

Fact Sheet: Paying for Non-residential Care and Support

4th November 2024

www.wolverhampton.gov.uk

1. Introduction

1.1: If you are receiving Care and Support from the Council, then it is important that you read this guidance. This is because it will explain whether or not you will be expected to contribute towards the cost of your Care and Support and if so, how the amount of your contribution will be assessed.

1.2: When we refer to 'Care and Support' we mean non-residential care and support services which includes any care and support that is received by you in a setting other than in a residential or nursing home. It also includes care and support you receive at home or at a day centre or whilst you are in an Extra Care scheme (formerly known as Very Sheltered Housing), Supported Living or Shared Lives scheme.

1.3: How much you will be expected to contribute towards the cost of your Care and Support will depend upon a number of things.

1.4: It will depend on the amount of your assessed savings / capital (see 4.2 for more information on this) and the amount and nature of your income. In some situations what you are expected to contribute will depend on the level of Care and Support you receive.

If, for example, your assessed contribution is greater than the actual cost of your Care and Support then that is the amount you will be expected to pay.



If you should have any queries about paying for your Care and Support, then please speak to our Benefits and Assessments Team. You can reach them on (01902) 553597.

1.5: In some cases, you may not be expected to make any contribution. Whereas in other cases you may be expected to contribute the full cost of your Care and Support. In most cases it will, as stated, all depend on your financial circumstances.



1.6: In most cases the greater the amount of your savings / capital and income the greater will be the expected amount of your contribution.

1.7: The amount you may be expected to contribute is ultimately assessed in line with the Council's charging policy, the Care Act 2014 (The Care and Support (Charging and Assessment of Resources) Regulations 2014) and the national care and support statutory guidance.

1.8: The amount of your contribution will be assessed according to the information you provide and that which we have access to upon your permission. If you fail or choose not to share information with us or refuse to provide your permission for us to access information about your benefit income, then you will normally be expected to pay the full cost of your Care and Support.

2. What Care and Support services are included?

2.1: There are a number of different services that are counted as non-residential Care and Support. This includes:

- **Home Care:** Support at home to help with things like getting in and out of bed, dressing and undressing, washing, going to the toilet and/or meal preparation.
- **Day Opportunities:** Attendance at a day centre or support with activities to get you out and about.
- **Direct Payments:** Where you get money from the Council on a pre-paid card (or paid to a third-party support organisation) to directly employ a personal assistance or you pay a self-employed personal assistant or an agency to provide the care and support you have been assessed as needing.
- **Individual Service Fund (ISF):** A tripartite arrangement where the Council pays money to your care and support provider and they use this to provide services as agreed with you, to meet your Care and Support needs. This includes ISFs provided in an Extra Care Scheme and in some Supported Living Schemes.
- **Shared Lives scheme:** Where you are living in the home of your carer.

2.2: You may be expected to contribute towards the cost of these types of Care and Support or the Care and Support you receive if you are living in one of the above settings.



2.3: However, you will not be expected to contribute towards the cost of any Care and Support you receive which is:

- **Rehabilitation / Reablement Care** which is short term care designed to enable you to maintain or regain your independence; or
- **Continuing Healthcare** which is care provided by the NHS.

2.4: You will also not be expected to pay for any Care and Support you receive as aftercare under Section 117 aftercare under the Mental Health Act.

This Fact Sheet does not provide any details on paying for Meals on Wheels or Telecare. If you want information on paying for Meals on Wheels, then please ring (01902) 556677. If you want more information about paying for Telecare, then please ring (01902) 553585.

3. Exemptions

3.1: You will not be expected to contribute towards the cost of your Care and Support if:

- under *National Guidance* you have been diagnosed with Creutzfeld-Jacob disease (CJD)
- under *Local Policy* you may be considered to be terminally-ill - see 3.2 below for more information

- you are a carer and are provided by **Carer Services** with support to help you in your caring role following a Carers Assessment, then you will not have to contribute towards the cost of that support.

3.2: You will be considered to be 'terminally-ill' if you suffer from 'a progressive disease and your death in consequence of that disease can reasonably be expected within 12 months'.

3.3: An exemption could apply to you irrespective of the level and nature of your savings, capital and/or income.

4. How is my contribution calculated?

4.1: The amount you will be expected to contribute toward the cost of your Care and Support will depend upon the amount of your assessed savings / capital and the level and nature of your income. However, irrespective of your financial means you will not be expected to contribute more towards the cost of your Care and Support than the actual amount it costs to provide it.

