is important that you let us know of any changes to your support. We can then adjust your contribution accordingly.
You should also let us know if you wish to cancel any part of your care and support. If you don’t advise us you may still be required to pay for this care and support. Similarly, if you wish to cancel your care and support to attend appointments or for holidays, you need to make sure that you give us at least 48 hours notice of this. If you don’t let us know we will still need to charge you for the care and support due to be provided.

You are also advised to let us know if you are having difficulty paying your contribution, so that we can do our very best to help you.

Other publications in this series

Accessing adult social care

Paying for care homes - a guide to paying for residential and nursing home care

Choosing a care home - a guide to choosing a residential or nursing care home

Arranging and paying for care and support - a guide to arranging and paying for care and support while living in your own home
Useful contact details

We appreciate that arranging and paying for care and support can be upsetting and confusing. If you feel that you would like some independent advice or want someone to help you by speaking on your behalf as an advocate, the following organisations may be of assistance to you.

**Age UK**
Produce a range of useful fact sheets regarding social care provision. They also offer an advice service.
National advice line - **0800 169 6565** (Lines open 8am - 7pm).
**www.ageuk.co.uk**

**Age UK Dudley**
Unit 56a, Upper Mall, Merry Hill Centre, Dudley DY5 1SR
**01384 267006**
**www.ageuk.org.uk/dudley**

**Firststop Care Advice**
Is an independent free service providing information and advice about housing and care options in later life.
**0800 377 7070**
**www.firststopcareadvice.org.uk**

**Independent Age**
This independent organisation offers help and advice on all aspects of care funding.
18 Avonmore Road, Kensington Olympia, London W14 8RL
**0800 319 6789**
**www.independentage.org**

**Citizens advice bureau**
Marlborough House
11 St James’s Road, Dudley, West Midlands DY1 1JG
**03444 111444 - advice line**
**08080 486486 - care and disability line**
**www.citizensadvice.org.uk**
Appendix 1

Explanatory notes - relevant disability and other key benefits.

Benefits related to disability that will be taken into account as part of the financial assessment have been listed in the section ‘Assessment of welfare benefits.’ More explanatory information on these benefits is listed below (please note that the rates quoted are correct as at 2015/16):

Attendance Allowance

Attendance Allowance is for older people (65 and over) and is based on personal care and/or supervision needs – the help that you need to look after yourself. There are two rates of attendance allowance:

- a lower rate for day or night needs only - £55.10/week
  This is paid if you require frequent attention or continuous supervision during the day, or during the night need prolonged or repeated attention with bodily functions or need this level of attention to avoid substantial danger to yourself or others

- a higher rate for day and night needs - £82.30/week
  This is paid if you have similar substantial day and night needs or if you are terminally ill (with a life expectancy of less than six months).

Constant Attendance Allowance

This is part of the Industrial Injuries Scheme. You qualify if you are entitled to a basic disablement pension based on a degree of disablement assessed at 100% and require constant attendance allowance as a result of the relevant loss of faculty.

Constant Attendance Allowance is payable at two rates:

- a higher rate - if you are ‘so exceptionally severely disabled as to be entirely, or almost dependent on constant attendance for the necessities of life and are likely to remain so dependent for a prolonged period and the attendance so required is whole time’ - £134.40/week

- An intermediate rate - if you are ‘to a substantial extent dependent on constant attendance for the necessities of life and are likely to remain so dependent for a prolonged period’ - £67.20/week. This may be increased up to £100.80/week if ‘the extent of such attendance is greater by reason of your exceptionally severe disablement’.
If attendance is part time only the amount payable is ‘such sum as may be reasonable in the circumstances’ - usually £33.60/week. Where attendance is part time only, some claimants may be better advised to claim the care component of disability living allowance or attendance allowance, or daily living component of personal independence payment.

Disability Living Allowance
This is for people under 65 years old and it has two components - a care component for personal care/supervision needs and the mobility component for help with moving around.

No new claims for DLA can now be made by people aged 16 or over – see Personal Independence Payment below

The care component
Is paid at three rates
- Lower rate - you are unable to prepare a cooked meal or require help in connection with bodily functions for a significant part of the day - £20.55/week
- Middle rate - the same criteria as the lower rate of attendance allowance - £55.10/week
- Higher rate - you have substantial day and night needs - as those for the higher rate of attendance allowance or you are terminally ill - £82.30/week

The mobility component
Is paid at two rates
- Lower rate - the physical or mental disability that you have must be so severe that you cannot take advantage of being outside without guidance or supervision from another person most of the time - £21.80/week
- Higher rate - You must be unable or virtually unable to walk; or receive the higher rate of care component and be severely mentally impaired with extremely disruptive and dangerous behavioural problems; or be both deaf and blind; or be born without feet; or be a double amputee - £57.45/week

Personal Independence Payment
This is replacing DLA for adults
There are two components - daily living and mobility
Both components are paid at one of two rates:
- Standard - if you score at least 8 points in the assessment, because you are assessed to have limited ability to carry out daily living activities or to get around
• Enhanced - if you score at least 12 points in the assessment, because you are assessed to have severely limited ability to carry out daily living activities or to get around

**Severe Disability Premium**
This is a means tested benefit and is paid if you receive middle or higher rate Disability Living Allowance or Attendance Allowance or any rate of Personal Independence Payment, and have no-one receiving Carer’s Allowance (for caring for you) and you live alone (some people who are living with you may be ignored for this purpose) - £61.65/ week. It is paid as part of benefits such as Income Support, Job Seeker’s Allowance, Employment and Support Allowance, and Pension Credit, Jobseekers Allowance and Income related Employment and Support Allowance.

**Exceptionally Severe Disablement Allowance**
This is part of the Industrial Injuries Scheme. It is paid if you are entitled to constant attendance allowance (or you would be entitled if you were not in hospital) and are likely to remain in that situation permanently - £63.60/week.

**Non disability key benefits - Income Support, Pension Credit, Jobseekers Allowance, Employment and Support Allowance.**
The above benefits are means tested (sometimes known as ‘top up’ benefits), with a capital ceiling. This means that they are paid dependent on your circumstances and only paid if you have limited income and capital (savings, investments and property - not including your main home).

They are paid in addition to other benefits to top up your income to an ‘applicable amount’. This is the amount that the law says that the person needs to live on in their circumstances. It is based on allowances and premiums (for Income Support, Pension Credit and Jobseekers Allowance), or components (for Employment and Support Allowance) for example:

Personal allowance - different rates dependent on age and whether you are single, a couple or a lone parent.

Premiums - disability, enhanced disability, severe disability, disabled child, carer, family, pensioner, higher pensioner.

Components - work related activity, support.

Additions - on top of the allowance and premium figures the applicable amount can be increased by an amount for mortgage interest and some loans, if applicable.
Further information

For further information please contact our access to adult social care helpline

Telephone
0300 555 0055 (Monday to Friday - 9am to 5pm)
An emergency duty team is available on 0300 555 8574, at all other times

Web
www.dudley.gov.uk/resident/care-health/dudley-social-services/

Email
accessteam.dachs@dudley.gov.uk

Post
Brierley Hill Health & Social Care Centre
Venture Way, Brierley Hill DY5 1RU

If you require any assistance with regards to this document or would like to request an interpreter, large print or audio version, please contact the equality and diversity unit on 01384 813400