

Determining Your Financial Contribution

Information for all
Adult Social Care
customers in Ealing

April 2019



Independence, health and wellbeing

Adults' Services

Introduction

Social care, unlike healthcare, is not free for everyone. You are responsible for the full cost of your care. However if you are unable to pay the full cost of your care and support, you will need to apply for financial assistance by completing a financial circumstances form and providing supporting documentation. The amount you pay will depend on the services you receive and your income, capital and savings. A financial assessment will be undertaken to determine the amount you should pay. You will be responsible for the full cost of your care if you fail to complete and return the form.

This guide explains:

- How the council calculates financial contributions towards care and support
- How the contribution you pay is dependent on whether you choose to have care and support that is community-based or care and support that is provided by a registered care home.

This guide has been divided into two sections:

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Included with booklet:

- Financial Circumstances Form
- Direct Debit Form
- Direct Debit FAQs

Whatever care and support services you choose and receive, you will need to complete a Financial Circumstances Form and provide supporting documentation. This is so we can complete your financial assessment, and work out if you require any financial help to meet the cost of your care and support.

If you have any questions about this guide, the financial assessment process or your financial contribution please contact:

Financial Assessment Team
Ealing Council
5th Floor, Perceval House
14/16 Uxbridge Road
London W5 2HL

Telephone: 020 8825 7066

Email: financialcontributions@ealing.gov.uk

Section 1:

Community-based care and support

This section explains what happens if you choose and receive community based support or care. This means that you are going to receive care and support in the community and not in a registered residential care home or nursing care home.

Will I have to contribute towards my care and support?

Social care, unlike healthcare, is not free for everyone. How much the council will pay towards your care and support, and how much you will pay depends upon your own financial situation.

Some services are provided free of charge whatever your financial circumstances are. Your Social Worker will advise you of these services.

There are also some situations where you will not be required to pay for any care or Support, this includes services arranged under the Section 117 Mental Health Act 1983 or if you are diagnosed with Creutzfeldt-Jacob Disease.

How will you calculate the financial contribution I have to make for community-based care and support?

We will need you to complete a Financial Circumstances Form and provide us supporting documentation in the form of DWP benefit Letters, pension letters, savings and bank statements, rent and council tax statements., which will tell us

what your financial position is so we can calculate how much you will pay towards your community-based care and support. This can range from not having to make a payment to the full cost of your care and support.

If you would like some assistance to complete this form, Finance Officers are available to help you. They can give you support, and ensure you are receiving all the Department of Work and Pensions benefits you may be entitled to.

When we have received your form, we will calculate how much money you have available once the allowable expenses are deducted from your weekly income. These expenses relate to your day-to-day living costs and costs related to your age and disability.

How will you calculate the financial contribution I have to make for a temporary residential stay?

In addition to your community based support, you might choose to have a short-term or temporary stay in a registered care home. Short term care is provided to give your carer a break.

If you are in receipt of support at home: Up to 8 weeks short term care in a care home (in a year). If you are already currently receiving non-residential care and require short term care for up to 8 weeks, you will be assessed under section 1, the non-residential care framework of the charging policy, and your contribution will be based on your ability to pay, and no longer capped, for the duration of the Short Term Care (respite).

If you are in receipt of support at home: More than 8 weeks short term care (in a year). If you are already currently receiving non-residential care and require more than 8 weeks short term care you will be financially assessed under section 2, the residential care framework for temporary stay.

If you are not in receipt of support at home: Choosing to have short term care in a care home. If you have not received any social care support and require short term care in a care home, you will be financially assessed under section 2, residential care framework for temporary stay.

How much will I have to contribute?

Light-touch Assessments

In some circumstances you may not have to go through the detailed process of a financial assessment to determine your contribution. We may carry out a light-touch financial assessment and you will need to provide evidence to show that you can afford any charges due towards your care and support.

A Light-touch Financial Assessment is offered:

- a) If you have significant financial resources and do not wish to undergo a full financial assessment for personal reasons, but wish to access local authority support to meet your needs. In these situations, we may accept other evidence in lieu of carrying out the financial assessment and consider you to have financial resources above the upper capital threshold limit.
- b) Where we charge a small or nominal amount for a particular service (e.g. for subsidised services) that you are clearly able to meet through your own resources and would clearly have the relevant minimum income left. In this case, carrying out a financial assessment would be disproportionate.
- c) When you are in receipt of benefits which demonstrate that you would not be able to contribute towards your care and support costs. This might include income from Jobseeker's Allowance.

Your Estimated Financial Contribution

You will need to submit a completed Financial Circumstances Form to us so we can calculate your Actual Financial Contribution. However, if your actual contribution has not been calculated when your support starts, we will apply a Estimated Financial Contribution. Your estimated contribution will be based on the benefit rates you are entitled to and the charge will be backdated to the start date of your care and support. We will write to you to advise you of the estimated contribution.

You will be invoiced at the estimated rate until a financial circumstances form has been completed and your Actual Financial Contribution has been calculated. You will be expected to pay the estimated contribution and any payments made will be reflected on your account even if at a later date your Actual Financial Contribution changes. If you are assessed as not having to make a contribution any payment made will be refunded.

The Estimated Financial Contributions for 2016/17 are detailed below:

Age Range	Estimated Contribution per week for social care support
18 – 24 years	£98.52
25 – PA years	£98.52
PA years	£101.07
PA = Pensionable Age	

Your Actual Financial Contribution

Once your Actual Financial Contribution has been determined, the maximum amount that you will have to contribute (pay towards services) would be: (whichever is lowest)

- The full amount of your care and support
- Your disposable income once we have deducted certain allowances and expenditures following your financial assessment.

If you have capital and savings over £23,250 you will be assessed as being able to pay the full cost of your care and support.

Once we have completed your financial assessment and determined your actual contribution, we will write to you again, advising you of any changes. If your actual contribution amount is less than any payments you have made towards your care and support, you will be credited the difference.

How do I complete the Financial Circumstances Form?

Your Social Worker will give you your financial circumstances form to complete. You can also ask to be referred to the Community Benefits Team (CBT) who can arrange for an officer to meet with you and help you to complete the form. Your actual contribution will be based on all of the benefits you are entitled to receive. The CBT can also assist you in claiming any benefits, you are entitled to - but do not currently receive. If you would like a CBT officer to do a home visit and help you complete a finance form or undertake a benefits check please call 020 8825 8555.

