

Paying for Care and Support in your Home or Local Community

Information Leaflet
Adult Social Care – Non-Residential Care



Havering
LONDON BOROUGH

Introduction

This booklet contains details about how we work out any financial contribution you may need to pay towards your non-residential care. It does not cover contributions for residential care homes.

We want to help you live in your own home independently for as long as possible. To do this we have a range of non-residential care and support available:

- Homecare
- Attending a day centre
- Transport to day care services
- Services provided via a direct payments (money given directly to you), if appropriate.

Will I have to pay?

Social care services, unlike health care, is not free. Most people will have to contribute towards the cost of their care with some people having to pay the full cost (known as self-funders). The amount you pay depends on the level of care you need and the amount of assets you have.

After you have had a care needs assessment to determine what support you require, we will complete a financial assessment (financial means test).

You will be asked to complete an online financial assessment form and to provide documentation of your income or benefits, capital, savings and/or assets and any expenditure related to your disability or health condition. We will then work out how much, if anything, you will be asked to contribute.

The financial assessment will start from or be backdated to the first day you received a chargeable care service. You will be provided with a written record of the outcome of the financial assessment.

Moving from children's to adult services

We do not currently charge for children's care services. When young people turn 18 and move into adult services they will be financially assessed for the first time.

You do not have to pay for services if:

- you receive Reablement services or Discharge to Assess service (short-term services). You may receive these service to help you recover when you are being discharged from hospital
- your services are provided as Continuing Healthcare by the NHS
- you receive mental health 'after-care' services (under Section 117 of the Mental Health Act 1983 these services must be provided free of charge regardless of your ability to pay for them)
- you get an income equal to or below the basic level of income support or the guarantee pension credit plus 25%
- you suffer from Creutzfeldt-Jakob disease (CJD)

If you think any of the above applies to you, but aren't sure, please speak to the professional supporting you with your social care needs assessment.

What is considered in the financial assessment?

The value of a property you live in as your main or only home is disregarded for non-residential services.

If your savings are more than **£23,250** you will have to pay the full cost of your support. Once your savings reduce below the upper limit you should contact us to arrange a re-assessment of your contribution. If you have savings between **£14,250** and **£23,250**, we will add **£1 a week** to your charge for each **£250** (or part of £250) that you have. This is called 'tariff income' calculation.

We will take account of benefits that you receive:

- State retirement pension
- Income Support
- Guarantee Credit part of Pension Credit
- Certain elements of Universal Credit
- Employment Support Allowance
- Attendance Allowance
- Constant Attendance Allowance
- The care component of Disability Living Allowance
- The care component of Personal Independence Payments
- Severe disability premium paid with your benefit

Other income:

- Private and occupational pensions
- Annuity income
- Rental income from property
- Maintenance allowance

What is not considered?

Some income is disregarded in your financial assessment. This includes:

- mobility component of Disability Living Allowance and Personal Independence Payment (not care or daily living components)
- savings part of Pension Credit
- earnings
- income in kind, which is income other than money
- Social Fund payments (including Winter Fuel Payments)
- war widow's and widower's special payments
- regular charitable and voluntary payments (e.g. by a relative)
- Child Tax Credit, Child Benefit, or Guardian's Allowance
- personal injury trust payments
- War Pension Scheme payments except Constant Attendance Allowance

Non-residential care rate

Home care - £23.37 per hour – we currently charge a minimum of 30 minutes charge for each home care call.

Therefore, the minimum charge per care visit is **£11.68** and any care provided over 30 minutes will subsequently be charged on a minute-by-minute basis.

Do you take account of my partner or carer's income or capital?

You will be assessed in your own right, and we will not take account of the income or capital of your carer, parent or partner. If you have jointly held savings, the total value is divided equally between joint owners, except if there is evidence one of you owns an unequal share.

What happens if an individual lacks capacity to complete the financial assessment process?

