

Adult social care factsheet 1

Paying for community-based care and support

**A guide to how much you may have
to pay for your care and support**

What is this guide about?

This factsheet is about how much you may have to pay for care and support services that you receive in your own home or the community. It is for all Sandwell residents who may be thinking about asking for such services, their family, or carers.

It covers a wide range of services that allow people who require help to stay living in their own home in the community:

- care and support services at home, such as personal care or help with the home
- day care and outreach or other activities we support people to do during the day
- services purchased with direct payments
- supported living and Supported People services
- Shared Lives and Extra Care services.

It is written to help you understand whether you will qualify for help from us, how much you may have to contribute to the cost of the your service, and other sources of help and advice. It does not cover every situation but does cover all the main ones.

To make sure this factsheet does not get out of date, any money values are in our separate **Fees Costs and Allowances - ASC factsheet 9** which we publish each April.

We have a separate factsheet about how much you may have to pay towards residential or nursing care, please see **Paying for residential and nursing home care - ASC factsheet 2.**

How we decide who we can help

If you do approach us for help, you (and/or your representative, family or friend, as you wish) will first meet with one of our social care workers, who will **assess your needs** for care and support services and whether they mean that you qualify for help.

They will go through all the choices that may be available to you. It is our aim to support people to stay independent at home wherever possible, so whilst residential or nursing care could be necessary and helpful for some people, services in your own home and community will be offered and discussed first.

What services do I have to pay for?

Whilst many of our services may have to be paid for, some services are provided without cost to you. These are;

- People subject to an aftercare order under the Mental Health Act
- Those whose needs are primarily health-based; the NHS arrange and pay for “NHS continuing healthcare” which is free for you. If we think you may be eligible for this, we will refer you to the NHS
- Some short-term services designed to help you recover your independence, e.g. after a stay in hospital

Personal budgets

If your needs for care and support mean that you qualify for our help, and you are not a “self-funder” (see next paragraph) we will work out what care and support you must have to meet those needs, and allocate you a “personal budget”. This is the amount of money that is needed to pay for your care and support.

You can choose to have this money paid to you as a “Direct Payment” so that you can arrange and pay for your own services, or you can ask us to arrange and pay for the services for you.

Unlike health and the NHS, social care has always been a means-tested service, meaning that you are expected to contribute towards your personal budget to help pay for your care and support costs if you can afford to do so. This is covered below under ‘What will I have to pay?’

Self-funding

You may decide that you wish to arrange your own care as a “self-funder”, because you know you have “capital assets” (property or savings for example) over the limit to qualify for help from us, or you simply do not want to be assessed by us.

If this is the case, you normally must arrange your own care and support and pay the full cost. Once your capital falls below the limit to qualify for help, you should approach us again for assistance.

Being a self-funder can in some circumstances be beneficial because you can still get certain state benefits if you are funding the cost of your care yourself without involving us. However, every person’s circumstances are different, so we do recommend that you get further advice from an independent source, for example Citizens Advice, Age UK, or an independent financial advisor so that you can make an informed decision.

Whilst we will not normally arrange a care and support service for you as a self-funder, nor recommend any particular provider, we can still provide you with a care and support assessment to help you identify your needs.

We can also help you to make a care and support plan which identifies the different ways you can meet those needs, plus information and advice to help you make well-informed choices about your care and support and how it will be funded.

What will I have to pay?

If you are eligible for help from us, our financial assessment staff will work with you to collect information on your financial situation. We will also check that you are receiving all the state benefits that you may be entitled to. If you choose not to give us the financial information we need, you will be regarded as a “self-funder” and expected to pay for your care services yourself (as above).

Using the financial information collected, we apply government rules to work out how much (if anything) you should contribute towards the cost of your care and support. This takes account of your:

- Capital - savings, stocks, shares and investments and the value of any property you may own now or have in the past;
- Income – earnings, state benefits, private and state pensions, interest on investments, rental income.

How does my capital affect what I have to pay?

The rules affecting your capital (property, shares, and savings) are set by the Government and may change each year, so they are shown in the separate **Fees Costs and Allowances - ASC factsheet 9**.

If you own your own home, it is ignored in calculating your capital. Any other property will be counted, as will any other net income you get (for example, rent) from any other property you own or part own. The basic calculation is;

- if your capital is over the “upper limit” you do not qualify for help from us and will be a self-funder (see above);
- If your capital is under the “lower limit”, we ignore it;
- In between those two limits, we assume a certain amount of notional income is generated and add that to your income figure (this notional income is based on Government regulations, not on the amount of interest you receive from any savings).

How does my income affect what I have to pay?

