

# Paying for care at home

Paying for non-residential council support, activities, travel and care at home

**This leaflet tells you about contributions towards the cost of care provided in your home or local community under the Care Act 2014. It does not cover contributions for residential care homes.**

## Here, you will find information about:

- how we can assess the amount you can afford to pay towards your services – known as your 'contribution'
- how your contribution will be worked out if you ask us to arrange services on your behalf
- how to make payments
- where to request a review.

## Introduction

### What are non-residential services?

These are services provided by us that help you keep your independence in your own home. In the Care Act, the Government has outlined detailed regulations and guidance for calculating the charges for non-residential care, which we must follow.

### Non-residential care services include:

- home care – help with your personal and practical needs to help you live in your own home, such as help with dressing, preparing meals or essential housework
- day services – clubs and centres where you can meet other people and enjoy activities either on your own or with others.

Please note: lunch is charged separately and is not part of the contributions policy.

## Direct payments

Most non-residential services can be delivered via a direct payment where you get funds to arrange and buy your own care. For more information, ask your social worker or visit [www.lewisham.gov.uk/payingforcare](http://www.lewisham.gov.uk/payingforcare).

## Do I have to make a contribution towards my care?

The amount you pay depends on the benefits you are on, how much you spend and the number of hours of care you get.

## 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 if:

- you receive enablement services (short-term services usually provided for a maximum of six weeks: for example, to help you recover when you are being discharged from hospital)
- 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 suffer from Creutzfeldt-Jakob disease (CJD)
- your services are provided as 'continuing healthcare' by the NHS
- you get an income equal to or below the basic level of income support or the guarantee pension credit plus 25%.

If you think any of the above applies to you but aren't sure, please speak to your social worker.

## Will I be charged for services before I am assessed?

Under the Care Act, we can charge you from the moment we start to meet your needs. We will backdate any outstanding charges to the date when we started meeting your care and support needs.

We will assess you on your personal financial circumstances only, unless you specifically request otherwise.

If you have not cooperated with the financial assessment, we will charge you the full cost of any service you receive.

### How much will I be charged for non-residential care and care at home services?

How much you pay will depend on the benefits you are on, how much you spend on disability related expenses and the amount of care you get.

You will be charged for the planned amount of care that you receive. You may be charged if you are not home or do not answer the door if you do not cancel the service in advance.

There is no maximum weekly charge if you have the ability to pay.

### What is a personal budget?

A personal budget is funding we provide to meet your social care needs, to help you remain independent.

You can then use your personal budget to pay for your care services.

- You can choose how to use this money.
- You can make your own arrangements, such as buying a service from an agency or employing someone to help you.

If you prefer, we can use the money to set up services and activities on your behalf.

### Are there services that I can be charged for which are not covered by my personal budget?

Yes. You may be charged separately for some services. These include:

- the 24 hour emergency alarm service (Linkline)
- home meals and meals received at day centres.

### The financial assessment

Depending on your financial circumstances, you may need to contribute towards your personal budget or even meet the full cost.

You will only be asked to contribute if we assess that you can afford to do so, based on the evidence you give us.

If you do not want to be financially assessed, or to disclose full information about your finances, you will need to contribute the full cost of your personal budget.

### What happens in a financial assessment?

If you agree to a financial assessment we look at your income, expenses, savings and investments. We use this information to work out how much you can afford to contribute towards the cost of your support.

- If you have savings of more than £23,250 you will need to pay the full cost of your personal budget.
- If you have savings of less than £23,250 we will work out what proportion you should pay.

We make sure that you are left with enough money to live on (this amount is set by the Government).

### How we carry out a financial assessment

Council staff carry out the assessment based on information provided to your social worker. The assessment is confidential. We will phone you to ask you for details of your finances including your weekly income (for example, benefits and pensions), your savings, investments, outgoings and expenditure.

### What if I have capital such as savings or investments?

- If your capital is below £14,250 it will be ignored in your financial assessment.
- If you have capital between £14,250 and £23,250 we will need to take it into account.