Family members or friends or solicitors can apply to be the Property & Affairs Deputy.

Where there is no one capable, willing or able to manage a customer's financial affairs, then the Council would apply for both appointeeship and deputyship and make decisions on the customer's behalf. The Council makes a charge for providing this service.

If a family member or friend already hold Lasting Power of Attorney for your financial affairs and need help to complete the form they can contact the financial assessment team.

What is the minimum income guarantee?

We make sure that you are left with enough money to live on. This is the amount of money set by Government that is protected from charging. It ensures that the charges are affordable and you have enough to meet your basic day to day expenses. There are different amounts depending on your age and the benefits you are receiving.

What is disability-related expenditure?

If you receive Attendance Allowance or Disability Living Allowance (care component), we may be able to take account of any extra spending that you may have as a result of your disability or frailty up to a maximum of **£40 per week**. We will ask you for details of how much you spend and we may ask for evidence to support this. This figure will be included as an allowable expenditure and disregarded when we complete the financial assessment ensuring that you have money to meet relevant expenses.

Documents you might need to provide

Please do not send original versions of your documents to us as we are unable to return these.

The copies of documentation provided will be destroyed after scanning. If you'd like the copies of documentation to be returned please specify this in writing within 3 weeks after submission. We reserve the right to request certified copies of key documents as required.

We will only hold this information for our records and will not share it with any other Council department or external organisation.

Income

- Income & Benefit letters
- Bank Statements covering the last 6 months
- Recent letters/ payslips about any occupational or private pension

Savings

- Bank Statements covering the last 6 months
- Current Building Society & National Savings Books covering the last 6 months
- Any other papers about savings & investments covering the last 6 months

Home Expenses

- Mortgage / home loan statement
- Rent card or Rent book
- Buildings Insurance bill
- Service Charge / Ground Rent bill
- Council Tax bill
- Fuel bills

Representation

- Lasting Power of Attorney documentation
- Appointee forms
- Court of Protection Order

Property

The value of a property you live in as your main or only home is disregarded. We will need to know about any other property and or land you own.

- Documents relating to additional property
- Equity release documents
- Proof of joint ownership

What if I do not want to complete a financial assessment?

If you chose not to complete the financial assessment or tell us about your financial circumstances you will be treated as being assessed to pay the full cost of any service you receive.

What happens if I do not agree with the contribution?

If you feel that the contribution we are asking you to pay is unreasonable or that your personal circumstances are not properly shown in the financial assessment, you can ask us to review the contribution.

If the contribution will result in real financial hardship please contact us to discuss this.

We will continue to send you invoices based on the original contribution while we are reviewing your assessment. You should pay what you can afford towards your charge to avoid a large debt building up. If there is a reduction in your contribution following the review or appeal, we will refund you.

How do I pay my contribution?

Once we have worked out your contribution to the cost of your services, we will give you a record of the amount we will expect you to contribute.

Usually we will send you an invoice/bill every 4 weeks (these will be in arrears), although there may be circumstances where this will change. The invoice will set out the period covered and the amount you owe. You must pay your bill promptly and all invoices will state 'For Immediate Payment' as standard.

We prefer you to pay through Direct Debit – please call **01708 433333** to arrange for this to be set-up. Details of other payment methods accepted will be shown on the back of your invoices.

If your care is via a direct payments, we will assess your finances in the same way; however, your assessed contribution will be deducted upfront from your total entitlement. For any queries related to direct payment please contact the Direct Payments Team on **01708 432503**.

What happens if I do not pay?

We work out your contribution to your care using government legislation and guidelines. So, if you are assessed as having to pay for your care, we must collect this contribution from you.

If you do not pay, you will receive a letter to remind you that you owe money on your account. If you do not take action to make a payment, we will take legal action against you in order to recover the fees. Be advised that should legal action be required you may become liable for not only the unpaid care fees but also the Council's legal fees and court fees.

