Introduction

This guidance explains how much you will be expected to contribute towards the cost of non-residential care and support services.

If you receive a care and support package from the Council this will be funded by a combination of money from government grants, council tax and money received by way of a financial contribution towards the cost of the care from those that receive it.

The way we assess how much (if anything) you will be expected to financially contribute towards the cost of your care and support takes into account council policy, national guidance and consultation with people who receive the services and their carer’s.

Non-residential care and support services include any care and support that is received by a person in a setting other than a residential or nursing home this includes care received at home or at a day centre or care received in a Very Sheltered Housing, Supported Living or Shared Lives schemes.

Non-Residential care and support services

**Home Support** – a service which helps with your personal care which includes things like getting in and out of bed, dressing and undressing, washing, going to the toilet, meal preparation, essential laundry and domestic tasks, day or night sitting services in your home.

**Day Opportunities** – includes attendance at a day centre, community support and outreach or social inclusion services.

**Direct Payments** – payments made by the Council to you if you have been assessed as needing non-residential support to enable you to pay for the services you require directly. This may include employing someone to provide the care and support you need rather than having the service delivered by the council or through and organisation contracted by the council.
Supported Living Services

Very Sheltered Housing – Housing designed to help people who need care and support to live independently. It enables safe and secure living in the community day and night.

Supported Living – day and night care and support whilst living independently in the community.

Shared Lives – day and night support living in a carer’s home in the community. It enables independent living in a safe environment with carer’s trained to support specific individuals.

Non-residential care and support does not include

Intermediate care – a qualifying service which consists of a structured programme of care provided for a limited period of time to assist a person to maintain or regain their ability to live at home. This is sometimes called reablement.

Continuing Healthcare – care and support funded by the NHS.

Section 117 – aftercare services provided under the Mental Health Act.

This leaflet does not give information about contributions you may be expected to pay towards meals on wheels or carelink/telecare services

Exemptions

There are some exemptions from charging as part of the national guidance or local policy.

National Guidance

CJD - any person diagnosed with Creutzfeld-Jacob disease is not required to contribute.

Local Policy

Terminal Illness - any person diagnosed with a terminal illness where life expectancy is less than 6 months.

Carer Services – if you are a carer with services provided for you to support you in your caring role following a carer’s assessment you will not have to contribute towards the cost of these services.

How will I know what I need to contribute?

When your care assessor completes their assessment, you will be given information about the contributions policy. You will be asked for details of your savings and capital and may need to show the care assessor any relevant bank statements or passbooks. You will need to sign a form to allow the Financial Assessment team to gather the information required to undertake the financial assessment.

In most cases, we will be able calculate your assessed contribution and write to you to confirm the amount you will be required to pay. In some cases, we may need you to provide further information about your income and capital and a financial assessment officer will contact you to collect the information.

How is my contribution calculated?

Savings and Capital

You will be asked to make a declaration of your savings when a Care Assessment is undertaken. If you have over £23,250 in savings/capital, then you will be expected to pay the full cost of your support service regardless of the amount of your income.
Savings and capital includes:

- Cash
- Savings
- Bank or Building Society accounts
- Premium Bonds
- Investments and Shares
- Property owned other than your main residence

Any savings or capital held in joint names will normally be divided into equal shares for assessment purposes.

Personal possessions such as a car or jewellery are not counted neither is your home. There are circumstances when your home may be included in your financial assessment as an asset (see factsheet 3). If you have savings and capital over £23,250 and the council arranges your care and support in some circumstances you may have to pay an administration fee of £150 for making the arrangements and an annual fee of £75.

**Tariff Income**

If you have under £23,250 but over £14,250 then an additional amount will be added to your income. £1.00 will be added to your income for every £250.00 you have between £14, 250 and £23,250.

You will be asked to confirm your level of savings at the point when we undertake your care assessment.

**Income**

The financial assessment team will obtain details of your benefit income from the Department for Works and Pensions, types of income that will be included in your assessment are as follows:

- State Retirement Pension
- Occupational Pensions/Private Pensions
- Pension Credit
- Income Support
- Employment and Support Allowance
- 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
- Universal Credit

There are some types of income that are ignored from the financial assessment some of the examples are as follows:

- War Disability Pension
- War Widows Pension
- Earnings
- Working Tax Credit
- Savings Credit
- Disability Living Allowance Mobility Component
- War Widows Supplementary Pension

If you get an income from a private or occupational pension, then a financial assessment officer will contact you to get details of these to include in the financial assessment.