If you have capital over £23,250, you will have to pay the full cost of your support. Following your assessment, you will get a letter with a breakdown explaining how we have calculated your weekly contribution. We will review your charge every year.

### What is the financial assessment based on?

Your 'net assessable income'. To work this out we:

1. assess your income
2. deduct the 'personal allowance' which is income support or the guarantee credit of pension credit plus a 25% buffer
3. take away other standard applicable outgoings, including any disability-related expenditure.

Personal allowance depends on your age group. The 25% addition (buffer) above the minimum income guarantee provides an additional safeguard to make sure you are able to maintain your independence.

The 25% buffer is added on to the level of income as set out in the national guidance. The personal allowance levels (minimum income guarantee + 25%) applicable as of April 2018 are as follows:

Your Age	Disability Benefit Received	Your Buffer 2023/24
18-24	none	£84
18-24	higher rate disability living allowance (DLA) care	£158.25
25 to pensionable age	none	£106
25 to pensionable age	higher rate disability living allowance (DLA) care	£180.25
Pensionable age or older	none	£251.31

**Income that is taken into account**

Most income will be taken into account including:

- state retirement pension
- income support
- pension credit
- attendance allowance / personal independence payments
- occupational pensions
- disability living allowance / personal independence payments.

Disability benefits are:

- attendance allowance
- personal independence payments
- disability living allowance
- severe disability premium paid with income support.

We will disregard some income, such as:

- earnings
- the mobility component of disability living allowance
- a part of war pensions and war reparation payments
- housing benefit and council tax benefit
- child benefit
- winter fuel payments
- social fund payments
- the night care component of attendance allowance or disability living allowance if not receiving night services.

A personal allowance is allowed against income which is 25% above the level of income as set out in the national guidance.

You will not be asked to pay for services if the charge would take your weekly income below the 'personal allowance' set by the Government.

**What else will you take into account when working out what to charge me for home care services?**

**Your essential living costs**

We will take into account your essential living costs when we work out your home care charge. These costs will mainly be for your accommodation, but there may be other things you will want to tell us about such as:

- rent not covered by housing benefit
- service charges
- water rates
- council tax not covered by council tax reduction
- property insurance (not contents insurance )
- community alarms sometimes known as Linkline
- court orders
- ground rent
- mortgage.

**Your disability-related expenditure (DRE)**

DRE is when you have to spend money on things relating to your disability – for example, home shopping delivery costs. We will allow for this in the financial assessment.

We will ask you for details of how much you spend on these items. We may ask for evidence to support this. If you have not kept receipts in the past, we ask you to do this in future so that we can take the expense into consideration.

You are entitled to turn down this part of the assessment if you feel it would be too intrusive. However, we will make the assessment as tactfully as possible and it may reduce the amount you are asked to contribute to your support costs.

Occasionally, it will not be possible to work out what proportion of your spending relates to your disability. We will have to assess this based on guidance available from the Government.

We allow for appropriate DRE, which may include covering the costs of the following:

- additional laundry costs because of a disability
- special dietary needs
- purchase and maintenance of special equipment
- wheelchair costs/other additional costs
- special clothing purchases
- medication not covered by the NHS
- 'supporting people' charges, if applicable
- gardening
- additional heating.

We also ignore any benefits you receive for night care where we are not providing a night-time service.

### Example of calculation in a financial assessment

Mrs Newcase is 73 years of age, lives in a flat in Lewisham and receives full housing benefit.

She receives a retirement pension and an occupational pension and has savings of £5,400. She also receives an attendance allowance at the lower rate. Here is an example of how her weekly charges would be calculated.