You will need to provide supporting documentation with your fully completed financial circumstances form, examples of evidence required are

- Bank and savings statements
- Stocks, shares, bonds and trust documents
- Department of Work and Pensions letters
- Rental Income
- Rent statement
- Council tax statement
- Mortgage statement
- Proof of expenses, receipts
- Legal documents that someone has the right to manage your finances.

What will you do with my completed Financial Circumstances Form?

The actual financial contribution you are asked to make will be based on the information you provide on the Financial Circumstances Form. You will need to provide evidence of income, savings and expenses. This information will be used to calculate your Financial Contribution.

Determining Your Financial Contribution

Once we have received your documents, we may need to contact you in order to confirm some of the information required. This will help us to make sure that we have the right information about your personal financial circumstances. We are unable to determine your actual contribution until you complete the Financial Circumstances Form with supporting documentation of your finances and return it to us to complete your financial assessment.

What If I don't fully complete or return the Financial Circumstances Form?

If you have not returned your Financial Circumstances Form to us within 28 days from the start date of your support, and we have taken reasonable steps to verify the information required, you will be asked to pay the **full cost** of your social care support. If you have opted to manage your own support using a direct payment you will be invoiced to pay the **full cost** of your social care support.

How is my actual contribution calculated?

To be able to calculate your Actual Financial Contribution, we need to know:

1. Your care and support cost
2. Your Financial Circumstances

After your Social Care Needs Assessment and the development of your agreed Support Plan, we will know your Personal Budget. Once we receive your Financial Circumstances Form, with supporting documentation we will know your financial circumstances and can then complete a financial assessment for you.

How do you complete a financial assessment?

We look at your income and deduct certain allowances and expenditure to calculate your disposable income (money left over after paying day to day living expenses). We can then calculate how much, if anything, you are able to contribute towards your care and support cost.

$$(\text{Capital/Savings} + \text{Income}) - (\text{Allowances(MIG)} + \text{Housing Cost} + \text{Disability Related Expenditure}) = \text{Contribution}$$

What type of income is included in the financial assessment?

The following list details income taken into account in your financial assessment:

- Personal Independence Payment (Daily Living Component)
- Disability Living Allowance (Care Component only)
- Attendance Allowance
- Severe Disability Premium
- Income Support
- Pension Credit
- Pension paid by an employer
- Incapacity Benefit
- Employment Support Allowance (ESA)
- Industrial Injuries Disablement Benefit
- Carer's Allowance
- Widow's Benefit
- Bereavement Allowance
- Disability Working Allowance
- War Widows Pension (of which £10 will be disregarded)
- Severe Disablement Allowance
- Exceptionally Severe Disablement Allowance
- Tariff Income from savings calculated between the lower and higher capital thresholds at £1 for every £250 or part thereof.

This list is only a guide.

Are any types of income ignored in this calculation?

The following list details some forms of income that we do not include when working out how much you are able to contribute, this list is only a guide:

- Mobility Component of Personal Independence Payment
- Income from the customer's employment
- Mobility Component of Disability Living Allowance (DLA)
- War Pensioners Supplementary Pension
- War Pensioners Mobility Supplement
- War Disablement Pension
- War Widows Supplementary Pension
- 100% of Gallantry Awards
- £10 per week of War Disability & War Widows Pension
- Working Tax Credit
- Child Tax Credit
- Invalid Care Allowance
- Pension Credit – savings element only.

Capital and Savings

The charging policy treats capital and savings in the following way:

- Capital up to £14,250 is ignored
- Capital between £14,250 and £23,250 is taken into account in full for the purpose of calculating tariff income from capital
- Tariff income is calculated at the rate of £1 for every £250 or part thereof, on capital between £14,250 and £23,250
- Customers with capital over £23,250 will pay the full cost as their contribution towards their Personal budget.

What do you class as Capital?

Capital will include all forms of savings and assets. Savings are money held in bank accounts, building society accounts, ISA's, bonds, stocks and shares. Assets include land and property, the value of your main home will be ignored in the financial assessment. Any property you own that you do not reside in, will be included as an asset. The value of any other property or

land you own or part own, even if it is held abroad will be included as an asset in your financial contribution.

Capital held in a trust fund

If some or all of your capital is held in a trust fund, then the terms of the trust deed will determine whether this should be counted as capital. We will need a copy of the trust deed to decide how the capital should be treated.

Deprivation of Capital

However, if you transfer your savings to someone else or dispose of a capital asset which results in you paying a reduced or no contribution, the value of these assets will be included in your assessment calculation. The timing and intention of disposing/transfer of the asset or savings will be considered.

What expenditure is deducted?

Specific allowable expenditure commitments are then deducted from your income (evidence required). These include:

- Rent net of housing benefit
- Council Tax net of Council Tax support
- Mortgage payments
- Child Support Agency payments
- Court imposed maintenance
- Boiler and Heating insurance
- Ground Rent and Service Charges for Leasehold properties
- Disability Related Expenditure equivalent to 35% of Attendance Allowance, Personal Independence Payment or Disability Living Allowance

- Payments in respect of County Court Judgements (CCJ's)
- Building Insurance
- Funeral Plan.

What allowances am I entitled to?

You will retain a weekly allowance to meet the costs of day-to-day living, such as regular heating, gas, telephone or tv bills, daily food or clothes expenses. This is called the minimum income guarantee allowance and is set by The Department of Health.

Age Range	Minimum Income Guarantee Allowance per week
18 – 24 years	£112.75
25 – PA years	£131.75
PA years	£189.00

You will automatically be able to retain 35% of your Attendance Allowance, Personal Independence Payment (Daily Living Component) or Disability Living Allowance (Care Component) without the need to evidence your disability costs for independent living.

The Disability Related Expenditure allowance for 2019/20 when receiving the following benefits

Attendance Allowance Higher:	£30.68
Attendance Allowance Lower:	£20.55
Disability Living Allowance (Care) Higher	£30.68
Disability Living Allowance (Care) Middle:	£20.55

Disability Living Allowance (Care) Lower:	£8.12
Personal Independence Payment (Daily Living) Enhanced:	£30.68
Personal Independence Payment (Daily Living) Standard:	£20.55

Disability Expenditure that is over the value of the 35% of Attendance Allowance (AA), Personal Independence Payment (PIP) Daily Living Component or Disability Living

Allowance (DLA) Care Component will be considered if detailed in your support plan and evidence is provided.

