Home Care Financial Assessment

What is a Financial Assessment?

The Government gives councils guidance about how to calculate how much money you should contribute to paying for services and support. This guidance is called a financial assessment.

Your social care needs must always be assessed before there is any discussion about your finances. If you qualify for support for your care needs we will conduct a financial assessment to decide whether or not you have enough money to pay towards the support you need. How much you may need to contribute depends on how much money you have coming in each week compared to what your outgoings are. The amount of savings you have will also be looked at.

What will happen at a financial assessment?

A Visiting Officer, who is someone who works for the Council, will contact you or your representative to arrange a visit to your home. The Visiting Officer will ask to look at what benefits and income you are getting now. This is called a financial assessment. The Visiting Officer will also check that you are receiving the right welfare benefits.

The Visiting Officer will need to see documents such as bank statements, building society books, bills and any recent letters from the Department of Work and Pensions. The Visiting Officer will let you know what documents are required before the visit and they will need to see this information at the visit.

There is no charge for the financial assessment. You may ask a family member, friend or representative to be with you during the visit.

At the end of the assessment you will be asked to sign a declaration confirming the accuracy of the information collected by the Visiting Officer.

How are contributions worked out?

The Government has said that everyone will have a certain amount of their income protected under the financial assessment system. Your protected income is the amount of basic Income Support or Pension Credit plus an additional 25%. This is called the ‘set amount’. The Visiting Officer can tell you what your ‘set amount’ is as this is dependent on your age and your circumstances.

When the Visiting Officer comes to see you they will ask to look at your outgoings including your rent or mortgage payments, council tax and any savings you may have. The financial assessment also takes into account any
disability related expenses (DRE) that you pay for, such as a wheelchair or special diet. Please refer to the attached DRE Factsheet for more information about the outgoings taken into account. The outcome is to determine how much ‘assessable income’ you have. If your ‘assessable income’ is below the ‘set amount’, you will not be asked to make a contribution towards the cost of meeting your social care needs.

Capital can include savings, savings bonds and shares. We do not take account the value of your property you live in.

**How much will I have to contribute towards my care?**

Following the financial assessment, the Home Care & Charging Team will write to notify you of your weekly contribution. They will also tell you if you are not required to make a contribution. You will be provided with a breakdown showing how your contribution has been worked out. You will be required to sign a document agreeing to pay the contribution.

If you are assessed to make a contribution, it will start from the date you received support from the Council. It is important that you undertake the financial assessment as quickly as possible to avoid being issued with a backdated invoice. The Home Care & Charging Team will write to you to confirm the dates together with details about how to make a payment.

How much you may need to contribute depends on the outcome of your assessment and also how you choose to meet your care needs. If you choose to attend a council run day centre and have a meal there you will be asked to pay for the meal regardless of the outcome of the financial assessment.

**What if I don’t want to tell you about my finances?**

The information you give to us will help us decide whether to charge you for social care and support services and if so, how much to charge you.

Unfortunately, we can’t make a decision without this information. If you don’t want to provide details of your finances we will assume that you are funding all of your support yourself. If you decide to give us the information later on, we will arrange for one of our Visiting Officers to come and see you.

**Personal Budgets**

Your support worker will assess your needs and determine the amount of budget you need to meet the outcomes set out in your assessment. This will be your Personal Budget.

There are three ways you may receive a Personal Budget:

1. Cash payment - direct payment
2. Request the Local Authority to commission services on your behalf
3. A mixture of both of the above
If you decide to take the Personal Budget as a ‘direct payment’, the chargeable amount of the final Personal Budget allocation will amount to 100% of the budget allocated. You will receive your Personal Budget less your financial contribution, if any.

For example, Mrs Smith is allocated a Personal Budget of £200 per week and decides to receive this as a direct payment to buy her own services.

The Visiting Officer will carry out the financial assessment regardless of how the needs are being met.

If Mrs Smith’s assessment indicates she has £50.00 ‘assessable income’, she will receive the following amount

<table>
<thead>
<tr>
<th>Personal Budget</th>
<th>£200.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Contribution</td>
<td>£50.00</td>
</tr>
<tr>
<td>Net Personal Budget</td>
<td>£150.00</td>
</tr>
</tbody>
</table>

The total amount given to Mrs Smith will therefore be £150.00. She will be required to contribute £50.00 each week to top up her Personal Budget to £200.00.

If Mrs Smith requests the Local Authority to arrange her services, she will be charged £50.00 each week or an amount equal to her Personal Budget, whichever the lower.

**What is a Care Arrangement Service Fee?**

The Care Act 2014 allows self-funders to ask the Council to make the necessary arrangements to meet their care needs. You are a Self-funder if you have eligible care needs and financial assets above the upper capital limit, set by Government at £23,250 in 2015/16. We must make these arrangements when requested to do so, and we will charge a Care Arrangement Fee to cover our costs.

