

Paying for care and support in the community

If you need social care and support, you may need to pay for part or all of the costs. This booklet tells you more about care costs and how they are calculated.

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Introduction

If you are eligible for help from adult social care and are living at home, you may need to pay for part of all of your care. The amount depends on your income and your assets (your savings and investments). We will help you to calculate this by carrying out a financial assessment.

What are community-based services?

Community-based services that are subject to charge include:

- Homecare (sometimes called domiciliary care)
- A direct payment to spend on care and support (e.g. to employ a Personal Assistant)
- Day centres and services
- Supporting living placements
- Council-provided transport
- Respite care, often to give someone a break from caring

Other services are free, including:

- Information and advice services.
- 'Intermediate' care for a period of up to 6 weeks, including short-term crisis care and short-term reablement to help you regain the ability to carry out day-to-day tasks after a period of ill-health.
- Support provided directly to unpaid carers.
- Care technology, such as sensors or alarms.
- Community equipment (aids and minor adaptations in the home) costing £1,000 or less.
- Care and support provided to people with Creutzfeldt-Jacob Disease
- After-care services and support provided under section 117 of the Mental Health Act 1983 (only services specified in the care order are free).
- Any services that fall under NHS continuing healthcare.

Calculating how much you will pay

To get an estimate of how much you might expect to pay, try our financial assessment calculator at www.lbbd.gov.uk

We apply a means test to make sure you only pay what you can afford for community-based services: How much you have to pay will depend on how much money you have, and we calculate this by carrying out a 'financial assessment' with you. When we talk to you about your needs during your assessment, we will explain more about the financial assessment process. Regulations about how much we should charge are set by the government in the Care Act 2014.

The process of calculating how much you might have to pay can be broken down into four steps:

Step 1
Calculating your income

Step 2
Assessing your capital and assets

Step 3
Reviewing what you spend on household costs

Step 4
Ensuring that you have enough money for yourself

Step 1 Calculating your income

We will look at the regular income that you receive which can be taken into consideration in what you might pay.

Examples of income which is included in your Financial Assessment:

- State and private pensions
- Income support
- Attendance Allowance
- Personal Independence Payment (PIP) Daily Living Component
- Disability Living Allowance (DLA) Care Component
- Universal Credit
- Guarantee Credit (Pension Credit)

Please note – This is not an exhaustive list.

Examples of income that we will ignore in your financial assessment include:

- The mobility component of Disability Living Allowance and Personal Independence Payment
- Regular voluntary or charitable income
- Child Tax Credit
- War widows' supplementary pension
- A partner's disability related benefits
- Christmas bonus, winter fuel and cold weather payments
- Social Fund Payments
- Maintenance payments specifically relating to a child
- Child benefit
- Any earnings from current employment
- £10 a week of War disablement pension, war widows' pension will be disregarded
- Armed Forces Independence Payments

Please note – This is not an exhaustive list.

Step 2 Assessing your capital and assets

We will look at the capital and assets that can be taken into consideration in what you might pay. This includes savings and property or land you own that is not your main house.

Please note that the value of the home you live in is not taken into consideration in what you might pay.

If you have savings or investments that are over £23,250 you will have to pay the full cost of your care.

If you have savings or investments between £14,250 and £23,250, we will add £1 for every £250 to your weekly income to work out how much you will pay.

If you have savings or investments below £14,250, this amount will be ignored and will not be used to work out how much you will pay.

Step 3

Reviewing what you spend on household costs

We may ignore the money you spend on household-related costs when working out how much you might pay. Depending on individual circumstances, this can include:

- The amount you pay towards your rent or mortgage after any eligible Housing Benefit or assistance has been awarded.
- The amount you pay towards your Council Tax after any eligible tax support has been awarded.
- Building insurance.
- The amount you pay towards your essential service charges after any eligible assistance has been awarded.

Step 4

Ensuring that you have enough money for yourself

Everyone must be left with enough money to cover other daily living expenses. This is called the 'Minimum Income Guarantee'. The amounts are set by the government and vary with age and circumstances. For example: If you are single and have reached State Pension age, the amount is £214.35 per week (as of autumn 2023).