Will I still have to pay if cancel a day of care, I am in hospital or away?

We will continue to invoice you for planned services. You may be entitled to a reduction in your assessed charge depending on how long you are away from home and the type of services you receive.

Be advised that you will need to give at least of 24-hours' notice to either the Council or your care provider if you wish to cancel a particular days care. If you do not give such notice you may still be charged for that days care even if you do not receive it.

What are respite care charges?

If you go into a residential or nursing home for a very short stay, for example, one or two weeks, so that your carer can have a break, this is referred to as respite care.

If you have savings below the capital threshold of **£23,250** then the charge for this service is a flat rate of:

- **£98.05** a week for young adults (18 to 24);
- **£116.85** a week for adults (25 to women's pension age); and
- **£169.12** a week for older people (over women's pension age).

If you have savings in excess of **£23,250** you will be charged the full cost of the care.

Annual review

The financial assessment is repeated each year, or sooner if there is a change in circumstances. We will review your contribution each year in April in line with increases in state pensions and benefits.

You must tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution.

What will happen if my service or financial circumstances change?

If your financial situation changes at any time, you will need to tell us as we will need to work out your contribution again. If your service changes, your contribution may also change.

Annual Brokerage and Arrangement Fee?

The Council may still be able to arrange your care and support (if you have eligible needs) if you are assessed as paying the full cost of your care (self-funder). However, you will be charged a fixed fee annually for negotiating, setting up and managing your care and support with the service provider. The fee is paid as a one-off annual sum of **£210.98** and will be included your invoice for non-residential care.

The purpose of the arrangement fee is to cover a proportion of the cost of identifying appropriate providers of care and support; setting up your care and support; and invoicing the cost of your care and support.

I need social care support or help

If you have not yet had a care needs assessment and/or require support please contact the Adult Social Care Havering Access Team on **01708 432000**.

How can I find out more?

For more information about paying for your care the Non-Residential Care Charging Policy and case studies setting out examples of charging please visit

<https://www.havering.gov.uk/payforcare>

You can also contact the Financial Assessment Team directly Monday - Friday 9am to 5pm on

01708 431218 (if your surname begins with letters A-D)

01708 434861 (if your surname begins with letters E-K)

01708 434831 (if your surname begins with letters L-Ri)

01708 433012 (if your surname begins with letters Rj-Z)

or email us at FABTeam@havering.gov.uk

Independent financial advice

You may want to get independent financial advice to help you plan for the cost of care and understand the options available to you. You may also want to seek general financial advice around your savings or pensions or financial management relating to care and support needs, including paying for care.

If you are considering taking regulated financial advice it is recommended that you select an adviser regulated by the Financial Conduct Authority (www.fca.org.uk) with the appropriate qualifications and accreditation. The FCA keeps a list of these advisers.

Where can I find welfare benefits advice?

It is important that you claim any benefits to which you are entitled as we include them in the charge we ask you to pay.

• Citizens Advice Havering –
0300 330 2179
www.haveringcab.org

• Peabody –
01708 776770
www.peabody.org.uk

• Turn2Us –
www.turn2us.org.uk

• Entitledto (a benefits calculator)
www.entitledto.co.uk

How do I give feedback or make a complaint?

Your feedback helps us improve the way we do things and learn from where things have gone wrong. We also want to hear from you if you feel that we have provided a great service.

If you would like to contact us you can contact the Social Care Complaints Team either online **www.havering.gov.uk/socialcarecomplaints** or via **scci@havering.gov.uk** or via telephone **01708 432589**.

Different formats

If you would like to receive this leaflet in another format such as large print, audio, braille or a translated copy please contact **FABTeam@havering.gov.uk** or call the Financial Assessments Team on

01708 431218 (if your surname begins with letters A-D)

01708 434861 (if your surname begins with letters E-K)

01708 434831 (if your surname begins with letters L-Ri)

01708 433012 (if your surname begins with letters Rj-Z)