Your Contribution

You will be required to pay either the maximum cost of your support or your disposable income; whichever is lower.

Income - Allowance - Housing Cost- Disability Cost = Contribution

The Government has identified typical annual fuel figures for the following six scenarios. Any fuel costs above this amount will be allowed as an expense. The difference above the figures listed below will be divided appropriately and given as a weekly expenditure.	
Single person in flat or terraced property	£1,311.00
Couple in flat or terraced property	£1,729.65
Single person in semi-detached property	£1,729.65
Couple in semi-detached property	£1,835.18
Single person in detached property	£1,694.10
Couple in detached property	£2,223.18

Below is a list of disability related expenditure for possible items and examples of reasonable evidence requirement. This list is not exhaustive and you may have other expenses that are not stated here. If you would wish an expense to be considered then you must provide evidence to verify the item and amount, this may be in the form of receipts, invoices, or other documents.

Item	Amount	Evidence
Community Alarm System	Actual cost, if reasonable	Bills from or payments to provider
Privately arranged personal care	Actual cost if identified in your support plan and council supported provision is reduced accordingly	Evidence of employment arrangement and/ or legally correct payments to an employee under UK employment and tax law. Where agency arranged evidence of billing and payment.

Item	Amount	Evidence
Privately arranged domestic support	Actual cost if identified in your support plan and council support is reduced accordingly	As privately arranged care
Specialist washing powder or laundry	£3.85 per week	Social Worker will have identified an incontinence problem and need in the support plan. Identify more than 4 loads per week
Special clothing or footwear/ additional wear and tear.	Reasonable amount for extra cost incurred due to disability	Social Worker will have identified a need in the support plan. Evidence of purchase
Additional Cost to Bedding		
Internet access	Reasonable amount for additional cost due to disability	Evidence that cost are higher due to disability and evidence of purchase
Transport costs necessitated by illness or disability	Reasonable amount over and above mobility component of PIP or DLA	Evidence of payment and purchase
Special dietary needs	Reasonable amount where demonstrated above average dietary costs	Details of purchases and need identified in assessment and support plan
Gardening	Discretionary based on individual costs of garden maintenance	As privately arranged personal care. Proof of payment needed
Wheelchair	£4.01 per week manual £9.74 per week powered	Evidence of purchase. No allowance if equipment provided free of charge
Powered bed	Actual cost divided by 500 (10 yr life) up to a maximum of £4.43 per week	Evidence of purchase if available
Turning bed	Actual cost divided by 500 up to a maximum of £7.76 per week	Evidence of purchase if available
Powered reclining chair	Actual cost divided by 500 up to a maximum of £3.52 per week	Evidence of purchase if available
Stair-lift	Actual cost divided by 500 up to a maximum of £6.27 per week	Evidence of purchase without Disabled Facilities Grant input
Hoist	Actual cost divided by 500 up to a maximum of £3.07 per week	Evidence of purchase without Disabled Facilities Grant input

If I pay for the full cost of my care and support

There are several reasons why you may be paying the full cost of your care and support, you have

1. Signed the full cost declaration on the financial circumstances form
2. Been financially assessed as having capital/savings above the full cost threshold of £23,250
3. Have not fully completed a financial circumstances form and provided supporting evidence
4. Have not provided supporting documentation when requested

If you are paying the full cost of your care and support due to any of the reasons above and the council has arranged your care you will be charged an **Arrangement Fee** for brokering the services. The Arrangement Fee has been calculated to reflect the cost the council incurs in arranging care and support.

The annual Fee of £206 will be charged weekly at £3.96 alongside the cost of your care and support.

How will I know how much I have to contribute towards my Personal Budget?

You should receive the following information from us during your assessment and support planning stages:

1. Following your Social Care Needs Assessment, we will notify you to confirm your **Indicative Allowance**. This is the figure you will use to plan your

care and support in order to meet your assessed social care needs.

2. Once your support plan has been agreed with us you will know the amount of your **Personal Budget**, you will receive a copy of your support plan with this information in it.
3. If we do not have a completed Financial Circumstances Form at the time of your financial assessment, we will use standard benefit amounts to complete your (Bold estimated contribution). We will write to you to inform you of your contribution.
4. Once we have received your Financial Circumstances Form with supporting documentation and we will write to you to advise you of your (Bold) actual contribution. If the actual contribution is less than any contributions you have made, we will arrange for a credit.
5. If you have not returned the Financial Circumstances Form to us within 28 days of the start of your support, or if we have been unable to establish or validate information with you after taking reasonable steps to determine your actual contribution, we will write to you to advise you of your **full cost contribution**. (You will be responsible for all of the costs outlined in your Personal Budget).

How will I pay my financial contribution?

This depends on how you have chosen to receive your Personal Budget:

- **Cash Budget** - If you are receiving a Direct Payment, your contribution will

be deducted from your Personal Budget to form your NET Personal Budget. Your NET Personal Budget will be paid into your bank account every four weeks. You will need to put your contribution amount in to the same account and use both amounts to pay for your care. If you want a direct payment but have not completed a Financial Circumstances Form you will be assessed to pay the full cost of your personal budget.

- **Council Managed Budget** - If you are receiving a Council Managed Budget, Ealing Council will arrange your care and support and you will be required to pay your contribution directly to Ealing Council. An invoice will be sent to you every month in arrears to collect your contribution that you are required to pay towards your Personal Budget. Direct debit is Ealing Council's preferred payment option. We also accept online payments via Ealing Council's website. You can pay online by Visa Debit Card, Maestro, Switch, Delta, Connect, Electron or Solo Cards at <http://www.ealing.gov.uk/>, click on Do it online, pay for it, adult social care. For further information and alternative ways to pay please see section on payment methods or call the Adult Social Care Collections Team on 020 8825 9499.
- **Mixed Budget** - If you are receiving some of your Personal Budget as a Cash Budget and some as a Council Managed Budget, how you pay your contribution will depend on how much of your Personal Budget you are taking as a Cash Budget, how much you are taking as a Council Managed Budget, and the

amount of your financial contribution.

