

Adult Social Care

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Children and Families Division

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Charges for Adults Receiving Care at Home and Day Care Services

Different Formats

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



Information on charges

This booklet tells you about the charges we make for domiciliary and day care services. It explains how:

- Some services are free of charge
- Some charges are fixed and are payable by everyone
- Others vary depending on your financial circumstances
- How we work out what you have to pay (if anything)
- Where to go for help and advice

To make the information easier to understand we have set it out as questions and answers together with some practical examples of how we work out charges.

If there is anything you don't understand please do not hesitate to get in touch with us:

**Assessment Section
Gateshead Council**

**0191 433 3982
0191 433 2332
0191 433 2466**

Which services are free?

Some of the services provided by Gateshead Council's Community Based Services are free - including assessment, information and advice.

Can you explain the background to Gateshead Council charging for Home Care?

Under Section 17 of the Health And Social Services and Social Security Adjudication's Act 1983 councils were given discretionary power to charge for non-residential services such as home and day care. The Act also says that councils may recover such charges, as they consider reasonable.

In November 2001, the Government issued guidelines to councils to ensure that the design of any charging policy for non-residential services, like home care, is both reasonable and fair. Gateshead Council's charging policy incorporates this government guidance, "Fairer Charging Policies for Home Care and other non-residential Social Services".

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

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

We will then carry out a more detailed financial assessment that will take into account all of your actual disability related expenditure instead of giving you the fixed amount of £20.60. In most cases the need for this expenditure will be identified by the social worker's assessment and may be included in your care plan.

If you are claiming additional amount for heating you will be asked to

produce copies of heating bills for the past twelve months.

After we have looked again at your assessment and you are still not happy, you have the right to appeal against your assessed charge, which will be heard by the Council's appeals panel.

If you would like to discuss any aspects of your assessment or require any additional information you should contact the Assessment Section on telephone numbers 0191 433 3982, 433 2332 or 433 2466.

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 (AA).

Example 1

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

Her housing costs are met by housing benefit and council tax benefit. She has savings of £670.46 in his Building Society account. She goes to a day centre five days a week.

Income

Incapacity Benefit/ESA	£ 108.25
Disability Living Allowance	<u>£ 49.30</u>
Total Income	£157.55 (A)

Allowances

Standard Allowance	£102.88
Disability Related Expenditure	£ 20.60
Rent	<u>£ 5.80</u>
Total Allowances	£129.28 (B)

Total Income Less Total Allowances = £ 28.27 (C) ((A) - (B) = (C))

Cost of Service 5 days @ £12.65 = £ 63.25

Miss Walker's weekly charge = £ 28.27 (C)

An example

Mr Smith, aged 70 years, lives in rented accommodation. He receives retirement pension, pension credit and attendance allowance. His housing costs are met by housing benefit and council tax benefit. His post office savings account has a current balance of £670.46. He receives 7 hours of home care per week.

Income	Retirement Pension	£102.15
	Guaranteed Credit	£ 90.50
	Attendance Allowance (AA)	<u>£ 49.30</u>
Total Income		£241.95 (A)
Allowances	Standard Allowance	£171.69
	Disability Related Expenditure Allowance	<u>£ 20.60</u>
Total Allowance		£192.29 (B)
Residual Income (Total Income (A) - Total Allowance (B) =		£ 49.66 (C)
Total cost of services:	7 hours x £10.50 =	£ 73.50
Assessable income:		£ 49.66 (C)
Assessed charge:		£ 49.66 per week

* Savings Credit is not taken into account in the financial assessment.

How is my spouse affected by Home Care/Day Care charging?

Your income and capital cannot always be looked at in isolation from that of your spouse.

Any income or capital you have may be supporting them and would not be available to contribute towards your charge. In some cases income may be paid to you or your spouse for the benefit of both of you - for example,

income support is paid to one person for a couple. This is why we need information about both you and your spouse.

Your spouse does not have to provide financial information about themselves. However, if your spouse does not disclose financial information about themselves it may be reasonable to assume that your spouse holds assets or receives income on your behalf. You may be treated as not having shown that you are unable to pay the maximum charge and be charged at that rate.

Which services have a fixed charge?

The following services have a fixed charge and are paid by everyone who uses them:

Current charges

- **Transport to Day Centres**
£1.38 per journey
- **Provision of meals**
£3.00 per meal whether taken at home or in a social services establishment
- **Car badges for disabled people**
£2.00 for up to three years
- **Telephones for disabled people**
If you are eligible you will pay half of the line rental
- **Shopping service**
£5.65 per order delivered to your door

What do you charge for the Lifeline Service?

