

Paying for Non-residential Care & Support

April 2023

www.wolverhampton.gov.uk

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 care and support 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 work out 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 carers.

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 scheme.

Non-Residential care and support services

Support at home – This is to help 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 which could include going out to do activities.

Direct Payments – If you are employing someone to provide the care and support you need with payments from the Council rather than the Council arranging the care for you.

Supported Living

Supported Living and Very Sheltered Housing – Housing designed to help people who need care and support to live independently.

Shared Lives – Support provided for you to live in a carers home.

You will not be asked to pay for:

Intermediate care – this is short term care provided to you so that you can maintain your independence when you need help.

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

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 carers assessment you will not have to contribute towards the cost of these services.

How will I know what I need to pay?

You will be asked for details of your savings and capital and may need to show the care assessor your bank statements or passbooks, and you will be asked to sign a form to allow the Financial Assessment team to complete 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 and we will write to you to ask for this 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).

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.

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 £12.00 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 30% of the premium will be included in your standard disregard, this equates to an additional £5.87 (2023/24 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 considered 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:

Type of Service	Cost
Domiciliary care	£18.36 per hour
Direct Payments Agency	£18.00 per hour
Direct Payments Personal Assistant	£12.80 per hour
Direct Payments Self-Employed PA	£15.68 per hour
Day care	£34.32 per day
Very Sheltered Housing Showell Court	£188.96 per week From May 2023 £36.62 per person p/w Overnight + £18.84 per hour

Very Sheltered Housing Verona Court	£57.29 per person p/w Overnight + £18.84 per hour
Very Sheltered Housing James Beattie House	£50.55 per person p/w Overnight + £18.00 per hour
Very Sheltered Housing Broadway Gardens	£38.87 per person p/w Overnight + £18.00 per hour
Very Sheltered Housing Bushfield Court	£28.04 per person p/w Overnight + £18.00 per hour
Very Sheltered Housing St Mathew's Place	£36.13 per person p/w Overnight + £18.00 per hour
Very Sheltered Housing Pine Court	£36.19 per person p/w Overnight + £18.00 per hour
Very Sheltered Housing – Bridge Court	£207.50 per week From May 2023 £40.41 per person p/w Overnight + £18.40 per hour
Supported Living	Variable
Shared Lives – Low level needs	£382.69 per week
Shared Lives – Medium level needs	£431.62 per week
Shared Lives – High level needs	£480.48 per week

Administration Fee

If you have sufficient financial means to pay for your own care and support because of your income, or you have savings and capital over £23,250, and you ask the council to arrange your care and support for you, an initial administration fee of £150 will be charged for making the arrangements followed by an annual fee of £75 whilst you continue to receive the service.

What happens if my financial circumstances

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
- Any Post Office or Paypoint

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