



Charging for Care and Support at home and in the Community

How we work out how much you have to pay





The Royal Borough of Greenwich gives care and support to people who live at home or in supported living houses.



We ask most people to pay for most care and support services they get from us.

Some of the services we charge for are:



- Personal Budgets and Direct Payments



- Home Care and support to access the community



- Extra Care and Supported Living accommodation



- Day centres



- Equipment and adaptations that cost more than £1000



Adaptations are changes you need in your home or to equipment because of your disability.

Things like having a walk in shower or a ramp to get into your home.



This guide tells you how we work out how much you have to pay for your care and support.

Financial assessment



Once we know what care and support needs you have then we usually do a **financial assessment**.



This is when we look at how much you can afford to pay for your care and support.



How much you pay depends on how much money you have.



Some people who do not have very much money will not have to pay anything. But most people will have to pay something.



We will check that you are getting all of the benefits you can to help pay for your care and support.



If not we will help you apply for them.



A financial assessment officer will contact you if they need any extra information.

How much you have to pay



If you have more than **£23,250** in savings or **capital** then you will have to pay all of your care costs.



Capital is money you have in stocks, shares, houses, flats or land you own apart from where you live.



If you have less than **£23,250** in savings or capital you may not have to pay all of your care and support costs.



If your care and support costs more than you can afford the council will pay the rest.

How we work out how much you will pay



The first thing we do is look at how much money you have coming in every week.



This is from things like:

- Pensions



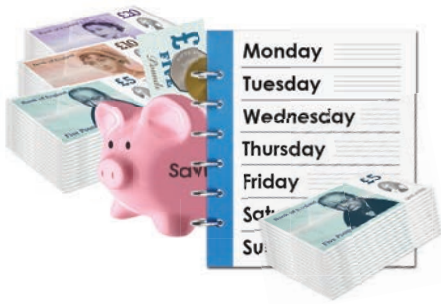
- Benefits



- Money you make on your savings



We call this **weekly income**.



If you have between **£14,250** and **£23,250** in savings or capital we will include some of it as your weekly income.



For every **£250** you have we will count **£1** as weekly income.



Example

If you have £16000 in savings and capital, we will count £7 as your weekly income.

Things we **do not include** in your weekly income are:



- Any mobility benefits or **£14.72** of higher rate disability benefit



- Wages from your job

2



The second thing we look at is how much you pay for your bills every week.

Things like:



- Rent or mortgage



- Council tax



- Extra things you need to pay for because of your disability

We call these extra things **Disability Related Expenditure** or **DRE** for short.



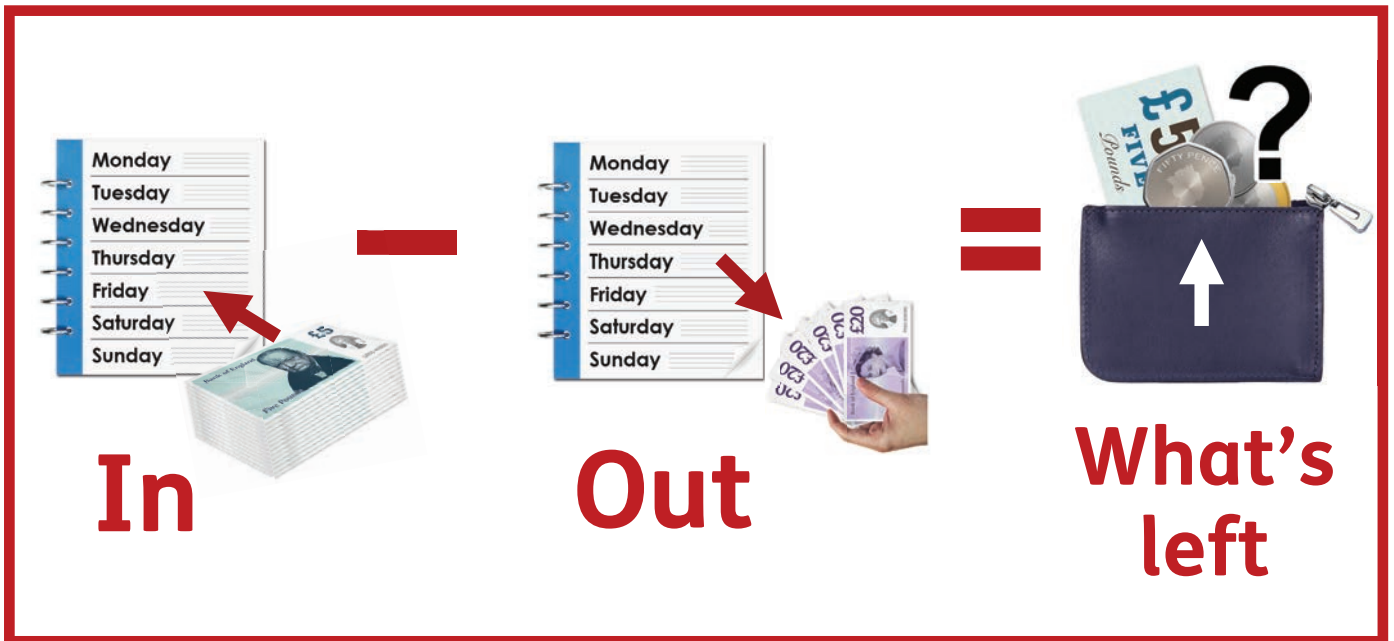
We have an easy read leaflet about **DRE** on our **website**.

