

# Adult Social Care



**Reading**  
Borough Council  
Working better with you

April 2017 - March 2018



## How Much Will I Pay for My Care and Support?

### How we work out how much you are expected to pay towards your Personal Budget

To ensure that we can help all the people who need social care and support in Reading we may ask you to pay something towards your Personal Budget.

**Charges will apply from the date your care and support services start.** How much you pay depends on your financial situation. We carry out a financial assessment with you to work out how much we think you could afford to pay, if anything. Once your financial assessment is complete we will backdate any charges due.

Any income from earnings will be disregarded (ignored) in our financial assessment.

If you have savings and investments over £23,250 you will be responsible for paying the full cost of your community based care and support services.

This leaflet explains how we work out how much you are expected to pay towards your care and support.

### Contents

What is a "Personal Budget" .....	2
What is a financial assessment? .....	2
How we carry out your financial assessment .....	2
If you have savings over £23,250 .....	2
If you have savings below £23,250 .....	3
Your financial assessment .....	3
If you refuse a full financial assessment.....	4
How we work out your Assessed Maximum Weekly Contribution .....	4
Your "actual" weekly charge (if any).....	5
If your care and support varies from week to week.....	5
Paying your weekly charge .....	6
If you disagree with your charge .....	6
If your circumstances change .....	7
How we use your financial information.....	7
Getting financial information and advice .....	7
If you are unhappy with our service .....	8

Contact Us .....	8
Income, Savings and Expenses Checklist .....	8

## What is a “Personal Budget”

Your “Personal Budget” is the amount of money we think it will cost to pay for the help you need to meet any unmet eligible care and support needs identified by your Care and Support Assessment.

This help may include personal care services (help with washing, dressing, meals etc.), supporting you to attend social groups and other activities outside the home, charges for community alarm/Telecare services and short stays in residential accommodation.

You may be asked to pay something towards your Personal Budget – how much you pay will depend on the outcome of a financial assessment.

## What is a financial assessment?

Your financial assessment is a way of looking at your savings, income and expenses to work out how much we think you can afford to pay towards your Personal Budget.

We use rules set out in the Council's Care and Support Financial Assessment Policy (visit [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) to see our ‘Care and Support Charging and Financial Assessment Framework’).

## How we carry out your financial assessment

If your social care worker thinks you may be eligible for ongoing care and support they will ask our Financial Assessments and Benefits Team (FAB Team) to carry out a financial assessment. Please tell your social care worker if someone else looks after your money as they will need to be involved in your Financial assessment.

Depending on your situation we may carry out a “full” financial assessment (see page 3) or a “light touch” financial assessment.

We carry out a “light touch financial assessment” with you if:

- You have savings and investments over £23,250
- You tell us you don’t want a full financial assessment (see page 4)
- You have recently provided your financial information to the Council to support a Housing Benefit or Council Tax Support claim and we don’t need extra information from you

## If you have savings over £23,250

We will carry out a ‘light touch’ financial assessment and write to confirm that you need to pay:

- the full cost of your care and support services.
- administration fees - if you ask us to manage your care and support arrangements

We can provide advice about your welfare benefit entitlements, help you to apply and tell you about other sources of financial information and advice.

You can ask us to carry out a full financial assessment if you wish.

## Administration fees

Our admin fees for April 2017 – March 2018 are:

Set-up fee	£250.00
Annual fee	£200.00

## If you have savings below £23,250

We will usually carry out a full financial assessment with you over the phone to work out how much, if anything, you could be asked to pay towards your Personal Budget.

To prepare for this we ask you to:

- Gather your financial information together (see our *"Income, Savings and Expenses Checklist"* from page 8) - talk to your social care worker if you need help to get your financial documents together.
- Tell your social care worker if someone else looks after your money as they will need to be involved in your financial assessment.

## Your financial assessment

When we contact you we will:

- Explain our Care and Support Financial Assessment Policy
- Ask you to provide details of your savings, income and expenses so we can work out your MAXIMUM WEEKLY CONTRIBUTION - this is the most we think you could afford to pay towards your Personal Budget (see page 4).

If we need more information to complete your financial assessment we will let you know.

- Check you are getting all the welfare benefits you are entitled to and arrange with you how to support you with applications or changes

If you can't complete your financial assessment over the phone and you don't have a financial representative to complete a financial assessment on your behalf we may arrange to visit you at home.

