

PUBLIC INFORMATION**CHARGING/PERSON'S FINANCIALLY ASSESSED CONTRIBUTION FOR NON-RESIDENTIAL CARE**

Information on charging/your financially assessed contribution for Services in your Home	<p>Moray Council wants to help people live at home independently, safely and for as long as possible. To help us to continue to provide services to people with a range of needs, we may need to charge you or require you to pay your financially assessed contribution towards your personal budget for some care and support services.</p> <p>These charges/financially assessed contributions might affect you if you are getting services from us at the moment or if you need them in the future. Charges/financially assessed contributions apply whether the service is provided by Moray Council or is purchased from an external provider.</p> <p>The figures in this guide are correct for the financial year 2014/15.</p>
Why is there a charge/contribution?	<p>Local Authorities don't have to but are allowed by law to charge/require a financially assessed contribution from adult users of non-residential services provided or arranged under the Social Work (Scotland) Act 1968 and the Mental Health (Care and Treatment) (Scotland) Act.</p> <p>These charges/financially assessed contributions must be "reasonable" for people to pay having regard to the type of service provided and a person's ability to meet the cost. Any charges/financially assessed contribution should not exceed the cost of providing the service.</p> <p>For means-tested services this charge/financially assessed contribution will be determined by a financial assessment.</p> <p>You can find out more about financial assessments below.</p>
What can I be charged for / required to pay for as per my financially assessed contribution?	<p>If you receive a personal budget or care from the Moray Councils social work service you may be required to contribute towards the cost of the services you receive/purchase.</p>

<p>Will all services be charged for / require a financially assessed contribution?</p>	<p>Not all services provided to support people at home are subject to charges/financially assessed contribution.</p> <p>The following services are free and are NOT subject to a charge:</p> <ul style="list-style-type: none"> • Criminal Justice Social Work Services • Information and Advice • Needs Assessment • Care Management • Personal Care for Older People (Over 65's) • Day Care (Over 65's) • Home Care services for 42 days on discharge from hospital (Over 65's) - new and or additional services commissioned on discharge • Reablement for 42 days <p>The following services are chargeable at a set amount, which means no financial assessment is required:</p> <ul style="list-style-type: none"> • Meals on Wheels • Meals at Lunch Clubs • Stairlift Maintenance • Blue Badge • Community Alarm <p>All other services:</p> <p>How a person uses their personal budget will be agreed between them and their Social Worker/Community Care Officer. If they wish to use their budget to purchase services which are not provided free of charge, they will be required to contribute towards their budget as per their financial assessment.</p>
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Who is exempt from being asked to pay?	<p>The following people are exempt:</p> <ul style="list-style-type: none"> • People who are terminally ill • People aged over 65 just receiving Personal Care • People with a mental illness who are subject to a Compulsion Order 																														
Who will be asked to pay?	<p>For all other users of non-residential services, a person will not be asked to contribute towards their personal budget if they have income below the following amounts – (These amounts are known as minimum income thresholds):</p> <table border="1" data-bbox="680 619 1868 1058"> <thead> <tr> <th></th><th>Minimum Income Threshold</th></tr> </thead> <tbody> <tr> <td>Single Person Aged 16-24 (Income Support)</td><td>£103.92</td></tr> <tr> <td>Single Person Aged 16-24 Week 1 – 13 (ESA)</td><td>£66.81</td></tr> <tr> <td>Single Person Aged 16-24 Week 14 (ESA-Work Related Activity)</td><td>£117.84</td></tr> <tr> <td>Single Person Aged 16-24 Week 14 (ESA- Support)</td><td>£125.99</td></tr> <tr> <td>Single person Aged 25+ (Income Support)</td><td>£121.45</td></tr> <tr> <td>Single Person Aged 25+ Week 1 – 13 (ESA)</td><td>£84.35</td></tr> <tr> <td>Single Person Aged 25+ Week 14 (ESA- Work Related Activity)</td><td>£117.84</td></tr> <tr> <td>Single Person Aged 25+ Week 14 (ESA - Support)</td><td>£125.99</td></tr> <tr> <td>Couple Both 18+ (Income Support)</td><td>£185.35</td></tr> <tr> <td>Couple Both 18+ Week 1 – 13 (ESA)</td><td>£132.46</td></tr> <tr> <td>Couple Both 18+ Week 14 (ESA – Work Related Activity)</td><td>£165.95</td></tr> <tr> <td>Couple Both 18+ Week 14 (ESA- Support)</td><td>£174.11</td></tr> <tr> <td>Single Person Age 60 Pension Credit & ESA</td><td>£172.83</td></tr> <tr> <td>Couple Aged 60 Pension Credit & ESA</td><td>£263.87</td></tr> </tbody> </table> <p>If your assessable weekly income is more than your income threshold figure you will be required to contribute towards your personal budget. The amount of contribution will be 70% of the difference.</p>		Minimum Income Threshold	Single Person Aged 16-24 (Income Support)	£103.92	Single Person Aged 16-24 Week 1 – 13 (ESA)	£66.81	Single Person Aged 16-24 Week 14 (ESA-Work Related Activity)	£117.84	Single Person Aged 16-24 Week 14 (ESA- Support)	£125.99	Single person Aged 25+ (Income Support)	£121.45	Single Person Aged 25+ Week 1 – 13 (ESA)	£84.35	Single Person Aged 25+ Week 14 (ESA- Work Related Activity)	£117.84	Single Person Aged 25+ Week 14 (ESA - Support)	£125.99	Couple Both 18+ (Income Support)	£185.35	Couple Both 18+ Week 1 – 13 (ESA)	£132.46	Couple Both 18+ Week 14 (ESA – Work Related Activity)	£165.95	Couple Both 18+ Week 14 (ESA- Support)	£174.11	Single Person Age 60 Pension Credit & ESA	£172.83	Couple Aged 60 Pension Credit & ESA	£263.87
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How will charges/contribution be calculated?	<p>We assess your income and expenditure to see how much you can pay; this is known as a financial assessment.</p>																														

