

# Guide to Charging for Care and Support in the Home and in the Community

## Introduction

Royal Borough of Greenwich will charge for most care and support services. This charge is vital- if we did not charge, it would not be possible to help everyone who needs support. What you pay depends on your financial situation. Some people with very low income do not have to pay, but most people will pay a contribution to their care costs.

This leaflet provides information for people receiving care and support at home and in the community and explains how we work out the amount you have to pay towards the cost of your care. **(Please note any figures quoted are all for the financial year from September 2020 to March 2021 and are subject to change on an annual basis.)**

## Services we charge for

Most services for care and support in your own home or in the community are subject to a charge, including (but not limited to):

- Personal budgets and Direct Payments
- Home care and support to access the community
- Care provided in Extra Care and Supported Living accommodation
- Day centres
- Equipment and adaptations costing over £1,000

## Services we do not charge for

- The assessment of your care needs and your financial assessment
- Information, advice and advocacy
- Services specifically for unpaid carers
- Services provided by the NHS
- Aftercare provided under Section 117 of the Mental Health Act.
- Reablement - up to six weeks when you are eligible
- Equipment & adaptations, costing under £1,000, when you are eligible

Some groups of people are exempt from charges. More details can be found in our **Guidance documents**.

## Financial assessment

After your care and support needs assessment, we will normally complete a **financial assessment** with you, to calculate how much you will have to pay towards the cost of your care. We can get much of the information we need remotely, a financial assessment officer will contact you if there is more information we need and may be able to visit to help you with this. We will need details and evidence of your income, savings, and property.

### Please note:

- It is an offence to give information which you know to be false, to reduce the amount you pay for your care.
- If you choose not to disclose your financial circumstances and refuse a Financial Assessment, you will pay the full cost of your care and support.

## Getting the right benefits

During your financial assessment, your financial assessment officer will carry out a benefits-check to see what you are entitled to and can help you with applying for any that you haven't claimed.

## Qualifying for financial support from the council

If you have **£23,250 or more** in savings/capital, you pay the **full cost** of your care. We can still help you with planning, arranging, and managing your support if you would like us to do this. We make an annual charge for arranging and managing your care and support at home.

If your savings/capital are **less than £23,250**, your financial assessment will determine your weekly contribution based on your financial situation. The Council pays the remaining cost of your care after your contribution.

## How we work out what you will need to pay

We calculate your **weekly contribution** based on our charging guidance. The calculation looks like this:

Your total weekly **income**  
**minus** your total weekly **expenses**  
**equals** your disposable income or **maximum weekly contribution**

If your care and support services cost **less** than your maximum contribution each week, you only pay the cost of your care. If your care costs are the **same or more** than your maximum contribution you will only pay your assessed maximum, the Council pays the remaining costs.

## Your income

**Minimum Income Guarantee:** This amount (set by central government) is the minimum amount that people can live on. It is based on age, disability, and marital status. We only count income above this amount in your financial assessment. If your income is below this, you do not pay for your care.

**We do count:** Pensions (state or private), annuities, most welfare benefits, and income calculated from your savings between £14,250 and £23,250.

**We don't count:** Mobility benefit payments, £14.72 of higher rate disability benefits or any income you earn (e.g. from employment or self-employment).

Some other types of income are disregarded. More information is available in our Adult Social Care Charging Guidance.

## Your savings and capital

The value of your main home will not be included when financially assessing you for care at home or in the community. Where savings/capital are jointly owned, only your share will be used in the calculation. Savings of £23,250 mean you are liable for the whole cost of care. If you have savings/capital of between £14,250 and £23,250 we add £1 per week to your total assessed income for every £250 you have.

**We do count:** Most types of capital, including Bank, Building Society & Post Office accounts, ISAs, Bonds, Trust funds, National Savings Certificates, Stocks & shares, cash, Premium bonds, property and land (aside from the property you live in).

**We don't count:** Anything below £14,250.

## Your expenditure

**We count:** Rent or mortgage payments, ground rent/service charges and Council tax (minus any Council Tax Benefit). If you live with others we will count your share of these expenses. Disability Related Expenditure (see below).