Assessing Your Savings and Capital

4.2: What counts here is your (not your spouse's or partner's) savings and capital.

4.3: If you are assessed as having over £23,250 in savings / capital, then you will be expected to pay the actual cost of the Care and Support you receive unless you are exempt. Please see 3. Exemptions to see who is exempt.

4.4: When we say 'savings and capital' we include things such as:

- cash
- savings
- money held in a Bank or Building Society accounts
- the value of any Premium Bonds
- the value of any investments and shares.

4.5: We will also include the value of any property or land owned by you (within the UK or abroad) other than any property in which you are living as your main place of residence - your home in the community where you live.

4.6: If you have left your home to go and live in an Extra Care scheme (formerly known as Very Sheltered Housing) then we will normally take into account the value of the property when assessing your capital.

4.7: Should this be the case (or should you have a second property) then please let us know and we can talk to you about our Deferred Payment scheme and the options available to you.

4.8: Any savings or capital held in joint names (e.g. with your spouse or partner) will normally be divided into equal shares for assessment purposes unless there is evidence to show that your actual share is less (or more) than that amount.



4.9: Any personal possessions or belongings such as a car, caravan or jewellery would not normally be counted as your capital.

4.10: If you are assessed as having savings and capital over £23,250 and we arrange your Care and Support, then you may be expected to pay an administration fee of £222.00 for making the arrangements and an annual fee of £1111.00.

4.11: If it is considered that you have deprived yourself of savings / capital in order to reduce the amount you would otherwise be expected to contribute towards the cost of your Care and Support then we may, for the purposes of our assessment, treat you as though you are still in possession of that amount of savings / capital.

4.12: If it is considered that you have failed without 'good reason' to apply for income that is available to you, that would have a bearing on the amount you are expected to contribute, then the level of your contribution toward the cost of your Care and Support may be assessed as though you were in receipt of that income.

4.13: If you are assessed as having savings and capital below £23,250 then the amount you will be expected to contribute towards the cost of your Care and Support will be calculated on the amount and nature of your income.

4.14: We will assess the level of the contribution you will be asked to make towards the cost of your Care and Support as follows:

- **STEP 1:** We will establish the actual cost of your Care and Support.
- **STEP 2:** We will assess the amount of your income.
- **STEP 3:** We will assess what your 'protected income amount' is - this is the amount of money the rules say you need to live on and pay your bills.
- **STEP 4:** We will then compare your 'assessed income' against your 'protected income amount'.

4.15: If the level of your 'assessed income' is less than your assessed 'protected income amount' then you will not be expected to make a financial contribution towards the cost of your Care and Support.

4.16: If the level of your 'assessed income' is greater than your 'protected income amount' then it is the difference between the two amounts that you will be expected to contribute towards the cost of your Care and Support. This amount is known as your 'disposable income'.

$$\frac{\text{Assessed Income}}{\text{Protected Income Amount}} = \text{Disposable Income}$$



4.17: If your assessed 'disposable income' is greater than the actual cost of your Care and Support you receive then you will only be expected to pay the actual cost of your Care and Support.

Assessing Your Income

4.18: What counts here is your (not your spouse's or partner's) income.

4.19: When assessing your income, we will take into account the following benefits / income that you receive:

- State Retirement Pension
- Occupational Pensions / Private Pensions
- Pension Credit (Guarantee Credit)
- Universal Credit (excluding any amount paid towards your rent / service charges)
- Income-related ESA
- New Style ESA
- Income Support
- Severe Disablement Allowance
- Armed Forces Independence Payment
- Disability Living Allowance - Care Component
- Attendance Allowance
- Constant Attendance Allowance
- Personal Independence Payment - Daily Living Component
- Industrial Injuries Disablement Benefit

4.20: The above is meant as a guide to what income we will take into account when assessing your amount of contribution. There may be other forms of income that we may take into account.

4.21: If you have been assessed as having savings / capital below £23,250 but over £14,250 then we will treat you as having an assumed (so called 'tariff income') of £1.00 per week for every £250.00 (or part of £250.00 you have between £14,250 and £23,250).

4.22: When assessing your income, we will not take into account the following benefits / income that you receive:

- Disability Living Allowance (Mobility Component)
- Personal Independence Payment (Mobility Component)
- earnings from employment or self-employment
- Working Tax Credit
- Pension Credit (Savings Credit)
- War Disability Pension / War Widows Pension

4.23: We do not take into account any Disability Living Allowance (mobility component) or Personal Independence Payment (mobility component) that you receive because that money is designed to help you with the costs of your mobility needs not your personal care needs.