The cost of any support you receive directly from Ealing Council and your financial contribution will be deducted from your overall Personal Budget to form your NET Personal Budget. If your contribution amount is less than your Personal Budget then it will be paid into your bank account every four weeks. If your contribution amount is greater than your Personal Budget we will send you an invoice for this amount every four to five weeks. For further information and alternative ways to pay please see section on payment methods or call the Adult Social Care Collections Team on 020 8825 9499.

What if my financial circumstances change?

If your financial circumstances change you can request a review of your contribution at any time.

Will I have to contribute towards my residential care and support?

Social care, unlike healthcare, is not free. You are responsible for the full cost of your care, however if you are unable to pay the full cost of your care and support you will need to provide evidence and complete a Financial Circumstances Form. How much the council will pay towards your residential care and support will depend upon your personal financial situation. Please see Section 2 for information on residential care and support charging.

Section 2:

Residential care and support

This section explains what happens if you choose to spend your Personal Budget on any kind of support or care that is provided by a registered care home. This means that you are going to permanently live in a registered care home, or stay there for a period longer than eight weeks. The care home can be a residential care home or a nursing care home.

How will I know how much I have to contribute towards my Care and Support?

You will be informed in writing. You should receive the following information from us during your assessment and support planning stages:

1. Following your Social Care Needs Assessment, we will write to you to confirm your Indicative Allowance. This is the figure you will use to plan your care and support in order to meet your assessed social care needs.
2. Once your support plan has been agreed with us, you will know the amount of your Personal Budget, you will receive a copy of your Support Plan with this information in it.
3. Once we have completed your Financial Assessment and determined your actual contribution, we will write to you to advise you of your contribution. We will provide you with a credit if the actual contribution amount is lower than any contributions you have made.

4. If you have not returned the Financial Circumstances Form with supporting documentation to us within **28 days** of the start of your support, or having taken reasonable steps we have not been able to establish or validate information with you in order to determine your actual contribution, you will be asked to pay the full cost of your social care support. We will write to you to advise of your full cost contribution.

How will I pay for my Financial Contribution?

As you will be receiving a Council Managed Budget, Ealing Council will arrange your care and support and you will be required to pay your contribution directly to Ealing Council. We will send you an invoice every month and direct debit is Ealing Council's preferred payment option. Alternatively, you can pay online via Ealing Council's website, for further information and alternative ways to pay please see section on payment methods or call the Adult Social Care Collections Team on 020 8825 9499.

Your Estimated Financial Contribution

You will need to complete a financial circumstances form and provide supporting documentation so we can calculate your Actual Financial Contribution. However, if your actual contribution has not been calculated when your support starts or you have not completed a Financial Circumstances Form we will apply an Estimated Financial Contribution. Your estimated contribution will be based on the benefit rates you are entitled to. We will write to you to advise you of the estimated contribution. If you do not complete a Financial Circumstances Form and provide supporting documentation your estimated contribution will be amended to the full cost of your care and support.

The Estimated Financial Contributions are detailed below:

Age Range	Estimated contribution per week for Care Home placement
18 – 24 years	£86.75
25 – PA years	£86.75
PA years	£142.35
PA = Pensionable Age	

Light-touch Assessments

In some circumstances, you may not have to go through the detailed process of a financial assessment to determine your contribution. We may carry out a light-touch financial assessment and you will be asked to provide evidence to show that you can afford any charge due.

We will offer a Light-touch Financial Assessment:

- a) Where you have significant financial resources and do not wish to undergo a full financial assessment for personal reasons, but wish to access local authority support in meeting your needs. In these situations, we may accept other evidence in lieu of carrying out the financial assessment and consider you to have financial resources above the upper capital threshold limit.
- b) Where we charge a small or nominal amount for a particular service (e.g. for subsidised services), which you are clearly able to meet on your own and after doing so you would clearly have the relevant minimum income left and carrying out a financial assessment would be disproportionate.

What is the maximum that I will have to contribute?

The maximum amount that you will have to contribute would be the **full cost** of your residential care and support. This would apply if your savings and capital assets exceed a specific threshold, for this year the limit is £23,250. You would then need to make your own financial arrangements with the care home, although the council has discretion to do so on your behalf. We can give you advice about care homes that might be suitable for you and about benefits that may be available to you. You may also have to pay the full cost if your income exceeds the total cost of your residential care and support, subject to your disregarded income and allowances.

What if I currently pay for a residential placement privately?

If you currently pay for a residential placement privately, we advise you to contact the council before your savings fall below the threshold limit of £23,250 to establish if you can receive financial assistance towards the cost of that placement. You will need to provide copies of bank statements, shares certificates and any other financial documentation to show your financial position from the date you went in to a residential placement.

How will you calculate the financial contribution I have to make for residential care and support?

We will need you to complete a Financial Circumstances Form and provide supporting documentation so we can complete a financial assessment to determine how much you will pay towards your residential care and support. Examples of supporting documentation needed are **bank statements, share and stock certificates, DWP benefit letters, private pension letters/statements**, rental accounts and any legal documentation if someone else manages your finances.

Your contribution will be reviewed on an annual basis to take account of any changes to the benefits or weekly income you receive and any increase or decrease in your savings.

How is my actual contribution calculated?

If your total savings and assets are valued at less than £23,250 and your income is less than the weekly cost of the placement, then the council will support you financially from the date of your move but you must make a contribution towards the cost of the care home. We will calculate what financial help you will receive and the contribution you need to make.

The council will assess the value of your savings and capital of between £14,250 and £23,250. This is done by including an assumed (or 'tariff') level of income generated by your savings. For every £250 or part of £250 of capital between £14,250 and £23,250 you will be assessed as though you have an extra £1 per week income. Capital and savings below £14,250 are ignored in your financial assessment calculation. Refer to example 2 in this section.

What will you do with my completed Financial Circumstances Form?

Any financial contribution you are asked to make will be based on the information you include on the Financial Circumstances Form and what income and benefits you are eligible to receive even if not doing so will be treated as confidential within Ealing Council. However, we may pass information to official government bodies such as the Department of Work and Pensions in order to verify the details that you have stated.

How do you complete a financial assessment?

The council will complete your financial assessment in accordance to guidelines issued by the Department of Health and Ealing Council's Care and Support Charging Policy. A copy of the guidance can be found on the Department of Health website.