## If you have a partner

If you are part of a couple you only need to provide details of your own financial situation, including:

- your own income, capital and expenses PLUS
- half of any income received, capital held and expenses incurred by either you or your partner on behalf of you both jointly (income that is treated as received jointly includes Pension Guarantee Credit, Income Support, Income-related Employment Support Allowance, Income-based Job Seekers Allowance and Universal Credit).

Our financial assessment will be based on your financial circumstances. However if your partner is on a low income, you and your partner can ask us to carry out an 'affordability check' to ensure that the level of allowance for everyday living costs in your financial assessment is sufficient to maintain your joint financial resources above Department for Work and Pensions minimum benefit levels. There is more information about the Affordability Check within the Councils' Care and Support Financial Assessment Policy - see

[www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges)

## Welfare benefits advice

As a part of your financial assessment we will ask you how we can support you with any new welfare benefit claims. This could be help to apply online, by phone or, in some situations in your home.

We work in partnership with the Department for Work and Pensions (DWP) – this means that someone from our FAB Team or the DWP may help you with applications.

It is your decision whether you apply, however if you choose not to apply, we may include a 'notional income' within your financial assessment as if you were receiving those welfare benefit entitlements.

We may ask you for permission to share your personal and financial information between our two services to help with your welfare benefit claims.

We will tell you and write to let you know how your new benefits claim could affect your Assessed Maximum Weekly Contribution.

## If you refuse a full financial assessment

We will carry out a 'light touch' financial assessment and write to confirm that you must pay:

- the full cost of your care and support services
- administration fees if you ask us to manage your care and support arrangements for you (see page 2)

We can check your entitlement to welfare benefits/credits and offer advice and practical support to help you apply if you would like us to.

You can request a full financial assessment at any time.

## How we work out your Assessed Maximum Weekly Contribution

We use the following calculation:

$$\text{INCOME} - \text{EXPENSES} = \text{ASSESSED MAXIMUM WEEKLY CONTRIBUTION}$$

### What counts as income?

#### 1: Your REGARDED WEEKLY INCOME

This includes income from:

- State and private pensions (but not war pensions)
- Welfare benefits - but not including:
  - income from the **Mobility** component of either Disability Living Allowance or Personal Independence Payment,
  - 50% of income-related benefits paid either to you or your partner, on behalf of you and your partner
- plus any other income (but NOT earnings from paid work)

PLUS

#### 2: A TARIFF INCOME on SAVINGS:

This is a weekly amount calculated from savings and investments that are not disregarded.

The weekly amount is added to your regarded weekly income in your financial assessment.

- For savings/investments of between £14,250 and £23,250 you have a "Tariff Income" of £1/week for every £250 (or part).
- If the value of your savings/investments is under £14,250 you won't have any Tariff Income added to your Regarded Income.

*Remember if you have savings/investments over £23,250 you will be responsible for the full cost of your care and support services.*

## What we count as expenses?

- **HOUSING EXPENSES** - like rent, mortgage, council tax, ground rent, service charges (excluding service charges relating to care and support).
- **DAY-TO-DAY LIVING EXPENSES (MINIMUM INCOME GUARANTEE)** – we make a standard allowance to cover basic living costs. Minimum rates are set by government to ensure we leave you with this level of income before we make charges for care and support.



*We offer an optional 'affordability check' to couples - if your partner is willing to tell us his or her financial details – to ensure that your Minimum Income Guarantee level is sufficient to protect your joint financial resources falling below Department for Work and Pensions minimum benefit allowance levels.*

- **ALLOWABLE EXPENSES** - specific expense commitments like Court Ordered payments or repayments for a Disabled Facilities Grant
- **DISABILITY RELATED EXPENSES** - if you receive Attendance Allowance, Personal Independence Payment or Disability Living Allowance we allow £5 per week as expenses unless you ask us to carry out a detailed disability-related-expense assessment because you need and pay for special products/services for your medical condition or disability.

See the 'income savings and expenditure checklist' within this leaflet and our "Care and Support Financial Assessment Policy" for more information [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges)).

## Your "actual" weekly charge (if any)

Your Assessed Maximum Weekly Contribution is the MOST we will ask you to pay towards your Personal Budget

- If the average weekly cost of your Personal Budget is more than your Assessed Maximum Weekly Contribution your actual weekly charge will be your Assessed Maximum Weekly Contribution.
- If the average weekly cost of your Personal Budget is less than your Assessed Maximum Weekly Contribution your actual weekly charge will be the average weekly cost of your Personal Budget.
- If your assessment is 'nil' you won't need to pay anything.