www.royalgreenwich.gov.uk



We call how much you pay for bills your **weekly expenses**.

The next thing we look at is how much money you have left when you have paid your **weekly expenses**.



This tells us is how much you can afford to pay for your care and support.



You will not be asked to pay more than this.

Giving away your savings or capital



If you give some of your money away so you don't have to pay more for your care, we might still count it as **weekly income**.



This means you might still have to pay more for some or all of your care.

Checking your financial assessment



Every year we will check that you are paying the right amount for your care and support.



If things change and you think you should be paying more or less, you must tell us as soon as possible.

Contact our financial assessment team if you:



- Do not agree with your financial assessment
- Think we have asked you to pay the wrong amount

Financial Assessment Team



Telephone

020 8921 3759



You can ring Monday to Friday
9am-5pm



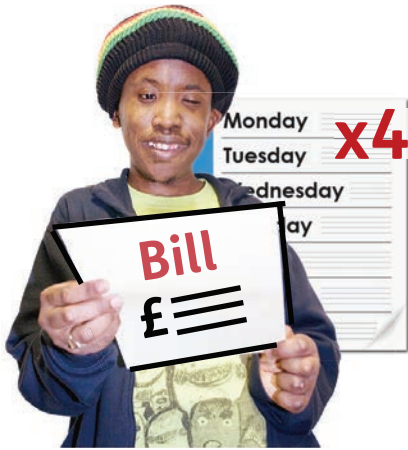
Email

**Financial-assessments@royalgreenwich.
gov.uk**



Write to

**Financial Assessment and
Monitoring Team
Royal Borough of Greenwich
Health & Adults Services
The Woolwich Centre
35 Wellington Street
Woolwich
SE18 6QW**



Paying for your care

We will send you a bill for your care every 4 weeks.



It is best to put your care and support money aside every week. This means you will have enough money to pay the bill.



If you cannot pay your bill or find it hard to put money aside, contact our Corporate Debt Team.



The team can give you help and advice about paying for your care.

Corporate Debt Team



Telephone

020 8921 2868



Email

CorporateDebtors@royalgreenwich.gov.uk



Post

**Corporate Debtors Team
Royal Borough of Greenwich
The Woolwich Centre,
35 Wellington Street,
Woolwich
SE18 6HQ**

Asking someone to talk to us on your behalf



If you want us to talk to a family member or friend about your financial assessment and paying for your care please tell us.



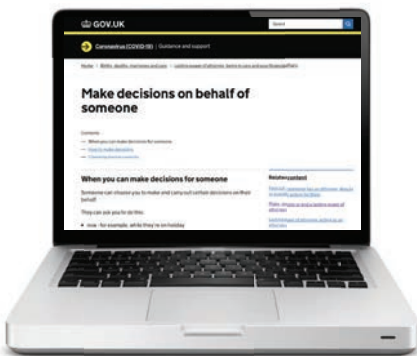
Write to our Finance Team. Tell them your name, address and details of the person you want us to talk to.



If the person getting the care and support cannot make decisions for themselves we can talk to the person who looks after their money.



This website has more information about how to help someone who cannot make decisions for themselves.



Website
www.gov.uk/make-decisions-for-someone



If a person cannot make a decision and there are no family and friends then the council will help.



Information about you

We will keep any information you tell us private and confidential.



This means we will only share your information if you say it is ok.



We will keep your information stored safely on our computers.