

Paying for non-residential care



This page is about community care contributions from October 2017.



It explains how charging works for non-residential social care in Bradford. It is also called community care.

It is the care that you receive in your own home.



Financially assessed contributions

The amount you pay for your care will be based on your income and your capital.



Your income is the amount of money you get from things like your job or benefits.



Your capital is other money that you have like savings.

If you do not give your financial information, you will have to pay the full cost of your care.



The calculation that we use to work out contributions is explained in more detail below:



Chargeable services

These are some examples of the services that are charged for:

- Day care (unless it is provided as part of a package of residential care)
- Personal care
- Outreach support
- Supported living services
- Time Out
- Extra Care Housing



You will not have to pay a charge if:

- You have Creutzfeldt Jakob Disease
- You have 100% Continuing Healthcare Funding
- You are getting aftercare under Section 117 of the Mental Health Act



Financial assessment

If you have savings or investments (capital) over £23,250 you will be asked to pay for the full cost of your care.

£23,250 is the current national threshold set by the government.



If your capital is under £23,250, we will need to see full details of your income and your capital.

This includes things like building society passbooks, bank statements, share certificates and other documents.



The assessment will also take into account some property-related household expenses you may have because you are disabled.



These are called disability-related expenses. The assessment will also find any other benefits you should be claiming.



The financial assessment process helps us to work out your charge.

You will need to pay the charge from the day your adult social care starts.



It is important that we are given all the information we need as quickly as possible.

It is also important that you start to put money aside to be able to pay your charge from the agreed start date.



What you pay will be no more than the actual cost of the services being arranged for you.

It will be no more than what the Government thinks you can afford.



When the assessment has been completed, you will be sent a statement.

It will explain how your charge has been calculated.

You will then get an invoice that will be from the date you started to receive services.



The assessment is completed for people as individuals and not as couples.

It will make sure that you have money left after the contributions are applied in line with the personal allowance.

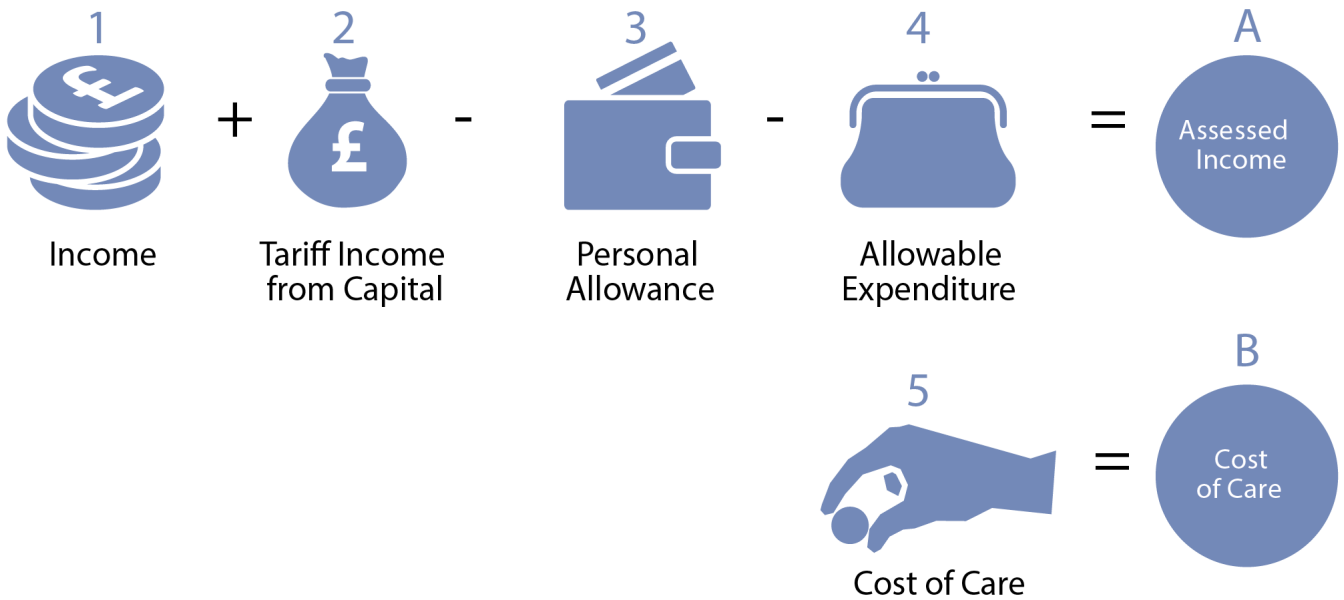
This is also known as the minimum income guarantee.