## If your care and support varies from week to week

We ask you to pay the same amount each week throughout your Personal Budget period (usually 12 months) – based on the services agreed in your Care and Support Plan. Towards the end of the period we will compare the payments made over the year with the actual cost of the care and support you received.

- If you have overpaid we will refund the difference to you.
- If you have underpaid we will invoice you for the additional cost (but we won't ask you to pay more than your Assessed Maximum Weekly Contribution).



### **Notice periods for cancelling non-residential services**

Your Assessed Maximum Contribution will be applied to the contract agreements between the Council and the provider(s) of your service(s).

These contracts set out the circumstances under which providers can claim payment for services not provided to you. Always check the cancellation process and notice periods required with your social care worker when you are planning your care and support.

## Paying your weekly charge

### If you choose to take your Personal Budget as Direct Payments:

If you would like more choice and flexibility about how your support needs are met and managed you could choose to take all or some of your Personal Budget as Direct Payments (DPs).

If you choose DPs:

- You must have a separate DP account for this money – this could be:
  - A Direct Payment Pre-paid Card Account (arranged by us)
  - A regular bank account (set up by you)
  - A managed bank account (if you ask an independent organisation to manage your DPs on your behalf)
- We will transfer our share of your Personal Budget directly into your DP account.
- You must transfer your actual weekly contribution into your DP account
- You must use your DP account to pay for your care and support services.



*Ask your social care worker for more information about Direct Payments*

### If you ask us to arrange, manage and pay for your care and support services

- We will set up a “Notional Budget” account for you
- You pay your weekly charge to us – we will send you a bill (invoice) for this every four weeks. If someone else manages your finances we will send your invoice directly to them.
- We will arrange, manage and pay for your care and support services

The easiest way to pay your contribution is to set up a Direct Debit (visit [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) to download our Direct Debit Mandate or call the number on your invoice). You can also pay online with a credit or debit card (visit [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) or call the number on your invoice). See the back of your invoice for other ways to pay



*If you can't afford to pay please contact your social care worker as soon as possible.*

### If you disagree with your charge

Please contact us. We will go through your assessment with you to find out which part(s) you disagree with. If you still believe your assessment is wrong you can request an appeal, drawing attention to any circumstances we have not taken into consideration. When we receive your request the team leader will review your financial assessment and will write to you to let you know the outcome. This is a Stage 1 Review.

If you are still not satisfied you may request a Stage 2 Review. We will ask a Head of Service from Adult Social Care Services to look at all the information – we write to you to confirm their decision.

If you still think we haven't applied our charging rules fairly you can make a formal complaint through our statutory complaints process (*see page 8*).



*Please note: Although the appeals process allows us to re-assess your financial circumstances within the rules, we cannot change the rules (**see our Care and Support Financial Assessment Policy on [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges)**)*

## If your circumstances change

If you or your partner move home or your financial situation changes (for example – if you start getting welfare benefits or your benefits and savings increase or decrease significantly) you MUST let us know straight away as this could change your weekly charge.

We have the right to backdate any increase in your actual weekly charge to the time the change took place.

If you aren't sure how changes to your income will affect your weekly charge please call the FAB team for advice.

## How we use your financial information

We use the information you give us about your financial position to:

- work out how much you should pay (if anything) towards your Personal Budget and
- make sure you are getting all the benefits you are entitled to

We may also pass your information to other services within the Council where we think this is relevant to your circumstances.

Where you have given us consent to share your financial and personal information with the Department for Work and Pensions we will share the information to support additional benefit claims and to help resolve any queries about benefit claims.

You can find more information about how we protect and process your information in our Fair Processing Notice - see [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges)

## Getting financial information and advice

Visit:

- [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) for information about care funding options and money matters. This includes a link to the Reading Services Guide which provides a directory of national and local organisations providing information and advice services.
- [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) or call 0300 500 5000 for information and advice about a wide range of money matters.
- The Council works in partnership with “My Care My Home” to help people to access independent financial information and advice. Visit [www.mycaremyhome.co.uk](http://www.mycaremyhome.co.uk) or email [info@mycaremyhome.co.uk](mailto:info@mycaremyhome.co.uk) or call My Care My Home FREE on 0800 731 8470 for information or to arrange for a home visit. This service is free of charge.