The cost of the Lifeline Service is £3.77 per week and is included in the financial assessment. However if you are receiving housing benefit this service may be free.

What do you charge for Home Support and Day Services?

We charge:

- £10.50 per hour for home care (a minimum of £5.25 for 30 minutes service)

- £12.65 per day for day centre attendance (a minimum of £6.33 for half a day's service)

The maximum amount that any one person can pay in Gateshead is £184.00 per week, no matter how many hours of care they receive.

How we work out what you may have to pay

If you are assessed as needing home care or day care, we need to gather information about your financial circumstances to find out whether you have to pay anything (or nothing) towards these services.

A Financial Assessment Officer will contact you. You may ask someone else to be present at the time.

The Financial Assessment Officer will complete a Financial Questionnaire. On the form Gateshead Council asks for full details of your income and capital and your household expenditure.

The Financial Assessment Officer will need to see all the documents, which relate to your financial details in order to confirm that the information is correct.

Please have all the relevant documents ready for your interview. Such documents might include your:

- Entitlement to DWP benefits
- Occupational/works pension
- Bank, Building Society, Post Office Savings account passbooks

- Recent bank statements
- Rent book
- Council Tax payment details

How is the Financial Assessment Calculated?

Three things are looked at when calculating your contribution to the cost of home or day care: your **INCOME**, your **CAPITAL**, and any **ALLOWANCES** that can be made. What do we mean by this? - an explanation is given below.

Income

This includes all money you receive on a regular basis or a payment you receive which relates to a particular length of time. So income could be:

- A pension, (state pensions, occupational/works pensions or personal pensions)
- Any benefits you receive
- Any annuities you receive
- Rent from a property you own
- Any trust fund payments, etc

To carry out a financial assessment, full details of your income are needed. Only your own income and capital can be assessed in determining how much you will pay. However sometimes information about income and capital of the other members of your household is necessary to establish your entitlement to benefit and your income.

The Financial Assessment Officer will treat your income in one of three different ways:

1. Income that is taken fully into account

This includes:

- Attendance Allowance (AA)*
 - Disability Living Allowance (Care Component)*
 - Most Social Security Benefits (For example, Income Support)
 - Retirement Pension
 - Occupational/works pensions
 - Personal pensions
 - Annuity income
 - 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.*

2. Income that is partly taken into account

This includes:

- Income from Charitable and Voluntary payments

3. Income that is not taken into account

This includes:

- Disability Living Allowance (Mobility Component)
- Christmas Bonus
- War Disablement Pension (Mobility Component)
- Social Fund Payments
- War Widows Special Payments
- Winter Fuel Payments
- ILF Payments
- Child Benefit
- Earnings
- Disabled Persons Tax Credit
- Working Family Tax Credit
- War Pensions

We convert all income to weekly amounts and calculate the total weekly amount to be taken into account for assessment purposes.

Capital

Capital refers to assets you have such as:

- Savings
- Stocks and shares

Savings. This is any money held in bank accounts (deposit accounts and current accounts), building society accounts and post office accounts.

The market value of other investments, **stock and shares**, premium bonds or other assets you own is also taken into account.

Property or land, which you own, apart from your home, cannot be ignored. Its capital value or your interest in it, if it is jointly owned, will also be included as a capital asset.

How much money can I have BEFORE I have to pay for my services?

If your capital assets total less than £14,250 they will have no effect on your assessment.

Allowances

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

For 2011/12 the weekly allowance made against income to every person receiving support is:

- £102.88 for people aged 18-24
- £120.44 for people aged 25-59
- £171.69 for people over 60

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

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

A **Disability Related Expenditure Allowance** of £20.60 will be given to cover any additional expenditure you may have due to your disability - this may include any specialist clothing, or dietary needs.

See the example on the next page.

How will my savings effect my charge?

If your capital assets are at a certain level you will either have to pay the full charge for your service or a contribution towards it.

The full charge

If the total of your capital assets is more than £23,250, you will be assessed to pay the full charge up to a maximum of £184.00 per week.

Part of the charge

If your capital assets total between £14,250 and £23,250, you will be expected to make a contribution to your charge from your capital. This is called a tariff. It is calculated from the amount of your capital and is included as income. You are expected to contribute an additional £1 for every £250 above £14,250.

So, for example if you have £14,500 capital available to you, a tariff income of £1 will be included in you assessable weekly income.