<http://www.gov.uk> and search for 'Care Act 2014' Care and Support Statutory Guidance. A copy of Ealing Council's Care and Support Charging Policy can be found at www.ealing.gov.uk/downloads/201082/what_to_expect_fom_adult_social_care

A) INCOME

If we are going to support you financially, you will need to provide information about your income, e.g. pensions, benefits or any other payments, so we can assess your financial situation.

If we think you are entitled to any other state benefits we will advise you to claim them and we will include these when calculating your contribution.

Changes in your income may affect how much you should pay, so you should inform us immediately if your income, benefits or savings change.

We will complete a financial assessment based on your entitlement to benefits, you may not be receiving your full benefits which are listed in your notification from us, if that is the case please call the Department of Work and Pension. It is your responsibility to ensure you are receiving the correct amount of benefits.

Personal Independence Payment / Attendance Allowance / Disability Living Allowance

If you are getting financial support from the local authority for your placement, your Personal Independence Payment (Daily Living Component), Attendance Allowance or Disability Living Allowance (Care Component) will cease after 28 days in residential care. However, if you intend to repay the local authority from the proceeds of the sale of your home (Deferred Payment) or you are paying the full cost of your care and support you will keep these allowances.

Income Support and Pension Credit

If you go into temporary residential care, your Income Support (called Pension Credit for people over pensionable age) will usually be paid at the same rate as when you are living at home.

If you go into permanent residential care you will usually be entitled to your normal rate of Income Support but without any housing costs. Please note when you move into permanent care, the Department for Work and Pensions will also treat you and your partner separately. Both of you may then be able to receive separate income support or pension credit payments.

Housing Benefit

If you enter permanent residential care your Housing Benefit will stop. Housing Benefit may be payable for any period of notice you may have to give to your landlord if you are not resident at your home and are in a care home.

B) CAPITAL

Capital is any savings or assets that you own as listed below. Some capital is excluded from your contribution. It is important that you declare information about all your capital so any disregards are included in the contribution calculation.

Please also note that the council may include the value of certain items purchased from your savings if these have been bought with the intention of reducing or avoiding your liability for Residential or Nursing Care fees:

- Bank and Building Society accounts
- National Savings Certificates
- Premium Bonds and Income bonds
- Stocks, Shares and other investments
- Personal Savings Accounts (ISA's)
- Cash
- Property or Land
- Money that belongs to you which is held by someone else
- Funds held by the Court of Protection or your Receiver.

Jointly held capital

If some or all of your capital is held jointly with someone else, then your share will usually be included in the contribution calculation.

Capital held in a trust fund

If some or all your capital is held in a trust fund, then the terms of the trust deed will determine whether this should be counted as capital. We will need a copy of the trust deed to decide how the capital should be treated.

Disposal of capital

We need to tell you that it is against the law to dispose of or give away your assets with the intention of reducing your responsibility for residential or nursing care costs. If this happens, we may work out your responsibility for a contribution as if you still have the asset.

Property

Property is any personal building, parts of personal buildings and land that you own either the freehold or leasehold of. We also mean any personal buildings, parts of buildings and land that you own abroad. This applies whether you are the sole owner or you own the property jointly.

If another person lives in your property

The value of your property is ignored in the contribution calculation if someone else lives there who is:

- Your spouse or partner, or
- Over 60 years of age and your family member, or
- Has a disability and is claiming a disability benefit/allowance, or
- Under 18 years of age and you have a legal liability to maintain them.

If someone lives in your property who gave up their own home to look after you, you may not be expected to use the value of your property to pay for your social care. This may apply if your carer does not fall into one of the four categories above.

If your property is jointly owned – If your property is jointly owned with another person or other people, then we have to value your share. This applies whether you own the property as joint tenants or tenants in common.

12-Week Property Disregard

The value of your property for the first 12 weeks of your stay in a residential or nursing home care is ignored where the property was your former home. However, you will still be required to pay the full cost of your care during the 12 weeks if you have other assets totalling more than £23,250. If you have capital and assets less than £23,250 you will be required to make a contribution based on your regular income and benefits.

During this 12 week period you can think about how best to use the value of your home to help pay for the full cost of your accommodation and care. From the start of the 13th week, you will be responsible for paying the full fees to your care home unless you have a Deferred Payment Agreement. If your property is sold within the twelve-week period then you will be responsible for the full cost from the date of sale.

Deferred Payment Agreement

It is recognised that it may be difficult to make a decision about selling your home. The Deferred Payment Agreement allows you to put off the sale of your home during your lifetime. To qualify for the Deferred Payment agreement, you must meet all the following criteria:

- You have entered residential or nursing care on a permanent basis
- You do not have income or savings over £23,250 other than the value of your home
- The value of your home, together with other income and capital is enough to fund the full cost of your care

- Your home is not disregarded for the purpose of the council assessment, for example it is not occupied by your spouse or a dependent relative as defined in regulations on charging for care and support
- There is no outstanding mortgage, or the outstanding mortgage must leave sufficient money to meet the full cost of your care
- The council is able to obtain the first legal charge on your property
- You or your legal representative agree to the terms and conditions of the council's Deferred Payment Agreement.

You will be offered a Deferred Payment Agreement if you meet the criteria. To apply you will need to complete the Deferred Payment Application Form and the Agreement Form. If you **do not** wish to take up the offer you will need to complete section 1 & 9 on the Deferred Payment Application Form confirming you decline the offer. You will be invoiced for the **full cost** of the placement as you have chosen an alternative method to fund the cost of your care. You can still request a Deferred Payment Agreement if you do not meet the above criteria and the council will consider this on a case-by-case basis.

If you join the Deferred Payment Agreement, you will still be required to pay a contribution from your regular income and assets but you can defer the remainder of the cost of care against the value of your home. You only need to pay this back to the Council when you sell your home, or when you leave residential or nursing care.

You will need to ensure the property is properly maintained at all times. If you lease or rent out the property, the income you receive should also be used to contribute towards your care home costs.

If you enter a Deferred Payment Agreement you are entitled to retain up to £144 of your weekly income should you wish to do so in order to maintain your property.

Interest is chargeable from the start of the DPA and interest is compounded and charged daily.

You will need to contact the Department of Work and Pensions or Job Centre Plus and inform them of your intentions with regards to the property as this may affect your entitlement to benefits.

If you wish to enter a home that is more expensive than the amount that the Council has agreed to pay, either you, in some circumstances, or a member of your family can pay the additional amount, known as a "top up".

