

# Adult Social Care



**Reading**  
Borough Council

Working better with you

April 2019 - March 2020



## Help with care costs while living at home

Adult social care isn't free - you are expected to pay for the care and support you receive at home or in the community.

However, you may be entitled to financial support from the Council to help towards some or all of your care costs. How much help you get with costs depends on your financial situation.

We will carry out a financial assessment to work out the most you could afford to pay each week towards:

- your Personal Budget (*this is the amount of money we think it will cost to pay for the services you need to meet the unmet eligible care and support needs identified by your Care and Support Plan*) or
- the cost of your immediate care package (*if you came to us in crisis and we put short-term care in place to keep you safe until your situation is more stable and you can make decisions about your long-term care*)



*If you have savings, investments and capital over £23,250 you won't be eligible for financial support from the Council and you must pay the full cost of your care and support.*

## During your social care assessment

Your social care worker will:

- Ask you:
  - ♦ if you have savings, investments and capital over £23,250 (excluding the value of your home while you or your partner are still living there as your main and only home).
  - ♦ To provide the name, and contact details for, the person who manages your finances on your behalf - if you have one. Your financial representative will need to be involved in your financial assessment.
- And ask us (the Financial Assessments and Benefits Team or FAB Team) to carry out a financial assessment.

## What is a financial assessment?

Your financial assessment is a way of looking at your capital assets (such as savings and investments), income, expenses and an allowance for everyday living costs (Minimum Income Guarantee) to work out the most you could afford to pay each week using rules set out in our Care and Support Financial Assessment Policy (see [www.reading.gov.uk/FANonRes](http://www.reading.gov.uk/FANonRes))

## If you have savings over £23,250 or refuse a financial assessment

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You won't be eligible for financial support from the Council.

We will carry out a "light touch" financial assessment and write to you to confirm that you must pay the full cost of your care and support. Charges apply from the date your services start.

You may be entitled to 'Attendance Allowance' or 'Personal Independence Payment' - from the Department for Work and Pensions – see [Useful Contacts](#) in this factsheet.

You can ask us to arrange and manage your care and support services for you - but we will charge<sup>1</sup> a set up fee (£300) and an annual administration charge (£250) to cover our costs.

We can also:

- provide advice about any welfare benefits you may be entitled to claim and help you to apply - if you need this help.
- help you find financial information and advice services.

## If you have savings below £23,250

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If we can complete your financial assessment from information held by the Department for Work and Pensions (DWP) or information we hold in relation to a Housing Benefit or Council Tax Support claim for you we will write to tell you your Assessed Maximum Weekly Contribution for care and support.

If we need information from you (or your financial representative) to complete your financial assessment with you we will usually do this over the phone.

You will need to gather your financial information together to prepare for this. [See our Income, Savings and Expenses Checklist](#) at the end of this factsheet.

If you need help with your financial assessment talk to your social care worker.



*Age UK Berkshire, Age UK Reading, Communicare and Reading Mencap are local voluntary organisations who can offer independent support and advice with financial assessments. See 'Useful contacts' in this factsheet.*

## The full financial assessment process

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When we contact you we will:

- Explain our Care and Support Financial Assessment Policy
- Ask for details of your savings, investments, income and expenses
- Ask about any extra expenses you have due to disability/medical condition (if applicable)
- Tell you your Assessed Maximum Weekly Contribution - unless we need more information to complete your financial assessment.
- Check you are getting all the welfare benefits you are entitled to.

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.

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<sup>1</sup> Charges are correct for the year April 2019 – March 2020 and are reviewed annually

## If you have a partner

You only need to provide details about your own financial situation, including:

- your income, capital assets and expenses PLUS
- half of any joint income, capital assets and expenses. This includes income received by either you or your partner on behalf of you both (like Pension Guarantee Credit, Income Support, Income-related Employment Support Allowance, Income-based Job Seekers Allowance and Universal Credit).

## Optional Affordability Check - 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 allowance for everyday living costs in your financial assessment is sufficient to maintain your joint financial resources above DWP minimum benefit levels.

See [www.reading.gov.uk/FANonRes](http://www.reading.gov.uk/FANonRes) for more details

## Claiming welfare benefits

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As a part of your financial assessment we will check you are getting all the welfare benefits you are entitled to and advise you how to claim (online or by phone). We can provide/arrange support with claims - if you need this help.

You may be entitled to 'Attendance Allowance' or 'Personal Independence Payment' - from the Department for Work and Pensions - see [Useful Contacts](#) in this factsheet.

We expect you to apply for all the benefits you are entitled to. If you don't we can count the amount we believe you would get as 'notional' income in your financial assessment.

We will tell you how your new benefits claim could affect your Assessed Maximum Weekly Contribution.

## Delays to the assessment process

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We will apply a light touch assessment if you (or your financial representative):

- refuse to engage with the financial assessment process or
- fail to provide the information/documents we need to complete your financial assessment within a reasonable time

You will be assessed to pay the full cost of your care and support, backdated to the date your services started.