4.24: If you have an income from a private or occupational pension, then we will contact you to get details of this so as we can include the details in your financial assessment.

Assessing Your Protected Income

4.25: We will work out the amount of weekly 'protected income' that you should be awarded.

4.26: Your 'protected income' is the minimum amount of income the government says you should be left with after you have paid for your Care and Support.

4.27: It is meant to represent sufficient money for you to live off and meet your general living expenses including your food, gas, electric and water rates bills.

4.28: The 'protected income' amount applicable to you will depend upon your age and personal circumstances.

4.29: The amount will, for example, be greater if you are a pensioner (you have attained state pension age) or you have been awarded Carer's Allowance or you are of 'working age' and getting a disability benefit (e.g. Disability Living Allowance (care component), Personal Independence Payment (daily living component) or Attendance Allowance). It will also be greater if you are a lone parent or you have a dependent child.

4.30: We will include in your overall 'protected income' amount the amount you need to pay towards your mortgage payments / building insurance payments you need to make on your home. We will include an amount for any rent / eligible service charges you are liable to make that are not met / may not be met through Universal Credit / Housing Benefit.



4.31: We will also include the amount of council tax you are liable to pay after any Council Tax Support or discounts you receive. If you are jointly responsible for such payments, then we will allow you an amount to cover your share of the cost.

Disability Related Expenditure

4.32: Under our contribution policy we will add £12.00 per week to your 'protected income' amount as a standard amount to meet any disability-related expenditure you may incur without you having to provide evidence of any individual disability-related expenditure. See below.

4.33: If you qualify for an 'enhanced disability premium' then we will add 30% of the value of the premium to your 'protected income' amount.

This currently equates to an additional amount of £6.26 per week (2024/2025 benefit rates).

4.34: The greater your 'protected income' amount, the less you will be expected to contribute towards the cost of your Care and Support.

5. Some examples...

5.1: Please see the following examples which are meant to give a guide to the level of contributions expected of people.

Example 1: Emily

Emily is a pensioner. She lives alone in a house which she rents from Wolverhampton Homes. Emily's total income is £414.45 per week which is made up of her State Retirement Pension and Attendance Allowance (Higher Rate). In addition to this she also receives Housing Benefit towards her rent and Council Tax Support towards her council tax. She has £5,600 in savings.

Emily's son is her main carer. He claims Carer's Allowance for looking after her.



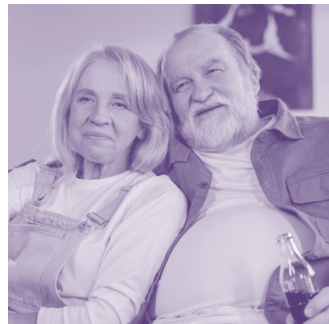
The total cost of Emily's Care and Support is £553.28 (28 hours per week @ £19.76 per hour = £553.28) per week.

Based upon these circumstances Emily would be expected to contribute £137.85 per week towards the cost of her Care and Support.

Example 2: Jacob

Jacob lives with his wife in their own home. They are both pensioners. Jacob's total income is £298.85. This consists of his State Retirement Pension, a small works pension and Attendance Allowance (Higher Rate).

He and his wife also get £249.28 per week Pension Credit (Guarantee Credit) between them. In addition to this they also receive Council Tax Support towards her council tax. The couple have no savings.



The total cost of Jacob's Care and Support is £276.64 per week (14 hours per week @ £19.76 per hour = £276.64).

Based upon these circumstances Jacob would be expected to contribute £127.27 per week towards the cost of his Care and Support.

Example 3: Samantha

Example 3: Samantha is a young person. She lives on her own in supported accommodation. Her total income is £371.14 per week. This consists of Universal Credit and Personal Independence Payment (daily living and mobility). In addition to this she also receives Housing Benefit towards her rent (because she lives in supported accommodation). She is exempt from paying any council tax due to her disability. She has £2,100 in savings.



The total cost of Samantha's Care and Support is £677.60 per week (35 hours per week @ £19.36 per hour = £677.60).

Based upon these circumstances Samantha would be expected to contribute £57.90 per week towards the cost of her Care and Support.

5.2: These are just examples. As pointed out, the amount you may be expected to contribute towards your Care and Support will ultimately depend upon the level and nature of your income and personal circumstances.

6. Enhanced Financial Assessment...

6.1: If, when you receive your contribution notification letter you feel you cannot afford the weekly contribution because it does not fully allow for the costs of your disability-related expenditure and you can provide evidence of further expenditure (on top of the standard £12.00 per week allowed) then you may ask for an Enhanced Financial Assessment.