Calculation of weekly charge	
Money coming in	
Pension	£235.30
Attendance allowance	£68.10
Total	£303.40
Less	
Disability-related expenditure	-£9.50
Housing costs	-£7.60
Personal allowance (as detailed on page 2)	-£251.31
<b>Your maximum weekly contribution</b>	<b>£34.99</b>

### What happens next

#### When are my charges reviewed?

Each year. We will ask you to provide updated financial information every year so that we can review your assessed charge. You can ask for a review of your assessed charge at any time if your circumstances, your income and/or savings change.

#### Do I have to tell you if my savings or income change?

Yes. You should contact us immediately as it may affect how your charge is calculated. The quickest way to do this is to email [financialassessmentteam@lewisham.gov.uk](mailto:financialassessmentteam@lewisham.gov.uk). You will also be given the phone number of the officer who does your assessment.

#### What if I do not agree with the assessed contribution?

If you have any queries concerning your assessed charge please contact the Financial Assessment Team. Their contact details will be in the decision letter informing you of your financial assessment result.

If are not satisfied with the assessment decision after a review, you can appeal this with the Financial Assessment Team manager, as detailed in the review outcome letter.

#### What happens if I am having difficulty paying invoices?

You must tell us if you are having difficulty making payments. Try to avoid building up arrears. We will ask about your financial situation and try to come to some agreement with you over the amount you can afford to pay. We will make sure you know about all welfare benefits for which you might be eligible.

#### What happens if I refuse to pay?

If you do not pay your invoices and/or fail to contact us to discuss payment or to dispute the invoice, we will take action to recover the debt. We will aim to resolve the matter with you before taking legal action. But if, despite reminder letters, you do not make payment we may take legal action against you or the person responsible for your finances. This could include a county court judgement which will affect your credit rating. If court action is taken against you further charges will be added to your debt. Additionally, we may end your care services if there is no statutory requirement for us to provide them.

#### Will I still have to pay if I am in hospital or away on a planned holiday?

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.

#### What about the value of my home?

We ignore the value of the home in which you usually live.

#### What about income from current employment?

We ignore this so you keep any income from employment.

#### Do you offer a benefit check service?

We can arrange for you to have a benefit check which looks at your income and makes sure you are getting all the financial benefits possible. If you agree to the check, the financial assessment officer will make the arrangements.

#### Where can I find independent welfare benefits and financial advice?

Please visit [www.lewisham.gov.uk/financialadvice](http://www.lewisham.gov.uk/financialadvice) for further guidance on financial advice.

#### If I receive my personal budget directly, how do I pay my contribution?

If you have chosen to receive a direct payment, and are managing the direct payment yourself, we will deduct your contributions from the amount we pay you. You will need to pay your assessed contribution into the same pre-paid card account that we pay into, to make sure that there is enough to cover the cost of your care. If you have a council-managed direct payment we may invoice you instead of deducting your assessed contribution.

#### If the Council arranges my care, how do I pay my contribution?

We prefer you to pay through direct debit. Details of how to pay, including by direct debit will be shown on the back of your invoices. If you have any query regarding your invoice please call the telephone number on the invoice. These invoices will be sent every four weeks in arrears. This will cover all the services you have received. You then pay us even if your care is provided by an external agency which we have appointed on your behalf.

**What happens to information I provide?**

We work with a number of organisations to store personal information and help deliver our services to you. We have a contract with each of these organisations to make sure they comply with data protection law. We will handle the information in accordance with the Data Protection Law. You have a right to access current and most historical information we hold on you. You can read our full privacy notice at [www.lewisham.gov.uk/privacy](http://www.lewisham.gov.uk/privacy).

**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 an excellent service or a member of staff has gone that extra mile to resolve your enquiry.

If you would like to complain you can contact the Community Services Customer Relations Team. Visit [www.lewisham.gov.uk/carefeedback](http://www.lewisham.gov.uk/carefeedback), email [adultcarecomplaints@lewisham.gov.uk](mailto:adultcarecomplaints@lewisham.gov.uk) or call 020 8314 6131

**Alternatively, please write to:**

Community Services Customer Relations Team  
Fifth floor Laurence House  
Catford  
SE6 4RU