What happens during a financial assessment?	<p>An officer from the council will come and visit you at home to undertake a financial assessment.</p> <p>The officer is required to have proof of all income and capital held.</p> <p>You should therefore have available for inspection any Pension or Benefit statements, and bank or savings books relating to your financial affairs.</p>
Q and As about financial assessments <ul style="list-style-type: none"> • What information must I provide? • What if I refuse to provide this information? • What income and expenditure is taken into account in the Financial Assessment? 	<p>You are required to provide details of all your income and your capital.</p> <p>You are not obliged to provide any information and it will be assumed you can pay the full cost of your care.</p> <p>Examples of Income which is taken into account include (this list is not exhaustive): Wages, Income Support, Retirement Pension, Pension Credit – Guarantee Credit, Pension Credit - Savings Credit, Occupational Pension, Bereavement Pension, War Widows Pension, War Disability Pension, ESA = Employment and Support Allowance (Replaces Incapacity Benefit 2008), Incapacity Benefit, SDA = Severe Disability Allowance, Attendance Allowance, DLA /Care (PIP), DLA Mobility/Motability (PIP), Enhanced Disability Premium (Under 60's), Carers Allowance, Carers Premium, % of Income from Lodgers, Capital Tariff, Working Tax Credits, Regular Charitable Payments, Any other income eg Rental Income, Compensation Payments</p>

<ul style="list-style-type: none"> • What income and expenditure are excluded and what costs are deducted in arriving at the assessable income level? 	<p>Examples of costs which may be excluded include: Rent / Mortgage /Warden Charge, Discretionary Housing Payment, Council Tax/Water Rates, Mortgage Insurance, Buildings Insurance Contents Insurance, 16½% Buffer – (Forms Threshold Amount), DWP Personal Allowance – (Forms Threshold Amount), DWP Pensioner Premium – (Forms Threshold Amount), DWP Disability Premium – (Forms Threshold Amount), ESA Component – Work Related Activity – (Forms Threshold Amount)/Support - (Forms Threshold Amount) , DLA Care (PIP)- Night Care Element (Where applicable), AA (PIP)- Night Care Element (Where applicable),DLA (PIP)Mobility, £10 of War Pension, £10 of Armed Forces Compensation Scheme, War Widows Pension (Pre 1973) % of Income from Lodgers, £20 of Earnings, £10 - Student Loan, £20 - Regular Charitable Payments Loan Repayments for essential items eg Cooker/Fridge, 30% of Remaining Income, Income Adjustment (Couples).</p>
<ul style="list-style-type: none"> • Will my partner's information be included in the financial assessment? 	<p>To ensure members of a couple are treated fairly in comparison to single people , The income and capital of both members of the couple will be considered as follows when assessing for a contribution towards Personal Care:</p> <ul style="list-style-type: none"> a) Where the member of the couple receiving care has personal income and capital below the level of benefit entitlement to that of a single person, they will be assessed as if they were in receipt of single person benefits b) If the person receiving care has personal income and capital above the level of benefit entitlement to that of a single person, their actual income will be taken into account <p>HOWEVER</p> <ul style="list-style-type: none"> c) If the calculation at b) leaves the member of the couple not requiring care with personal income below the level of benefit they would be entitled to receive as a single person, an adjustment will be made to account for the shortfall.