## If you pay the full cost of your care:

You may want to get advice from an Independent Financial Adviser (IFA) who is qualified to provide regulated financial advice which meets the standards set by the Financial Conduct Authority (FCA). An IFA cannot receive any money for recommending certain financial products so they won't be biased towards a particular financial solution.

Some IFAs have specialist knowledge and understanding about long-term care funding.



Our partnership with My Care My Home helps people to access Independent Financial Advice – My Care My Home can refer you to regulated independent financial advisers who specialise in care-fees advice and are regulated by the Financial Conduct Authority (FCA) and accredited by the Society of Later Life Advisers (SOLLA). The financial adviser will always advise you of any charges beforehand.

Your social care worker may recommend you to seek independent financial advice and can refer you to My Care My Home.

Visit [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) for more information.

## If you are unhappy with our service

We always try to offer the best possible service but we know that, from time to time, things may go wrong. If you are unhappy about the service we provide or the way you have been treated by a member of our staff please tell us straight away. As soon as we know there is a problem we can take steps to put things right, or at least explain why we can't do things differently.

The easiest and quickest way for you to complain is to talk to the FAB Officer working with you or with the FAB Team Leader. Alternatively you can talk to our Customer Relations Team who will make sure that your complaint is dealt with fairly.

## Contact Us

Financial Assessments and Benefits (FAB) Team:

Tel: 0118 937 3724

Email: [fab.team@reading.gov.uk](mailto:fab.team@reading.gov.uk)

Secure webform: [www.reading.gov.uk/contactfab](http://www.reading.gov.uk/contactfab)

Adult Social Care Teams

Older people and adults with disabilities Tel: 0118 937 3747

Mental Health Services

Tel: 0300 365 0300

Customer Relations Team

Tel: 0118 937 2905

Email: [socialcarecomplaints@reading.gov.uk](mailto:socialcarecomplaints@reading.gov.uk)

## Income, Savings and Expenses Checklist

### 1. Details of your income (money you receive)

#### Income from paid work

We need to know	Find this on
<ul style="list-style-type: none"><li>How many hours you work each week</li><li>How much you get paid</li><li>How often you get paid</li></ul>	<ul style="list-style-type: none"><li>Bank statements</li><li>Payslips</li></ul>

#### Income from state benefits & pensions

We need to know	Find this on
<ul style="list-style-type: none"><li>The names of all the benefit/pensions you get</li><li>The exact amounts you receive</li><li>How often you get them</li><li>How they paid to you (e.g. which bank account)</li><li>The National Insurance number reference(s)</li><li>The value of Pension Savings Credit if you get Pension Credit</li></ul>	<ul style="list-style-type: none"><li>Bank statements</li><li>Confirmation letters from the benefit/pension provider (e.g. DWP, Pension Service, Jobcentre Plus or Disability and Carers Service)</li></ul>



**Income from state benefits paid to your partner for both of you:** (*Pension Credit, Income Support, Income-related Employment Support Allowance, Universal Credit, Income-related Job Seekers Allowance*)

<b>We need to know</b>	<b>Find this on</b>
<ul style="list-style-type: none"> <li>▪ The name of the benefit</li> <li>▪ The exact amount your partner gets paid/how often they get it</li> <li>▪ The National Insurance number reference</li> <li>▪ Value of Pension Savings Credit if they get Pension Credit</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Confirmation letters from the benefit/pension credit provider (e.g. DWP, Pension Service, Jobcentre Plus)</li> </ul>

**Income from private and occupational pensions** (*including widows/widowers pensions*)

<b>We need to know</b>	<b>Find this on</b>
<ul style="list-style-type: none"> <li>▪ The name of the company or organisation paying your pension</li> <li>▪ How much you get paid and how often you get it</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank Statements</li> <li>▪ Payslips and/or letters from the pension provider</li> </ul>

**Other income**

<b>We need to know</b>	<b>Find this on</b>
<ul style="list-style-type: none"> <li>▪ Who you receive money from</li> <li>▪ How much they pay you</li> <li>▪ How often you get this payment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank Statements</li> </ul>

## 2. Savings and investments

**Savings and/or investment accounts** (*bank, building society, Post office and/or National Savings*)

<b>We need to know</b>	<b>Find this on</b>
<p>For EACH Account (including joint accounts with a partner):</p> <ul style="list-style-type: none"> <li>▪ The name of the organisation holding your account</li> <li>▪ Type of account</li> <li>▪ Account holder name(s)</li> <li>▪ The amount held in each account and the date</li> <li>▪ The value of any investment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Statements (bank, building society, online etc.)</li> <li>▪ Savings or pass books</li> </ul>

