

## **Factsheet (FS1) Paying for Care and Support at Home**

If you decide to have support at Home (after your care and support needs assessment) we will need carry out a financial assessment to work out how much your support should cost.

We will usually apply any charges from the first day that you start getting help or services from the Council. We will try and arrange your financial assessment as soon as possible so that any costs are not backdated too far, to help you budget your money.

We work out how much you pay (called your contribution) according to the Care and Support Guidance and the Care and Support (Charging and Assessment of Resources) Regulations which is from the Care Act 2014.

An Assessment Visiting Officer will arrange to visit you to work out how much you will pay. You can have a relative, friend or advocate to be with you. They will also make sure that you are getting all the benefits you are entitled to and help with any forms.

### **Your financial assessment**

Your financial assessment is unique to you and takes into account your income and savings. We will also take into account some housing costs and extra expenses you may have because of age, disability or illness.

When we work out your financial assessment we will tell you the most that you will have to pay, when and how to pay for your services.

### **Information you need to provide**

When the Assessment Visiting Officer visits you it would be helpful if you could have some information ready for them to see. Some examples are:

- Pensions or benefits you get from the Department for Work and Pensions
- Pension notification from a private pension

- Bank statements
- Bank book, ISA details
- Premium Bonds, stocks and shares
- Housing costs such as council tax, rent, water rates, rent ,
- Electricity and gas bills

If you own your home we do not take the value of this into account in your financial assessment while you are living in it. If you own a second home, property or land the value will be included as savings.

### **Taking Your Savings into account**

We will not take into account any savings you have below £14,250. If you have savings of more than £23,250 you will have to pay the full cost of your care package up the current maximum charge. This is set at 60% of current cost of a place in a Grade 1 residential home. This rate changes in April each year.

If your savings fall between £14,250 and £23,250 you will have to pay £1.00 per week for every £250 in your savings. We call this a tariff income. This is a reasonable amount we expect you to contribute from your savings.

### **Disability Related Expenditure**

We can make allowances for extra costs which you have to pay because of your age, disability, such as special dietary needs, extra heating or special clothing.

The Assessment Visiting Officer will talk to you about these costs but you will need to provide receipts and invoices for some of things for them to be allowed. The Assessment Visiting Officer will discuss this with you in more detail at the meeting.

### **How much of your income do we take into account?**

Your outgoings are deducted from your income to produce your **net assessable income**. You will not be asked to pay more than this, unless your financial circumstances change.

The Assessment Visiting Officer will then give you a summary of how your maximum weekly contribution (the maximum amount you will pay towards your care each week, unless your financial circumstances change) is worked out normally during their visit

In most cases you will have been told by the Assessment Visiting Officer how much you need to pay at the visit but this will be sent to you in writing after the visit so you have the information.

## **Couples**

We will only assess you on the income and savings you have but sometimes we may need to look at your partner's details. For example when they are paid money on behalf of both of you.

## **If you don't agree with what you have been asked to pay**

Please contact the Adult Social Care Financial Services Team if you think that we have made a mistake in your financial assessment. We will explain the financial assessment to you but if you still think we have made a mistake you should:

- Ask for a review of your assessment and
- Provide as much information as possible so your assessment can be reviewed.

If we have reviewed your assessment and you are still unhappy with the amount we ask you to pay toward your care and support, you can appeal against our decision. Please contact the Adult Social Care Financial Services Team who can give you more details of how to appeal.

It may be helpful for you to seek independent financial advice if you are unsure about paying for care and support.

You can seek help and advice from the following:

[www.stockton.gov.uk/care-act](http://www.stockton.gov.uk/care-act) or ask for an 'Independent Financial Advice' leaflet.

**Paying for Adult Care Services: <https://www.stockton.gov.uk/adult-services/paying-for-adult-care-services/>**

## **Contacting Us**

Adult Social Care Services:

### **First Contact**

01642 527764

Minicom: 01642 527769

FirstContactAdults@stockton.gov.uk

Opening Hours

Monday – Thursday 8.30am - 5pm

Friday 8.30am – 4.30pm

**For Adult Social Care Financial Services :**

01642 524586

assessments@stockton.gov.uk

### **Stockton Welfare Rights Unit**

Advice Line: 01642 526141

Monday to Thursday 2.00 – 5.00pm

Friday 2.00 – 4.30pm

welfarerights@stockton.gov.uk

### **Stockton & District Advice & Information Services**

01642 633877

### **The Department for Work and Pensions**

People over 60: The Pension Service

0845 6060265

People under 60: Job Centre Plus

0345 6043719

If you would like this information in any other language or format for example large print or audio please contact us

01642 524586