Everyone who gets a disability-related benefit must be left with money to pay for things related to your disability (for example, extra heating costs or additional bedding). This is called 'disability related expenditure'. We automatically leave people who get certain disability benefits with an amount

of money to spend on this and consider more than these amounts on a case-by-case basis. The amount of money we automatically leave people with to spend on disability-related expenditure is:

- £5 per week for people who get the lowest rate of disability living allowance.
- £15 per week for people who get the middle rate of disability living allowance, personal independence payment or the lowest rate of attendance allowance.
- £25 per week for people who get the highest or enhanced rate of disability living allowance, personal independence payment or attendance allowance.

Paying for the full cost of your care

If you're paying the full cost of your care, you are known as a 'self-funder'. This may be because the council has calculated that you can afford to pay the full cost, or because you prefer to arrange support for yourself without input from the council.

If you self-fund homecare or other types of community-based support, we can arrange this for you if you would like us to.

What if I don't want a financial assessment?

If you do not want to tell us about your financial situation through a financial assessment, you do not have to do so – but we may then ask you to pay the full cost of your care.

Giving away money or assets

If you give away money or assets to avoid paying care fees this is seen as 'deprivation of assets' and will mean that your financial assessment will still include the value of the assets that have been given away. In some circumstances, we can legally ask the person who was given the money or assets to pay some or all of your care costs.

How to pay care fees

Invoices from the council are normally sent every four weeks and you have four weeks from the date of the invoice to make the payment. You can pay by phone, online or at a bank: More information will be included in the invoice.

If you are receiving your care and support via a direct payment, we will pay your budget into your direct payment bank account minus your assessed contribution. It is then your responsibility to pay in your contribution to the same bank account.

Reviewing the amount you pay

The amount you pay is normally reviewed each April, in line with any changes to things like benefits and pensions. Please contact us if your circumstances change in a way that might impact how much you pay. If you do not notify us of a change, this could result in charges being backdated incorrectly.

If you disagree with what you are being charged

If you are concerned that your assessed contribution has not been calculated correctly, you can appeal against the calculation decision by contacting the Financial Assessment team. A review and response will be sent to you within one calendar month.

What happens if I don't pay my contribution?

If payments are not received on time, further action will be taken.

We will first write and remind you to make the payment. If you are getting a direct payment and fail to pay in your contribution, you may be moved to a managed personal budget where the Council pays for the services directly and invoices you for your contribution.

If continued efforts to contact you or your financial agent fails, or if we are not informed that the charges are under dispute, then we may need to take further recovery action which may incur additional costs, such as court action to obtain a charging order if you have property.

Getting advice or help to manage your finances

It can be helpful to get independent financial advice. Useful contact details are provided at the end of this booklet and more information is provided on our website at www.lbbd.gov.uk.



Useful contact details

Contact the Financial Assessment Team

Contact the team at the council on
020 8227 2390 or
financial.assessments@lbbd.gov.uk

- If you have a question about how your charge has been calculated or are concerned that it has not been calculated correctly
- if your circumstances change in a way that might impact how much you pay.

Contact the Adult Intake Team

Contact the team at the council on
020 8227 2915 or **intaketeam@lbbd.gov.uk**

- If you or someone you know needs care and support
- If you have received an invoice with incorrect support services or dates
- If you self-fund community-based support and would like us to arrange this for you
- If you need this document in another language or format.



Adults at risk of abuse or neglect

An adult may be at risk of abuse or neglect if they are not able to protect themselves because of their care and support needs. If you are worried that you or someone you know is being abused or neglected, please contact the Adult Intake Team at the council on **020 8227 2915** or **intaketeam@lbbd.gov.uk** and call **999** if it is an emergency.



More information

You may find the following national websites useful in explaining more about charging or where to find independent financial advice:

www.moneyhelper.org.uk

(search 'long term care')

www.ageuk.org.uk

(search 'paying for care')

www.societyoflaterlifeadvisers.co.uk

(a not-for-profit organisation that provides a database of financial advisors specialising in giving advice on finances in later life)