	<p>When assessing for a contribution towards Domestic Care (Housework): Joint income and capital will be taken into account and couple disregards applied. This is because both members of the couple would benefit from this service.</p>
<ul style="list-style-type: none"> I have children; will that affect my financial assessment? 	<p>Any income or benefits you receive on behalf of your children is not taken into account in the financial assessment.</p>
<ul style="list-style-type: none"> Will my savings be taken into account? 	<p>Your savings will be taken into account, however the level of savings disregarded will be in line with the DWP Rules which for 2014/15 are: Aged under 65 - £6000 disregarded then for every £250 held over £6000, £1 per week will be taken into account as income. The upper limit is £16000 and a person will be required to pay the full cost of their care. Over 65 - £10000 disregarded then for every £500 held over £10000, £1 per week will be taken into account as income. There is no upper limit.</p>
<ul style="list-style-type: none"> How will my capital be calculated? 	<p>Any monies held in bank accounts, investments, stocks and shares etc will be considered as capital.</p>
<ul style="list-style-type: none"> Will the capital value of my house be taken into account? 	<p>The value of your main residence, ie your home where you live, will not be taken into account.</p>

<ul style="list-style-type: none"> • I get payment from the Independent Living Fund. Will this be counted in the income and expenditure assessment? 	Any ILF payments will be noted in the financial assessment to ensure accurate details of income are recorded however it will also be disregarded.
<ul style="list-style-type: none"> • What happens if someone's finances are managed by another person? 	The person appointed, eg Power of Attorney, Guardian, will be required to complete the financial assessment on behalf of the cared for person.
<ul style="list-style-type: none"> • Can I get full benefits check at the same time? 	Yes and you will be advised to contact the DWP if it is thought you may be entitled to additional benefits.
<ul style="list-style-type: none"> • Do I have to have a financial benefits check done? 	No, however if by not claiming the benefits you may be entitled to receive reduces the amount you may be due to contribute towards your personal budget, the benefit amounts will be taken into account in your financial assessment as if you were receiving them.
<ul style="list-style-type: none"> • Do I have to tell you if my income or savings change? 	Yes, any changes may affect your financial assessment.

<ul style="list-style-type: none"> • Do I have to pay if no care or support service is provided because I am in hospital or on holiday? • If my Home Carer is on holiday do I have to pay? • Will I be charged for the full hour if only part of an hour of care or support is given? • If I need more than one home carer will I be charged for both? • Will I have to contribute if I am 65 or over? 	<p>Your contribution will be reassessed if there are any changes to your personal budget.</p> <p>If you receive a direct payment, alternative arrangements should have been agreed when your care plan was set up, to ensure you received your care when your personal assistant went on holiday Your contribution will be reassessed if there are any changes to your personal budget.</p> <p>You will not be charged by the hour for your service instead you will be required to pay your contribution towards your personal budget.</p> <p>You will not be charged by the hour for your service instead you will be required to pay your contribution towards your personal budget. If it is agreed that you require more than one carer it is unlikely that you would be required to contribute towards the cost of the second carer.</p> <p>You will be required to contribute towards your personal budget if any of your outcomes are to be met by non personal care.</p>
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<ul style="list-style-type: none"> • What happens if I can afford to pay but do not? 	<p>If you do not pay for the services provided these may be withdrawn.</p>
<ul style="list-style-type: none"> • What should I do if I am finding it difficult to pay? 	<p>If you are having difficulty paying for the services provided or paying your assessed contribution towards your personal budget, you must contact your Social Worker / Community Care Officer / Community Care Finance Officer immediately.</p>
<ul style="list-style-type: none"> • What happens to the information I give you? 	<p>All of the financial information you provide is treated with strict confidence.</p>
<ul style="list-style-type: none"> • When will the financial assessments begin? 	<p>Your financial assessment will be carried out prior to the commencement of services being delivered.</p>
<ul style="list-style-type: none"> • What if I am unhappy with any part of the financial assessment? 	<p>You may raise any concerns you have with your Social Worker / Community Care Officer / Community Care Finance Officer immediately, if you remain unhappy with your financial assessment, you can ask for the departments Charging Appeals Panel to review it.</p>