6.2: Your disability-related expenditure could be connected to things like:

- employing someone to clean your home / undertake your housework
- paying for a laundry service
- personal / telecare alarm
- keeping your garden tidy
- repairing or replacing furniture
- haircuts where you are unable to travel to a hairdresser / barber
- chiropody
- maintaining a special diet
- managing your incontinence
- repairing or replacing footwear or clothing
- prescription charges where you are not eligible for free prescriptions
- adequately heating your home
- privately arranged personal care.

6.3: The government provides a list of items that can be considered as 'disability-related expenditure', and if your expenditure is above the value we have used in the financial assessment then we can reassess your contribution.

6.4: In relation to keeping warm, the government prescribe set amounts that can be allowed for heating. It is only the amount that you spend above this amount that can be considered as 'disability-related expenditure'.

6.5: The 'disability-related expenditure' allowance can extend to the purchase and repair of specialist equipment such as a wheelchair, electric scooter, specialist bed, specialist chair, stair lift or hoist that you need.



6.6: To count, the item of expenditure must be reasonable and must be needed in connection with your poor health / disability. You will also be required to provide evidence of the expenditure incurred.

7. How will you know what to pay?

7.1: At the point your Care and Support needs are being assessed you should be asked for details of your savings and capital and may need to show your Social Worker your bank statements or passbooks, and you will be asked to sign a Financial Assessment Authorisation Form (FAAF) to allow the Financial Assessment team to complete your financial assessment.

7.2: In most cases, we will be able to calculate your assessed contribution and write to you to confirm the amount you will be required to pay without delay.

7.3: However, in some cases, we may ask for you to provide further information about your personal and financial circumstances. In this case we will normally write to you to ask for these details.

7.4: In all cases a member of our Financial Assessment Team will write to you (or the nominated person acting on your behalf) to confirm your payments.

7.5: Once we have assessed the level of your contribution towards the cost of your Care and Support, we will write to you to confirm the amount.

7.6: You should then be sent regular invoices confirming the amount of your contribution. The Invoice you receive will advise you on how you can make payment.

8. What should I do if my financial circumstances change?

8.1: It is, of course, not unusual for a person's personal and/or financial circumstances to change whilst they are receiving Care and Support.

8.2: A person may move home. A person's savings / capital may increase or reduce. A person's income may change. They may become eligible for extra benefits or have benefits removed.

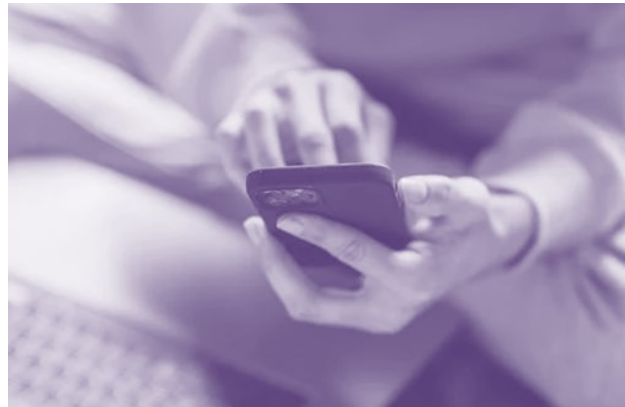
8.3: You will need to notify us of any changes to financial circumstances in case this affects your contribution. You can notify the team of any changes using the contact details below.

8.4: You will need to tell us for instance if:

- you start to get or stop getting Attendance Allowance, or Disability Living Allowance (care component), or Personal Independence Payment (daily living component), or you get an increase or decrease in the amount you get
- you (or your partner) start or stop getting Universal Credit or Pension Credit or the amount you get significantly increases or reduces.

8.5: You need to tell us if your savings / capital goes above or drops below £23,250.

8.6: If you fail to notify us of a change in your personal or financial circumstances then this could lead to you paying too much or too little towards the cost of your Care and Support.



8.7: If it is discovered that you have failed to report a change in your personal or financial circumstances (or that you have not been truthful when notifying us about your personal or financial circumstances) then you may be asked to repay any underpayment of your expected contribution.

9. How do I find out more?

9.1: If you have any queries concerning the assessment process for Care and Support contributions or your assessed contribution then please contact our Benefits and Assessments Team. See below for details of how you can get in touch.

Getting in touch: Benefits and Financial Assessments



(01902)
553597

Alternatively, you can email the team.

ss.domcare@wolverhampton.gov.uk