How your charge is worked out

Your payment will either be your Assessment Income or Cost of Care, whichever is the least.

The diagram below shows how each one is worked out:



Your charge per week will be A or B, whichever is the least.



Assessed Income

Your Assessed Income is the figure that is worked out through your financial assessment. This is what you have been assessed as being able to afford.

If this Assessed Income is less than or the same as the Cost of Care, this is what you will pay.



1. Income

Income from all sources will be considered in your Financial Assessment.

Income includes things like:

- Benefits
- Employment and support allowance
- Job seekers allowance
- Disability benefits
- Pension credit
- Work and private pensions
- Any other income





Income does not include

- Earnings from a job
- Charitable income
- Winter fuel and cold weather payments
- Statutory sick pay, statutory adoption pay and statutory maternity pay or allowance
- The mobility component of disability living allowance or personal independence payment
- Tax credit
- Maintenance payments specifically relating to a child
- War pensions
- Guaranteed income payments (GIPs) paid under the armed forces compensation scheme (AFCS)



2. Tariff income from capital

If you have capital over £14,250 but below £23,250, we will work out an amount for tariff income.

Tariff income is the extra amount of money the council assume you get because of your capital.

It is calculated at a rate of £1 a week for every £250 of your savings over £14,250.



Your home

The value of your home will not be taken into account as capital.

The value of any property or land you own that you don't live in may be thought of as capital. This means it might be used in your financial assessment.



There are some circumstances under which certain property or land might not be used in your financial assessment.

The rules relating to property are very complex. The Financial Assessment Team will discuss with you.



Disposal of assets

This is when someone deliberately spends their capital or transfers it to someone else to avoid paying for their care.

If we think you have done this it will be taken very seriously. We will still take the capital into account as if you still own it.



3. Personal Allowance

Your personal allowance is worked out using rates set by government.

This is also known as minimum income guarantee.



4. Allowance expenditure

Expenditure is the money you have to spend on something.

Property-related expenditure – we will take into account the money you have to spend in respect of your main home only.



It may include:

- Council tax
- Rent
- Mortgage payments
- Ground rent/service charges



Disability related expenditure

This will be considered when the spending is needed to aid independent living and where you have no choice to incur the expense because of your disability or illness.

Cost of care

The cost of care will be different depending on the services you need.





What happens if I do not give you my financial information?

If you do not give us your financial information you will have to pay the full cost of your care.



Can someone tell me how much my charge might be before I start receiving support?

Once we have details of your finances, we can tell you what we think your assessed income might be.



This will not take into account the cost of your care at this point. It will show us what we think you can afford to contribute though.

For this information, please telephone the Financial Assessment Team on 01274 434961.



What if my provider doesn't deliver my services?

Please let us know if your provider hasn't delivered your service. We will discuss this with the provider and we will review your care charges account.



Please note that you may not always see a reduction in your weekly charge.

This is because it is dependant upon your financial assessment.



If I reduce my care package will my charge reduce?

For most people reducing your package will not reduce the charge you are paying.

This is because your charge will be lower than the cost of your care package.



Your care package is based on your care needs assessment and the services that are needed to achieve the things that you want.

Please talk to your social care worker if you want to reduce your package.



What if I cannot afford my charge?

If you do not think you can afford to pay the contribution towards your care and support you can appeal.

Please contact the Contributions Team on 01274 437975 or 01535 618109 for information on how to appeal.



Who to contact

For queries about the Financial Assessment process please contact the team by:

Email: Specialistfinancialteam@bradford.gov.uk

Phone 01274 437987 or 01274 434961



For information about your invoice please contact the Contributions Team by:

Email: fss.charges@bradford.gov.uk

Phone 01274 437975 or 01535 618109.