

## Example 2

Mrs Jones is an 81-year-old widow.

She lives alone and receives Retirement Pension, Pension Credit and Attendance Allowance.

She owns her home and has no mortgage. Her council tax is met by council tax benefit.

Mrs Jones has £14,500 in a Post Office savings account. She gets 14 hours of home care each week.

### Income

Retirement Pension	£ 87.50
Pension Credit	£ 89.75
Attendance Allowance	£ 47.80
Tariff Income	£ 1.00
Total Income	£226.05 (A)

### Allowances

Standard Allowance	£165.75
Disability Related Expenditure	£ 20.60
Water Rates	£ 5.20
Total Allowances	£191.55 (B)

\* Pension Savings are not used in the financial assessment.

Total Income Less Total Allowances = £ 34.50 (C) ( (A) - (B) = (C) )

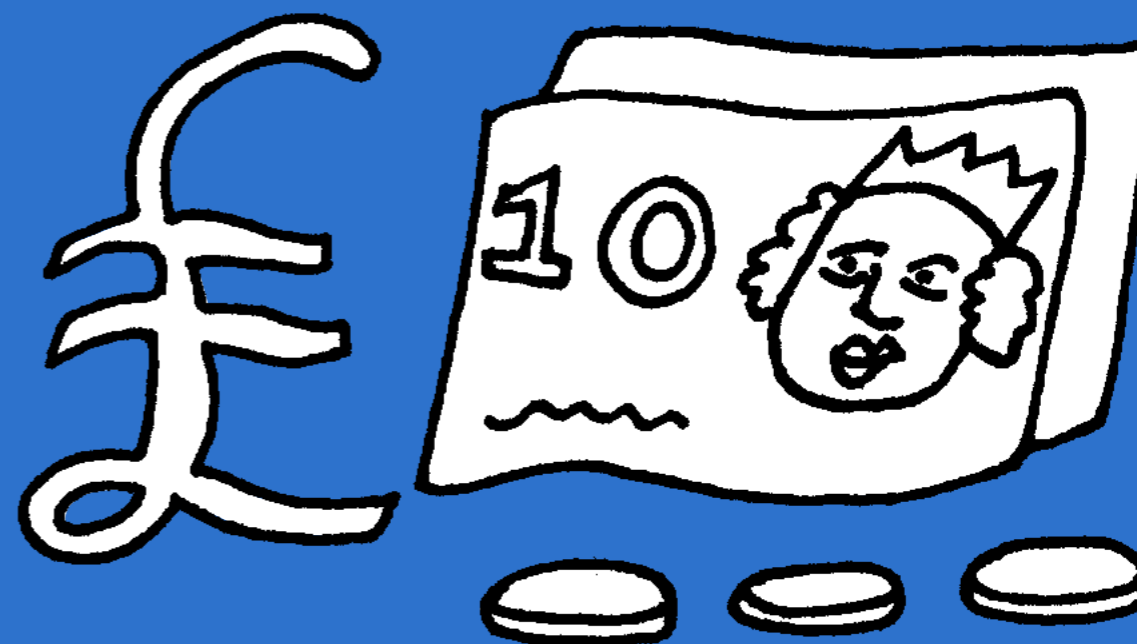
Cost of Service 14 hours @ £11.00 = £154.00

Mrs Jones' weekly charge = £ 34.50 (C)

## Different Formats

**This information is available on request, in large print, Braille or on audio tape. Please ring 0191 433 2076.**

# Charges for adults receiving home care and day care services



Information for adults in Gateshead who use social care services

April 2010

# About this booklet



This booklet tells you about the charges Gateshead Council makes for:



It tells you:

- Which services are free.
- Which charges are fixed and have to be paid by everyone.
- About how you may have to pay for some things. This depends on how much money you have.
- How we work out what you have to pay.
- Where to get help and advice

To make this information easier to understand we have put together some questions and answers. We have also shown some examples of how we work out charges.



If you want any more information you can contact us at:

Community Based Services  
Assessment Section  
Gateshead Council  
Regent Street  
Gateshead  
NE8 1HH

Phone: 0191 433 3982 or  
0191 433 2466

# Allowances

The council allows every person who gets home care or day care support a standard allowance equal to basic income support plus 25%.

For 2010/2011 the weekly allowance made to every person receiving support is:

- £ 99.81 for people aged 18 – 24
- £116.81 for people aged 25 – 59
- £165.75 for people over 60

If your weekly income is less than the standard allowance you will pay nothing for your Home or Day Care Services.

A Household Expenses Allowance may be made for expenditure you have towards rent and council tax.

A Disability related Expenditure Allowance of £20.60 would be given to cover any additional expenditure you may have due to your disability. This may include any specialist clothing or dietary needs.

We offer a service to help you get the benefits you are entitled to such as income support, pension credit, Disability Living Allowance (DLA) and attendance allowance.

## Example 1

Mr Smith, aged 24 years, lives alone in rented accommodation. He receives incapacity benefit/Employment and Support Allowance (ESA) and disability living allowance, care and mobility.

His housing costs are met by housing benefit and council tax benefit. He has savings of £670.46 in his building society account. He goes to a day centre five days a week.