If you ask us to arrange and manage your support package, you will be charged an initial set-up fee and an annual maintenance fee as set out below. The fees will enable us to set up the care and support arrangements and manage the care package throughout the year.

The maintenance charge will start from the first week in which services are arranged.

<table>
<thead>
<tr>
<th>Arranging care and support for self funders</th>
<th>Administrative charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setting up a community care package</td>
<td>£91</td>
</tr>
<tr>
<td>Annual maintenance of a community care package</td>
<td>£84</td>
</tr>
</tbody>
</table>
How do I make a payment towards my care?

Every four weeks you will receive a ‘Statement of Charges’ from the Council telling you how much to contribute and also showing how much you have already contributed.

You can pay for your support in the following ways:

1. Direct Debit:

Payments collected from your bank account every 4 weeks may be made by Direct Debit. The Home Care & Charging Team will send you the application form the first time they write to notify you of your contribution. You can contact us on 01332 640777 to request an application form if you wish. We will then write to you with a payment schedule confirming the amounts to be collected.

2. Payment Card

Payment cards can be used to pay with cash at any Pay Point outlet. Contact the Home Care & Charging Team to request a card. This usually takes about a week to be delivered to your address. The Payment Card will arrive with a list of the outlets available in your area. You will also be sent a plastic wallet to keep the card in.

Take your statement and Payment Card to any Pay Point outlet and present them both with the payment. Tell the cashier how much you want to pay as the amount may be different to the amount on the statement. The cashier will give you the Payment Card back with a receipt as proof of payment. Please keep your receipt in your plastic wallet should you need to query this.

Do not worry if you lose your card as it does not contain information about your account and you can contact the Home Care & Charging Team to ask for a free replacement.

3. Debit/Credit Card:

Contact the Home Care & Charging Team if you would like to use your debit card or credit card. You can also make payments online at www.derby.gov.uk/pay-it

What if there is a change in my circumstances?

At any time you can ask for a Visiting Officer to review your financial circumstances if you think this will change your contribution. This can include a change in your income or having additional living expenses. You must contact the Home Care & Charging Team straight away if you think there are changes that may change your contributions. We will then write back to you to tell you of the revised contribution.
If you think your contribution has been worked out incorrectly, you must contact the Home Care & Charging Team straight away. We will then check the information collected by the Visiting Officer who came to see you.

If you do not agree with your assessment, you can ask for it to be reviewed by a senior member of the Home Care & Charging Team. You have 28 days from the date of the notification letter to write to tell us making it clear why you do not agree with our assessment. We will look at your contribution again and give you a decision within 28 days of your request.

What if I can’t pay my contribution?

If you are experiencing difficulty in paying, please contact the Home Care & Charging Team straight away. If you do not pay and do not get in touch with us, we will have to refer it to our Legal Team who will consider bringing legal proceedings to recover what you owe.

For further information

Telephone: 01332 640777
Fax: 01332 643299
Minicom: 01332 640666
Web: www.derby.gov.uk/healthandsocialcare
We can give you this information in any other way, style or language that will help you access it. Please contact us on: 01332 640777
Minicom: 01332 640666

Polish
Aby ułatwić Państwu dostęp do tych informacji, możemy je Państwu przekazać w innym formacie, stylu lub języku.
Prosimy o kontakt: 01332 640777  Tel. tekstowy: 01332 640666

Punjabi
ਅਸਦਰ ਪ੍ਰਾਂਤੀ ਭਾਸ਼ਾ ਤੋਂ ਹਿੰਦੂ ਤੀਰਥ ਸਾਹਿਬ ਅਲ੍ਹੋਲ ਮੁਹੰਦੀਸ਼ਾਂ ਦੇ ਮੋਹਾਂ ਦਾ, ਹਿੰਦੂ ਸੀਆਰਾ ਹੁੰਦੀ ਹੋਈ ਹਵਾਲੀ ਦੀ ਬਿਚ ਦੇ ਮੂਰਦਿਆਂ ਦਾ, ਮਿਆਦੀ ਹਸਤ ਵਾਲੀ ਕਥਾ ਹੁੰਦੀ ਹੋਣਵਾਲੀ ਮਾਣਕਟਾ ਕਰ ਸ਼ਹਿਰਵਾਂ ਦੇਵਾਂ। ਹਿੰਦੂ ਅਤੇ ਨਾਲੀਕ ਰਲ ਟੇਲੀਫ਼ੋਨ 01332 640777  ਫ਼ੈਸਲਾਬਾਦ: 01332 640666  ਦੇ ਮੁਲਕਾਂ ਵਾਲੇ।

Urdu
01332 640777

Proud of Derby

Derby City Council

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