## How we work out your Assessed Maximum Weekly Contribution

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The rules are detailed but the calculation<sup>2</sup> below gives a general overview:

	A 'Tariff Income' on savings and investments <i>plus</i> income
<i>less</i>	Disregarded income (earnings, mobility component of DLA/PIP, war pensions)
<i>less</i>	Home and other expenses (rent/mortgage, Council Tax)
<i>less</i>	Disability Related Expenses
<i>less</i>	'Minimum Income Guarantee' for basic living costs
=	Assessed Maximum Weekly Contribution

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<sup>2</sup> Please note: We convert all income and expenses to weekly values for these calculations

## ‘Tariff Income’

This is a weekly amount calculated from savings and investments that are not disregarded. The tariff income is added to your weekly income in your financial assessment.

- we don’t add Tariff Income to savings/investments below £14,250
- we add a Tariff Income of £1/week for every £250 (or part) for savings/investments between £14,250 and £23,250
- If you have savings/investments over £23,250 you must pay the full cost of your care

## Disability Related Expenses (DRE)

If you receive Attendance Allowance, Personal Independence Payment or Disability Living Allowance we make a standard allowance of £5 per week for additional expenses relating to your medical condition or disability

If you pay for special products or services for your medical condition or disability and feel your costs are more than this you can complete a detailed DRE Assessment which considers costs for alarm services, practical help, disability equipment, extra heating costs, additional laundry/bedding and other costs.

For DRE Guide amounts visit [www.reading.gov.uk/DREGuide](http://www.reading.gov.uk/DREGuide). To complete a DRE Assessment Form online visit [www.reading.gov.uk/dre-form](http://www.reading.gov.uk/dre-form) or call the FAB Team.

## Minimum Income Guarantee (MIG)

This is a weekly allowance which makes sure you have money to cover basic living costs before we make charges for care and support.

	MIG if you are single/live alone)	MIG if you live with a partner <sup>3</sup>
Age 18 or over, up to qualifying age for Pension Credit	£131.75 per week	£100.55 per week
Age 18 or over, up to qualifying age for Pension Credit and qualifying for the Enhanced Disability Premium	£151.45 per week	£114.70 per week
Reached or over qualifying age for Pension Credit	£189.00 per week	£144.30 per week
Eligible for Carer Premium	An additional £43.25 per week	
Responsible for a child, and a member of the same household as that child	An additional £83.65 per week per child	

## How much you pay

Your Assessed Maximum Weekly Contribution is the **most** we could ask you to pay each week towards your Personal Budget/immediate care services. You may not need to pay this much:

- ♦ 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.

<sup>3</sup> See [Optional ‘Affordability Check’ – if your partner is on a low income](#)

- ♦ 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/immediate care package.
- ♦ If your assessment is 'nil' you won't need to pay anything.

**Your social care worker can tell you the average weekly cost of your Personal Budget or the cost of your immediate care package.**

## If you disagree with your Assessed Maximum Weekly Contribution

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Please contact us - we will go through your financial 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 haven't taken into consideration. A team leader will review your financial assessment and write to confirm their decision. This is a Stage 1 Review.

If you're still not satisfied you may request a Stage 2 Review. A Senior Manager from Adult Care Services will look at the information and 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 [www.reading.gov.uk/fa-appeals](http://www.reading.gov.uk/fa-appeals)



*Please note: Although the appeals process allows us to re-assess your financial circumstances within the rules, we cannot change the rules.*

## If your circumstances change

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If you or your partner move home or your financial situation changes (for example - your benefits and savings increase or decrease significantly) you **must** let us know straight away.

We have the right to backdate any increase in your Assessed Maximum Weekly Contribution to the time the change took place – which could result in backdated charges to you. If you aren't sure how changes will affect your Assessed Maximum Weekly Contribution call the FAB team for advice.

## How we use your financial information

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We use the financial information you provide to:

- work out the most you could reasonably afford to pay towards your Personal Budget or immediate care package and
- check you are getting all the benefits you are entitled to

We may pass your information to other services within the Council where we think this is relevant to your circumstances and in line with data sharing and protection legislation.

If you ask us to support you with additional benefit claims and give consent, we will share your information with the DWP to help resolve any queries about those benefit claims.

See [www.reading.gov.uk/dataprotection](http://www.reading.gov.uk/dataprotection) for more details.

## Financial information and advice

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**For general advice:**

- ♦ Visit [www.reading.gov.uk/FinancialInfoAndAdviceForCare](http://www.reading.gov.uk/FinancialInfoAndAdviceForCare) 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.

- ♦ Visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) or call 0800 138 7777 for information and advice about a wide range of money matters.