It is possible that the Council will use its discretion to allow deferring payment of your care fees against another asset.

It is also possible that the Council may turn down your request for a deferred payment.

If this happens, the reasons will be explained to you in writing, and you will be advised on how to appeal against the decision. It is an important decision for you to take, the Council recommends that you talk to your family and seek independent legal and financial advice before entering in to any agreement.

For further information please see Ealing Council's Deferred Payment FAQs Leaflet. This document as well as the Deferred Payment Application form and the Deferred Payment Agreement can be requested by calling 020 885 7066. For further information Ealing Council's Deferred Payment Policy can be found on Ealing Council's website, www.ealing.gov.uk.

C) PERSONAL EXPENSES ALLOWANCES

When you are in a residential or nursing home you are allowed to keep a Personal Expenses Allowance (PEA). This is the amount the government says you are entitled to keep for personal expenditure. The PEA for this year is £24.90 per week.

D) WEEKLY CONTRIBUTION

Your weekly contribution is the difference between your total income and your total allowances. Your contribution is reviewed annually in April to take into account increases in state benefits, occupational pensions and the personal expenses allowance. You will be informed of your revised contribution in April each year. If you're financial circumstances change you must inform the council so that your contribution is reviewed.

Framework for Financial Assessments

Temporary Residential or Nursing Care:

(Capital/Savings + Income) –
(Allowances(PEA) + Housing Costs) =
Contribution

Permanent Residential or Nursing Care:

(Capital/Savings + Income) –
Allowances(PEA) = Contribution

Examples of how the financial contribution is calculated

Example 1:

Albert gets State Retirement Pension of £87.20 per week and Pension Credit of £80.05 per week. He has capital below £14,250. His assessment will be as follows:

Eligible Income

State Retirement Pension	£87.20
Pension Credit	£80.05
Total eligible income	£167.25

Allowances

Personal Expenses Allowance	£24.90
Total allowances	£24.90

Albert’s Weekly Contribution: £142.35

Albert must contribute **£142.35** each week towards the cost of his placement.

Example 2:

Pravina gets State Retirement Pension of £57.05 per week and private pension of £95.50 per week. She also has Capital of £19,300. She is not entitled to Income Support. Her assessment will be as follows:

Eligible Income

State Retirement Pension	£57.05
Savings Credit	£12.00
Private Pension	£95.50

Capital

Tariff income £21.00
(Savings Capital £19300 - Savings Capital Lower Limit £14250 = £5050, (which has 21 lots of £250) and tariff charged at £1 per £250 equals £21)

Total eligible income £185.55

Allowances	
Personal Expenses Allowance	£24.90
Savings Credit Disregard	£5.75
Total allowances	£30.65

Pravina’s weekly contribution: £154.90

Pravina must contribute **£154.90** each week towards her placement.

Will I have to pay if I go into hospital?

Yes, you will have to pay your contribution if you go into hospital. You will not have to pay your contribution if Ealing Council are not paying the Home anymore i.e. the contract has been terminated and your possessions are no longer there.

What other information should I know?

NHS-funded nursing care

National Health Service funded nursing care is funding paid directly to nursing homes. This relates to care provided by registered nurses employed by the homes. Your weekly contribution and cost of placement excludes the cost of these services which are paid for by NHS Ealing.

Top Up Payments

Where the council is meeting your needs in a care home, you are able to choose your preferred care home where certain conditions are met. For example, that the council is satisfied that your preferred option is suitable to meet your needs. Where your preferred care home costs

more than the council would pay for a care home placement, you are only able to choose your preferred option where you - or a third-party - is able to meet the additional cost.

You are only able to fund the additional cost yourself where you have entered into a Deferred Payment Agreement, your property is within the 12 week disregard or your accommodation is being provided under section 117 of the Mental Health Act 1983.

If you are unable to pay the “top up” yourself you will need a third party to pay the “top up”, this is usually a family member. Your third party will need to complete a top up questionnaire, provide details of their savings, income and expenditure so we can complete a affordability assessment. They will need to provide supporting evidence for all amounts listed on the questionnaire, for example bank statements, pension statements, share portfolio’s, payslips, benefit letters, mortgage statements, council tax letters.

Legal Financial Representatives

If you hold a formal power to manage someone’s finances such as a Lasting Power of Attorney (LPA) or a Court of Protection Property and Affairs Deputyship you must provide documentary evidence of your powers when returning the financial circumstances form such a sealed court order or a legitimately authorised LPA certificate. If you are a DWP Appointee, you must provide documentary evidence of this from the DWP such as a benefit letter written to you in relation to the person whose finances you look after.

Please note: If you hold powers as a Lasting Power of Attorney and the person you act for has lost mental capacity to continue to consent to the LPA, you must register your LPA with the Office of the Public Guardian to allow to continue to manage the person’s finances and make financial decisions on their behalf.

Non-legal Financial Representatives

If you are informally helping someone to manage their financial affairs, we recommend that you apply for the appropriate formal powers to allow you to continue to do so. If the person has mental capacity to consent and agree to the support you provide and depending on their financial circumstances, you may need to make an application to become their Lasting Power of Attorney or DWP Appointee. If the person who you are supporting lacks capacity to consent to your support or to make decisions themselves around their financial affairs – you must obtain formal powers to allow you to continue to manage the person’s financial affairs. Depending on the person’s income, savings and assets, you may need to apply to the Court of Protection for powers to allow you to continue manage their person’s finances and make financial decisions on their behalf.

For further information of options available and guidance of what representation may be suitable please see <https://www.gov.uk/browse/births-deaths-marriages/lasting-power-attorney>.

Independent Financial Advice

If you are responsible for the full amount of your fees, we recommend that you get independent financial advice on all your options.

Invoicing

The Service User or the person managing the Service User’s financial affairs will receive a monthly invoice to be paid within 30 days (see the due date on your invoice).

Review Procedure

You can request a review from a Finance Officer of your assessed contribution for any of the following reasons:

- The council have used incorrect dates or amounts.
- The council have incorrectly calculated the contribution.
- You have additional expenditure which you did not previously state on the financial circumstances form.

Reasons that are not directly related to your financial circumstances will not be considered as grounds for review.

If you are unhappy with the outcome of your review by the Finance Officer you can appeal your contribution by writing to the Income Manager.