### Income

Incapacity Benefit (ESA)	£ 106.40
Disability Living Allowance	£ 47.80
<b>Total Income</b>	<b>£154.20 (A)</b>

### Allowances

Standard Allowance	£ 99.81
Disability Related Expenditure	£ 20.60
Rent	£ 5.20
<b>Total Allowances</b>	<b>£125.61 (B)</b>

Total Income Less Total Allowances = £ 28.59 (C) ((A) - (B) = (C))

Cost of Service 5 days @ £11.00 = £ 55.00

**Mr Smith's weekly charge = £ 28.59 (C)**

## Review of Charges

All charges are looked at on a regular basis.

When this happens we will issue new leaflets.



Staff are always available to give you advice.

If you would like to talk about your assessment or you need any advice you can contact the assessment section on:

Phone: 0191 433 2331  
0191 433 2418



### Income that we use:

We take the following income into account:

- Attendance allowance\*
- Disability living allowance (care part)\*
- Most Social Security benefits (for example Income Support)
- Retirement Pension
- Occupational/Works pension
- Personal Pensions
- Income from a Bond
- Income from Insurance Policies
- Income from rent

\* *The night time care element of the higher rate is only taken into account if you receive night time services.*

### We will take some of the following income into account:

Income from Charitable and Voluntary payments

### Income that we do not use:

We do not take the following income into account:

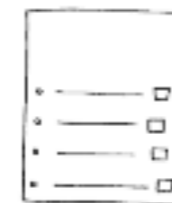
- Disability living allowance (mobility part)
- Christmas bonus
- War disablement pension (mobility part)
- Social fund payments
- War widows special payments
- Winter fuel payments
- Independent living fund payments
- Child benefit
- Earnings
- Disabled persons tax credit
- Working family tax credit
- War Pensions

## Questions and Answers

### Which Services are Free?

Some of the services provided by the Council are free – these are:

- Assessment
- Information and advice



### Which Services have a fixed charge?

The following services have a fixed charge and everyone who uses them has to pay

**Transport to Day Centres** -  
£1.20 per journey



**Meals** - £2.60



**Car Badges for disabled people** -  
£2.00 for up to 3 years

**Telephones for disabled people** –  
if we tell you you can have one you will have to pay half of the line rental



**Shopping Service** -  
£5.65 for every order you have delivered to your door



### What do you charge for the Lifeline service?



The Lifeline Service is £3.28 a week. This is included in the financial assessment. If you get Housing Benefit you may not have to pay for this service.

### What do you charge for home care and day care services?

We charge:

**£11.00 an hour for Home Care** (a minimum of £5.50 for half an hour)



**£11.00 a day for going to a Day Centre** (a minimum of £5.50 for half a day)



You will pay no more than £160 a week no matter how many hours of care you get.

### How do you work out how much I will have to pay?

A Financial Assessment Officer will come to your home.



You can ask someone you know to be there if you want.

The Financial Assessment Officer will fill in a form with you.



We will ask you to tell us:

- How much money you get a week
- How much savings you have
- How much rent you pay
- How much Council Tax you pay

We look at three things when working out how much you will have to pay

- Income
- Savings
- Allowances

Sometimes we may need to ask for information about other people who live in your house so we can work out how much benefit you can have.



This includes your savings – which is money you have in:

- Bank accounts
- Building society accounts
- Post office accounts



We will also take into account the market value of:

- Stocks and shares
- Premium bonds
- Other assets that you own

The value of the home that you live in will not be included in the Financial Assessment.

If you own any other property or land that you do not live in, its value will be included in the Financial Assessment.

## How much savings can I have before I have to pay for my services?

If your savings are less than £14,250 they will not affect your financial assessment. Only your income will be looked at.

## How will my savings affect my charge?

You will either have to pay the full charge or part of a charge depending on how much savings you have.

## The Full Charge

If you have more than £23,250 in savings you will have to pay the full charge.

The most you will have to pay is £160 a week.

## Part of the Charge

If your savings are between £14,250 and £23,250 you will have to pay a contribution towards your charge. This is called a tariff.

The tariff is worked out from the amount of your savings and is included as part of your income.

You will have to pay an additional £1 for every £250 you have above £14,250.

### For example:

If you have savings of £14,750 a tariff of £2 will be included in the money you get every week.

£14,750 saving you have  
£14,250 - less your allowance

£500 divided by £250 = £2  
This £2 is classed as income you have.

## How is my partner affected by my charge?

Sometimes we will have to look at how much:

- your partner gets a week
- savings you partner has

Any income or savings that you have which you are using to support your partner will not be included in the assessment.

In some cases income may be paid to you or your partner for both of you.

**For example:** Income Support is paid to one person for a couple.

This is why we need information about you and your partner. Your partner does not have to give us details of their income and savings.

If they do not give us this information then it may be reasonable to assume that your partner holds assets or gets income on your behalf.

## What happens if I think my charge is too high?

If you think your assessed charge is unfair you can ask us to look at your assessment again.



We will carry out a more detailed financial assessment.

We will look at all of your disability related expenditure instead of giving you the fixed amount of £20.60.

If you are claiming more money for heating we will ask you to show us copies of your heating bills for the past 12 months.

## What happens after we have looked at your assessment again?

If you are still not happy you have the right to appeal. The Council's appeal panel will hear this appeal.