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

You may want to seek advice from an Independent Financial Adviser (IFA) qualified to provide regulated financial advice which meets standards set by the Financial Conduct Authority (FCA). Some IFAs are also accredited Society of Later Life Advisers (SOLLA) and can offer specialist advice about long-term care funding.

An IFA cannot receive any money for recommending certain financial products so they won't be biased towards a particular financial solution.

The financial adviser will always advise you of their charges beforehand.



*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) email [info@mycaremyhome.co.uk](mailto:info@mycaremyhome.co.uk) or call FREE on 0800 731 8470 for information or to arrange a home visit. This service is free of charge.*

### **If you are unhappy with our financial assessment service**

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If you are unhappy about our service or the way you have been treated by a member of the FAB Team please tell us straight away so we can take immediate action to put things right, or at least explain why we can't do things differently.

You can talk to the FAB Officer working with you, or their manager, or our Customer Relations Team.

### **Useful contacts**

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#### **Financial Assessments and Benefits (FAB) Team:**

0118 937 3724 | [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**

0118 937 3747 older people/adults with disabilities | 0300 365 0300 mental health services

#### **Customer Relations Team**

0118 937 2905 | [socialcarecomplaints@reading.gov.uk](mailto:socialcarecomplaints@reading.gov.uk)

#### **Age UK Berkshire**

0118 959 4242 | [info@ageukberkshire.org.uk](mailto:info@ageukberkshire.org.uk) | [www.ageuk.org.uk/berkshire/](http://www.ageuk.org.uk/berkshire/)

#### **Age UK Reading**

0118 950 2480 | [info@ageukreading.org.uk](mailto:info@ageukreading.org.uk) | [www.ageuk.org.uk/reading](http://www.ageuk.org.uk/reading)

#### **Communicare**

0118 926 3941 | [office@communicare.org.uk](mailto:office@communicare.org.uk) | [www.communicare.org.uk/](http://www.communicare.org.uk/)

#### **Reading Mencap**

0118 966 2518 | [office@readingmencap.org.uk](mailto:office@readingmencap.org.uk) | [www.readingmencap.org.uk/](http://www.readingmencap.org.uk/)

#### **Attendance Allowance Helpline**

0800 731 0122 | [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

#### **Personal Independence Payment Claim line**

0800 917 2222 | [www.gov.uk/pip](http://www.gov.uk/pip)

# Adult Social Care



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## Income, Savings and Expenses Checklist – information needed for a full financial assessment

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

Including any money paid jointly to you or your partner on behalf of both of you.

#### Income from paid work

We need to know	Find this on
<ul style="list-style-type: none"> <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/credit you get</li> <li>▪ The exact amounts you get paid and how often and who you get it for (for example, if you get this for you and your partner) How they are paid to you (e.g. which bank account)</li> <li>▪ The National Insurance number reference</li> <li>▪ The value of Pension Savings Credit if you get Pension Credit</li> <li>▪ Details of State Pension you have deferred</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, HMRC, your Universal Credit account)</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*)

We need to know	Find this on
<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, HMRC, your Universal Credit account)</li> </ul>

#### Income from private and occupational pensions (*including widows/widowers pensions and entitlement to pension income/deferred pensions*)

We need to know	Find this on
<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> <li>▪ If you have chosen to defer a pension, or to draw a lower</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank Statements</li> <li>▪ Payslips</li> <li>▪ Letters from the pension provider</li> </ul>

<b>We need to know</b>	<b>Find this on</b>
amount of income from a pension fund, details of the full entitlement.	

### **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> <li>▪ Letters / documents relating to the payment(s)</li> </ul>

## **2. Savings, investments and capital assets (including those that are jointly owned)**

### **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>
For EACH Account (including joint accounts with a partner): <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**

<b>We need to know</b>	<b>Find this on</b>
<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**

<b>We need to know</b>	<b>Find this on</b>
<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 and only home**

<b>We need to know</b>	<b>Find this on</b>
For EACH property we need to know: <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><li>▪ Any life insurance attached to the investment</li></ul>	<ul style="list-style-type: none"><li>▪ Certificates</li><li>▪ Statements</li><li>▪ Letters</li></ul>

### Any Capital held that was received in consequence of a personal injury

We need:	Find this on:
<ul style="list-style-type: none"><li>▪ date of the settlement</li><li>▪ details of how the Personal Injury Payment is held (for example, held in Trust, held by Court)</li></ul>	<ul style="list-style-type: none"><li>▪ Settlement documents</li><li>▪ Deeds of Trust</li><li>▪ Documents from the Court of Protection</li><li>▪ Solicitor letters and documents</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)</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 or Universal Credit 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 / Universal Credit account</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. Disability-related Expenses

If you receive Attendance Allowance, Personal Independence Payment or Disability Living Allowance, and would like a full assessment of your disability-related expenses, see our Disability-related Expenses Guide at [www.reading.gov.uk/dre](http://www.reading.gov.uk/dre)