The Income Manager will review your case and take into account the issues you have raised. The Income Manager will write to you with the outcome of the review within 14 working days, they will also explain what to do next if you remain unsatisfied with this response.

If you are dissatisfied with the Income Manager’s review of your assessed charge, you can make a formal complaint.

The response letter to your appeal will have details the complaints procedure.

Activity	Reason	Lead Officer	Targeted Working Days
Appeal A	Dissatisfied with the outcome of Review by the Finance Officer	Finance Manager	14
Appeal B	Dissatisfied with outcome of Appeal A	Invoke the Department’s Complaints Procedure	14

Payment Methods

To Pay by Direct Debit

Direct Debit is a simple, safe and convenient way to pay your monthly care fees automatically from your bank account. Please complete the Direct Debit included and return to Ealing Council, Adults Social Care Collections Team, 14-16 Uxbridge Road, Perceval House, Ealing, London W5 2HL, alternatively call 020 8825 9499 or e-mail adultsfinance@ealing.gov.uk

To Pay Online

To pay by debit or credit card online please visit <http://www.ealing.gov.uk/pay>

To Pay by ATP (Automated Telephone Payment)

To pay by credit or debit card over the phone please call 0208 825 9940 or ~~0845 301 0208~~. (Select option 4)

To Pay at a Bank or Post Office

Pay at any branch of Lloyds Bank, without charge. Alternatively you can pay at any other bank or post office using the bank giro slip, which you can locate at the bottom of your invoice/reminder notice. You may be charged for paying at banks other than Lloyds.

To Pay by Home telephone or Online Banking

For standing orders, internet or telephone banking please make payments as follows:

Account Name: Lloyds Bank Plc

Sort code 30-00-02

Account no: 02390132

Account Ref: your 8 digit invoice number as the reference number.

To Pay by Post or by Hand

Please make cheques and/or postal orders payable to 'Ealing Council' and send with the payment slip at the bottom of the invoice or the reminder. Please write the account number, invoice number(s) and the full name of the person receiving care on the back of the cheque/postal order. Payments should be sent to: Ealing Council, Banking Services, 14-16 Uxbridge Road, Perceval House, Ealing, London W5 2HL.

Recovery Action

Initial Recovery Action

If no payment is received by the invoice due date the User or the person managing the User's financial affairs will be sent an initial reminder requesting prompt payment or requesting contact with any queries they may have. This could include a discussion about our various payment methods such as Direct Debits, Standing Orders and, in some cases an instalment arrangement can be made.

If we still have not received payment in full, a payment arrangement nor contact from you or the person managing your financial affairs within 60 days of the invoice due date the User or the person managing the User's financial affairs will receive a 2nd reminder.

If after 90 days of the invoice due date we have not received payment in full, a payment arrangement has not been set up, nor have we received contact from the User or the person managing the User's financial affairs you a final reminder, demanding prompt payment, will be sent.

Investigating non-payment

If there is cause for concern regarding the amount of a User's outstanding debt balance we will investigate further the cause for this.

We will attempt to contact the User or the person managing the User's financial affairs in order to understand the reason for non-payment, if any (at this point it is possible that the user may request a review of, or appeal a charge).

We will liaise with the relevant Social Work Team to confirm that there are not any unresolved care issues and request the Assessment Team confirm the accuracy of the debt amount.

If there are any outstanding unresolved queries or complaints these will be considered by the appropriate department before debt recovery action on an account can be re-instigated. (This is in order to maintain the Council's overarching priority of putting the customer first.)

Further Debt Recovery Action

If it is concluded that the service user has the ability to pay a charge, and there are no unresolved queries or complaints, debt recovery proceedings will be instigated and a Letter before Action sent informing you that the debt will be referred to our Legal Department to be pursued through the courts. This could incur interest charges and court costs etc.

Useful Contacts

Financial Assessment Team

5th Floor SE Perceval House
14/16 Uxbridge Road
Ealing W5 2HL
Telephone: 020 8825 7066
Email: financialcontributions@ealing.gov.uk

Community Benefits Team

5th Floor NW Perceval House
14/16 Uxbridge Road
Ealing W5 2HL
Telephone: 020 8825 8555
Email: cbt@ealing.gov.uk

Job Centre Plus

Benefits claims under 60
Telephone: 0800 055 6688
Textphone: 0800 023 4888

The Pension Service

(Benefits claims over pensionable age)
Telephone: 0800 731 7898
Textphone: 0800 731 7339

Attendance Allowance

Telephone: 0800 731 0122

Personal Independence Payment Helpline

Telephone: 0800 121 4433

Disability Living Allowance

Telephone: 0800 121 4600

Age UK

Tavis House 1 - 6 Tavis Stock Square
London WC1H 9NA
Telephone: 0800 678 1602
Website: www.ageuk.org.uk

Age UK Ealing

135 Uxbridge Road, London W13 9AU
Telephone: 020 8567 8017

Money Advice Service

Telephone: 0800 138 7777
Typetalk: 18001
Website: www.moneyadviceservice.org.uk

Financial Conduct Authority

Telephone: 0800 111 6768
Website: www.the-fca.org.uk

Care Place

London's centralised source for care and community services, information and guidance.
Website:
www.careplace.org.uk/information/ealinginfo

Privacy notice – Financial Assessments, Chief Executive's Directorate

There are a number of legal reasons why we need to collect and use your personal information in the financial assessment and delivery of social care services. The Council's Data Protection.

The Local Authority (LA) is committed to protecting your privacy when you provide your personal information per the relevant legal bases to use our services.

What kind of information do you collect about me?

Personal information can be anything that identifies and relates to a living person. This can include information that when put together with other information can then identify a person. For example, this could be your name and contact details.

For financial assessment purposes we collect your personal and financial information. Your personal information is collected, for the purpose of delivering the service to you, from:

- Financial Circumstances Form
- Supporting documentation, you provide
- Correspondence you send us
- Information you or your representative provides in respect of legal action
- Information collected by our staff on the phone or in face to face interviews
- Third party agencies e.g. DWP
- External referrals to the Council

From these, we would collect and process personal and special categories information such as:

- name, date of birth, address, gender,
- financial details, income, savings/assets and expenses information
- details of your properties owned, in the UK and abroad.
- health e.g. disabilities and special educational needs
- employment and education details
- housing needs

What do you do with information about me?