**Disability Related Expenditure:** If you receive Attendance Allowance, Disability Living Allowance or Personal Independence Payment, we will take account of additional costs you incur because of your illness or disability and reduce your contribution to ensure you have enough income to manage these. Some examples of such costs include extra heating or laundry costs, prescription costs, private care or domestic help, purchase, hire, maintenance and insurance of any disability equipment, special dietary or clothing required.

We will reduce your charge by a flat rate of £10 or £15.30 per week dependent on your benefit entitlement, or you can claim more if you think your Disability Related

Expenditure is greater than this. You will need to provide receipts (we will give you time to gather these) and costs must be reasonable, and necessary given your care and support needs.

### **Deprivation of assets**

If the council considers that you, or someone acting on your behalf, have given away some assets, for example money or your house, in order to pay less for your care, you will be treated as still owning the asset and you will have to pay a higher rate which could be the full cost.

### **If your financial circumstances change**

Your financial assessment will be reviewed on an annual basis and will look at changes in your income, savings and expenses. If your financial circumstances change during the year, you must let us know as soon as possible. This is important to ensure you are always paying the correct amount based on your financial circumstances.

### **Paying for your care**

You will be invoiced every four weeks in arrears. The first invoice may be for more than four weeks so as soon as you receive your financial assessment you should put your weekly contribution aside. If you have difficulty paying, you can talk to us about this and arrange a payment plan. Please contact our Corporate Debt Team. If you refuse to pay, and do not get in contact to agree a plan, the council will take legal action to collect the money you owe.

### **If you are unhappy with your assessed charge**

If you disagree with the assessment and think your contribution has been calculated incorrectly, you can contact the Financial Assessment Team (see below for contact details) to ask for a review and provide any additional information that will help us with this. A financial assessment officer will review the assessment calculation and amend if required. This will be quality assured by the officer's line manager and you will receive a letter with the outcome of this.

### **Representatives**

If you wish a family member or friend to represent you and act on your behalf in relation to your Financial Assessment and payment of charges, you need to write to the Financial Assessment Team at the address at the end of this leaflet, providing your contact details and those of your representative. We will contact you to confirm this is your intention. If you have already appointed someone as your Finance and Property Attorney, please let us know.

If you are wishing to represent a loved one who lacks the mental capacity to manage their own finances, you may have already been appointed as their Finance and Property Attorney, or be a Court Appointed Deputy (or, if they have no property and

receive benefits, their Appointee), please let us know. We will need to see evidence of this legal authority.

If your loved one is not capable of managing their affairs, you can find more details about what steps you can take here: <https://www.gov.uk/make-decisions-for-someone>. If there is no family member or friend able or willing to take on the role, the Royal Borough of Greenwich Financial Protection Team can apply to represent the person.

**Information about you** All information we hold about you will be treated as confidential and will only be disclosed with your consent. The information will be held in accordance with the Data Protection Act 2018.

## **Contact Us:**

### **Financial Assessments:**

**Phone:** 0208 921 3759 (duty line Monday to Friday 9am-5pm)  
**Email:** [Financialassessmentsandmonitoringteam@royalgreenwich.gov.uk](mailto:Financialassessmentsandmonitoringteam@royalgreenwich.gov.uk)  
**Post:** Financial Assessment and Monitoring Team  
Royal Borough of Greenwich  
Health & Adults Services  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich, SE18 6QW.

### **Billing and Debt Team:**

**Phone:** 020 8921 2868  
**Email:** [CorporateDebtors@royalgreenwich.gov.uk](mailto:CorporateDebtors@royalgreenwich.gov.uk)  
**Post:** Corporate Debtors Team  
Royal Borough of Greenwich  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich SE18 6HQ

### **Customer Care & Complaints:**

**Phone:** 020 8921 2385  
**Email:** [Adults-Complaints@royalgreenwich.gov.uk](mailto:Adults-Complaints@royalgreenwich.gov.uk)  
**Post:** Customer Care and Complaints Officer  
Royal Borough of Greenwich,  
Health & Adults Services,  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich SE18 6HQ