**National Savings Certificates**

<b>We need to know</b>	<b>Find this on</b>
<ul style="list-style-type: none"> <li>▪ The issue number(s)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Certificates</li> </ul>

**Income Bonds**

<b>We need to know</b>	<b>Find this on</b>
<ul style="list-style-type: none"> <li>▪ The names of the organisation(s) holding your bonds</li> <li>▪ The value of the bond(s)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Statements</li> </ul>

### Shares, Stocks and Unit Trusts

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ Name of company(ies) or investment trust(s)</li> <li>▪ Number and type of shares or units held</li> <li>▪ The current value (where known)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Share certificates</li> <li>▪ Investment statements</li> </ul>

### Premium Bonds

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ The value of the bond(s)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bonds</li> </ul>

### Property owned other than your main home

We need to know	Find this on
<p>For EACH property we need to know:</p> <ul style="list-style-type: none"> <li>▪ The address</li> <li>▪ An approximate market value</li> <li>▪ The value of outstanding mortgage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mortgage statements</li> </ul>

### Other savings or investments held by you or held by someone else for you

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ A description</li> <li>▪ Current Value</li> </ul>	<ul style="list-style-type: none"> <li>▪ Certificates</li> <li>▪ Statements/letters</li> </ul>

## 3. Your housing costs (money you pay)

### Mortgage and service charges

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ The name of your mortgage lender</li> <li>▪ How much you pay and how often (exact amount needed)</li> <li>▪ How much (if any) is allocated towards your mortgage from benefits</li> <li>▪ How much you pay for service charges, how often and what service this covers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Statements/letters from mortgage lender</li> </ul>

### Rent and Service Charges

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ How much you pay (exact amount) and how often</li> <li>▪ How much Housing Benefit you get (if any)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Landlord letters/statements</li> <li>▪ Housing Benefit letters</li> <li>▪ Rent book</li> </ul>

### Council Tax

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ The exact amount you pay and how often</li> <li>▪ How much Council Tax Support you receive (if any)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Council Tax letter</li> <li>▪ Council Tax Support letter</li> </ul>

#### 4. Expenses for Medical condition/disability - (“disability-related expenses”)

If you receive Attendance Allowance or Personal Independence Payment or Disability Living Allowance, we allow £5/week in the financial assessment to allow for extra personal expenses that you may have due to disability or medical condition.

If you feel your weekly personal expenses incurred due to your disability or medical condition are higher than this standard weekly allowance, you can ask for a detailed assessment of your disability-related expenses. The quickest way to do this is by completing the Disability-related Expense Assessment Questionnaire online [www.reading.gov.uk/carecharges](http://www.reading.gov.uk/carecharges) and upload copies of your receipts & bills. We may need the following information – if they apply to you

##### Emergency Alarm Service

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ How much you pay</li> <li>▪ How often you pay</li> <li>▪ Who you pay</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Receipts</li> <li>▪ Invoices/bills</li> </ul>

##### Practical help (like housework, shopping, basic gardening)

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ What you pay for</li> <li>▪ How much you pay</li> <li>▪ How often you pay</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Receipts</li> <li>▪ Invoices/bills</li> </ul>

##### Spending on essential equipment in the last 12 months due to your condition/disability to support independent living (including insurance for large items/ essential maintenance)

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ How much you paid for each item or</li> <li>▪ How much/often you make repayments</li> <li>▪ Who you pay</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Receipts</li> <li>▪ Invoices/bills</li> </ul>

##### Extra heating costs – if costs are higher than average

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ Costs for the whole year</li> <li>▪ Property type (e.g. flat)</li> <li>▪ How many people live with you</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gas and electricity bills</li> </ul>

##### Costs of additional laundry/bedding due to disability/condition

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ Reason for additional laundry/bedding</li> <li>▪ How many loads of laundry are carried out for you</li> </ul>	

##### Other costs due to disability/condition (e.g. specialist clothing/footwear, specialist dietary items, specialist transport requirements, medical prescriptions, etc.)

We need to know	Find this on
<ul style="list-style-type: none"> <li>▪ What you pay for</li> <li>▪ How much/how often you pay</li> <li>▪ Who you pay</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank statements</li> <li>▪ Receipts</li> <li>▪ Water meter bills - if higher than average</li> </ul>