**Disability Benefits**

If you are entitled to claim a disability benefit either Attendance Allowance, Disability Living Allowance care component, or Personal Independence Payment daily living component the amount you receive will be included in your income.

The Council’s policy will allow you to keep 20% of your disability benefit to pay for items that you need to purchase because of your disability.
Protected Income

Depending on your circumstances we will work out the amount of protected income that you should have before any care contributions can be made. This is the amount of income the government says you should be able to keep to pay for general living expenses such as food, clothes and utilities.

The levels of protected income are detailed in factsheet 1.

Housing costs

The following housing costs will be deducted from your disposable income:

- Any mortgage payments along with any building insurance you may be paying on the property.
- Any rent you pay less any amount of Housing Benefit you receive.
- Any Council tax you pay less any council tax reduction you are entitled to.

Disability Related Expenditure

The Council’s contribution policy allows for a standard amount of expenditure that is disability related. £12.00 will be deducted from your disposable income to cover these costs.

If you are entitled to receive an Enhanced Disability Premium in your benefits an additional 20% of the premium will be included in your standard disregard, this equates to an additional £4.77 (2018/19 rates).

Enhanced assessment

If when you receive your contribution notification letter you feel you cannot afford the weekly contribution because you spend more on items, you need to purchase because of your disability you can request an enhanced assessment.

The enhanced assessment will require you to provide a breakdown of expenditure you have on a regular basis that is related to your disability.

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.

Details of what is consider disability related expenditure can be found on factsheet 4.

Cost of the service

Once your financial assessment has been completed if the cost of the care and support you receive is less than your disposable income you will only contribute the lesser amount.

The cost of the service depends on the level of care and support you require and a breakdown of the costs are as follows:

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domiciliary care</td>
<td>£14.52 per hour</td>
</tr>
<tr>
<td>Direct Payments Agency</td>
<td>£13.72 per hour</td>
</tr>
<tr>
<td>Direct Payments Personal Assistant</td>
<td>£10.72 per hour</td>
</tr>
<tr>
<td>Day care</td>
<td>£16.00 per day</td>
</tr>
<tr>
<td>Very Sheltered Housing</td>
<td>£166.71 per week</td>
</tr>
<tr>
<td>Very Sheltered Housing – Bridge Court</td>
<td>£183.06 per week</td>
</tr>
<tr>
<td>Supported Living</td>
<td>Variable</td>
</tr>
<tr>
<td>Shared Lives – Low level needs</td>
<td>£254.80 per week</td>
</tr>
<tr>
<td>Shared Lives – Medium level needs</td>
<td>£298.48 per week</td>
</tr>
<tr>
<td>Shared Lives – High level needs</td>
<td>£342.16 per week</td>
</tr>
</tbody>
</table>
What happens if my financial circumstances change?

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.

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 decrease in the level of benefit you receive.
- You (or your partner) start or stop getting a means-tested benefit or the severe disability premium or severe disability additional amount paid as part of one of these means-tested benefits you (or your partner) receive.
- Your savings go above or drop below the £23,250 figure.

How can I pay my contribution?

In most cases, you will receive an invoice for your contributions every 4 or 5 weeks. Most methods of payment are accepted including:

- Direct Debit and Credit card payments;
- www.wolverhampton.gov.uk/council/pay/online
- Or by telephone on – 0800 180 4464
- Wolverhampton Homes paypoint – Market Street, Wolverhampton.

If you choose to receive your care through Direct Payments your contribution will be deducted from your direct payment and you will be expected to pay your contribution into your direct payment account to pay for your care. If you do not top up your account with your contribution your Direct Payment will be reviewed.

How do I find out more?

If you have any queries concerning your financial contribution towards your non-residential support services, you can contact the Benefits and Assessments Team on 01902 555323.

For queries about access to non-residential support services, please contact the Initial assessments team on 01902 551199.

Factsheets

Factsheet 1: Protected Income table
Factsheet 2: Treatment of property
Factsheet 3: Examples of how contributions are calculated
Factsheet 4: Disability Related Expenditure