We use the information about you and your financial circumstances to:

- complete a financial assessment to determine what you should contribute towards your social care and support
- determine if you should pay an arrangement fee for the brokerage of your care and support
- complete an affordability calculation in cases where a 3rd party top up is required
- complete a threshold calculation to determine when/if your savings have fallen below the full cost threshold
- deliver services and support to you
- help and investigate any worries or complaints you have about your financial assessment or services.

We may contact and share your information with the Department of Work and Pensions, other council departments and statutory bodies and relevant financial institutions to verify your financial circumstances and information you have provided.

How do I know the information about me is kept safely?

All the information we collect is stored securely on our IT systems and manual filing

systems. We have strict procedures for the way this is done. All information about you is treated as confidential and with respect. There are also clear rules and guidance about storing, recording and sharing information which staff receive training on.

We take information sharing very seriously. Appropriate council and health staff are Disclosure and Barring Service checked. Any member of staff who is found to be breaking the rules will be dealt with through appropriate disciplinary procedures.

Are the records confidential?

All Ealing Council employees have a duty of care in accordance with our Data Protection policy. This includes respecting that right to confidentiality.

For how long are records held?

Records are kept only for as long as necessary, this is either by law or good practices.

Don't you need my permission to keep and share information about me?

We would need your consent if the LA's legal basis for collecting and processing your personal information is Consent. Although your information is confidential, we may have to share information about you/your family without your permission. Where this is necessary we are required to comply with all aspects of the data protection legislation.

We may need to share your information in the following circumstances:

- To protect you from harm, neglect, abuse or significant threat
- When you may need urgent medical treatment

- To prevent or detect a crime
- To comply with a legal obligation.

By signing part 9, declarations on the financial circumstances form you give permission and consent to keep and share your information. You can withdraw your consent by contacting the Assessment Team on financialcontributions@ealing.gov.uk

Are there any laws applicable in the processing and protection of my information?

There are a number of laws which allow for the protection, collection and processing of your personal information for this purpose, such as:

- The General Data Protection Regulations and The Data Protection Act 2018

Can I see the information you have collected about me/my family?

Yes, you can request a copy of the information held. This is called a subject access request under the Data Protection Act 2018 and General Data Protection Regulations which contain certain rights of individuals and their personal data.

Who should I contact if I want further information or to complain about the use of my personal information?

Please see the LA's website for more information on how we use your information at https://www.ealing.gov.uk/info/201045/data_protection/1420/privacy_statement

The Council's Data Protection Officer is Mrs L. Cox, whom you can contact on: dataprotection@ealing.gov.uk or telephone 020 8825 5124 during office hours.

If English is not your first language...

This document contains information about council services. If you are unable to read it and you don't know anyone who can read it for you, please contact our customer service centre at the address below.

تحتوي هذه الوثيقة معلومات حول خدمات البلدية. إذا أنت غير قادر على قرائتها أو لا تعرف أي واحد من يستطيع قرائتها لك، الرجاء الاتصال بمركز خدمات زبائننا في العنوان تحت.

કાઉન્સિલની સેવાઓ બારામાં જાણકારી/માહિતી આ દસ્તાવેજમાં છે. જો તમે તેને વાંચવામાં અસમર્થ હો અને તમે એવા કોઇપણને જાણતા ન હોય કે જે તે તમારા માટે વાંચી દે તો કૃપા કરીને અમારી કસ્ટમર સર્વિસીઝનો અનુસરણીમાંના સરનામે સંપર્ક કરો

Dokument ten zawiera informacje o usługach oferowanych przez urząd miejski Osoby, które nie są w stanie go przeczytać oraz nie mają kogo poprosić o jego przeczytanie, proszone są o kontakt z centrum obsługi klienta na adres znajdujący się poniżej.

ਇਸ ਦਸਤਾਵੇਜ਼ ਵਿੱਚ ਕੌਂਸਲ ਦੀਆਂ ਸੇਵਾਵਾਂ ਬਾਰੇ ਜਾਣਕਾਰੀ ਹੈ। ਜੇਕਰ ਤੁਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਤੋਂ ਅਸਮਰੱਥ ਹੋ ਜਾਂ ਕਿਸੇ ਨੂੰ ਨਹੀਂ ਜਾਣਦੇ ਜੋ ਤੁਹਾਨੂੰ ਪੜ੍ਹ ਕੇ ਸੁਣਾ ਸਕੇ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਸਾਡੇ ਗਾਹਕ ਸੇਵਾ ਕੇਂਦਰ ਨਾਲ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ ਉੱਤੇ ਸੰਪਰਕ ਕਰੋ।

Dukumintigan waxaa ku qoran macluumaad muhiim ah oo ku saabsan adeegyo Kownsalku bixiyo. Haddii aadan akhrin karin isla markaasna aadan haysan ama aqoon qof kuu akhriya, fadlan la soo xiriir xafiiskeena adeegga macaamiisha (customer service centre) oo ciwaankiisu hoos ku yaalo.

உள்ளூராட்சி மன்ற சேவைகளைப்பற்றிய தகவல்களை இப்பத்திரம் கொண்டுள்ளது. உங்களுக்கு இதை வாசிக்க இயலாதிருந்து உங்களுக்காக வாசிக்க வேறொருவரும் இல்லாவிட்டால், தயவுசெய்து எமது வாடிக்கையாளர் சேவை மையத்தை கீழுள்ள முகவரியில் தொடர்புகொள்ளவும்.

اس دستاویز میں کونسل کی سروسوں کے بارے میں معلومات دی گئی ہے۔ اگر آپ یہ نہیں پڑھ سکتے اور ایسے کسی شخص کو نہیں جانتے جو آپ کو یہ پڑھ کر سنا سکتا ہے، تو براہ کرم ہمارے کسٹمر سروس سنٹر سے نیچے دئے گئے پتے پر رابطہ کیجئے۔

Social Services Contact Centre, Ealing Council, Perceval House,
14-16 Uxbridge Road, London W5 2HL or telephone 020 8825 8000.

Return Completed Form to

Community Benefits Team, 2nd Floor SW
Perceval House, 14-16 Uxbridge Road
Ealing, London W5 2HL

Tel: 020 8825 8555

(10am – 4pm Monday to Friday)

Email: cbt@ealing.gov.uk