We look at all your income as detailed above, but not all of it is counted – for example, if you work, your earnings are not included, nor are some state benefits such as Savings Credit (for people over 65).

If you receive any state disability benefits, then we do not count any mobility elements; those are left for your use. This applies to Disability Living Allowance (DLA) and Personal Independence Allowance (PIP) – the other disability benefit (Attendance Allowance - AA) does not have a separate mobility element.

We then take off some allowances for costs you may have. This model is a national one:

We add up your income, including pensions and benefits but we ignore some income as above. If you get a higher rate disability benefit, we only count the standard rate unless you receive 24-hour care



If you have capital between the lower and upper limits, we add £1 per week for every £250 (or part) above the lower limit - the values are in Fees Costs and Allowances - ASC factsheet 9. If you have capital over the upper limit you are a “self-funder”



We deduct from your income some housing costs - any rent, mortgage or council tax not funded by benefits



We deduct the Minimum Income Guarantee (MIG) - what the Government says you must be left with to pay for daily living costs like food, travel, power, and water)



We deduct a Disability Related Expenditure (DRE) fixed sum for anyone receiving a relevant disability benefit



We deduct any other agreed Disability Related Expenditure (DRE) that is over the fixed sum mentioned above - these are costs arising from your disability



Your disposable income

Your **disposable income** is what you have available to pay contributions. Currently, Sandwell allow you to keep 20% of that disposable income, so your assessed weekly contribution is only based on the 80% left. If you have no disposable income, you will not pay a contribution.

The amount you will actually pay will be the lesser of your assessed weekly contribution or the actual cost of your care and support. We normally charge you your contribution from when we notify you what it is.

Disability related expenditure

If you receive (or are entitled to receive) state disability benefits that we have counted in your income, the Government expects us to leave you with enough of those benefits to cover the costs of any disability-related needs you may have that are not eligible for council care and support.

This is called disability related expenditure (DRE). Unless you are assessed as not having to pay a contribution at all, any such costs that we agree you have to pay out may reduce your contribution. They are extra costs because of illness or disability, or higher spending on everyday costs, or spending on specialist items and services.

It is not possible to provide a complete list of everything that may or may not be classed as a DRE, so we have produced a separate factsheet – please see **Disability Related Expenditure - ASC factsheet 7**.

What if I think a mistake has been made?

If you think a mistake has been made in calculating your contribution, or we have not accepted DRE costs that you believe we should include, please contact us in the Community Care Business Unit (as below) to ask for a **review**. We will look at the calculation again with any new information

you give us, and if we agree with you, send you a new notification. If we believe that our calculation is correct, then we will explain it further.

If you are still unhappy after our review, you, (or your representative) can **appeal**. You may still disagree with the way we applied the rules, or you may believe that the contribution is more than you can reasonably afford, particularly if you have exceptional circumstances or financial hardships.

In such situations, you can ask for your case to go to appeal and to be considered by a panel of managers who come from outside our financial assessment team for a decision. To start this process, please contact the Community Care Business Unit (numbers below) who will help you.

What if I have a complaint?

We have a complaints process for any issues you may have about the way the financial assessment was conducted (rather than the contribution it led to). You or your carer or advocate can raise issues about:

- the conduct and attitude of staff;
- disagreement with the level of provision or quality of our service;
- the time taken to undertake the financial assessment.

To make a complaint you must contact the Customer Feedback Team;

- **online** by creating a customer account at: www.my.sandwell.gov.uk
- **Tel:** 0121 569 7867
- **Post:** Customer Feedback Team, Sandwell Council, Roway Lane, Oldbury B69 3ES

Where can I get more information?

For further information on **financial assessments**, disability related expenses or to discuss your weekly charge, contact us at our Community Care Business Unit: email: CHT_CCBU@sandwell.gov.uk

Tel: 07341 682547 *or*

07887 826455 *or*

07887 893539 *or*

07766 780242

For more advice and information about **state benefits** you can go to your nearest housing service centre or contact Welfare Rights advice line: email: welfarerights_team@sandwell.gov.uk; Tel: 0121 569 3158.

For **general adult social care enquiries** about the social care services we offer and whether you may be eligible for them, please contact Sandwell Enquiry on email: sandwell_enquiry@sandwell.gov.uk

Tel: 0121 569 2266

For independent advice or support

- POhWER email: pohwer@pohwer.net Tel: 0300 456 2370
- Citizens Advice Tel: 0121 500 2703 (Mon – Fri, 2pm – 4pm) or website www.citizensadvice.org.uk

Other formats

If you would like help to understand this factsheet please contact Sandwell Enquiry as above.

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www.sandwell.gov.uk (website address)