Financial assessment examples

Example 1 - Couple (Personal and Non Personal Care Provided)

Mr & Mrs A, married, live in local authority housing. Mrs A is aged 67, Mr A is aged 57. Mrs A is the cared for person. Mr A gave up his work to care for his wife. Mrs A requires assistance with personal care. Mr & Mrs A have no savings and no private pensions. Mr & Mrs A receive Housing Benefit and Council Tax Benefit and the household receive a council tax bill of £306.11 (waste and water charges)

Mrs A requires 7 hours of personal care each week, she receives this care free of charge. Mr & Mrs A wish to purchase a domestic service each week to assist with housework.

Mrs A is in receipt of High Rate Attendance Allowance and retains her High Rate DLA Mobility Component as she was in receipt of this benefit prior to her reaching aged 65. Mr A receives Carers Allowance for looking after his wife. The joint financial assessment will be as follows:-

Joint Weekly Income	
Carers Allowance	£61.35
Pension Guaranteed Credit (Including a Carer Premium)	£199.35 ($£226.50 + £34.20 = £260.70 - £61.35 = £199.35$)
Attendance Allowance	£81.30
DLA Mobility Component	<u>+ £56.75</u>
Actual Weekly Income	<u>£398.75</u>
Weekly Disregards Applied	
Standard Income Guarantee	£226.50
16.5% Buffer	£37.37
Attendance Allowance night time element	£26.85
DLA Mobility Component	£56.75
Council Tax	<u>£5.89</u>
Total Weekly Disregards	<u>£353.36</u>
Total Assessed Weekly Income	£398.75
Total Weekly Disregards	<u>- £353.36</u>
	£45.39
Minus 30%	<u>- £ 13.62</u>
Assessed Available Income	<u>£31.77</u>

Mr & Mrs A will be required to contribute up to **£31.77** per week towards their personal budget.

Example 2 - Single Person

Mrs B is a widow aged 70. Mrs B is a tenant in local authority housing. Mrs B has COPD and ischemic heart disease. Mrs B has a daughter aged 49, who lives with her and who gave up her own tenancy and work to live and care for her mother. Mrs B has savings of £3000. She receives Housing Benefit and Council Tax Benefit and the household receive a council tax bill of £306.11 (£5.89 per week - waste and water charges)

Mrs B receives 7 hours of personal care each week; she receives this care free of charge. Mrs B wishes to purchase a domestic service each week to assist with housework.

Mrs B is in receipt of High Rate Attendance Allowance and her daughter is in receipt of Carers Allowance and Income Support totalling £133.75 per week. (£72.40 IS & £61.35 Carers Allowance)

Income

Retirement Pension	£113.10
Pension Guaranteed Credit	£35.25
Attendance Allowance	+ <u>£81.30</u>
	£229.65

Weekly Disregards Applied

Standard Income Guarantee	£148.35
16.5% Buffer	£24.48
Attendance Allowance night time element	£26.85
50% Council Tax	<u>£2.95</u>
	£202.63

Total Assessed weekly income	£229.65
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Total Weekly disregards	- <u>£202.63</u>
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	£27.02
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Minus 30%	- <u>£8.11</u>
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Assessed Available Income	£18.91
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Mrs B will be required to contribute up to **£18.91** per week towards her personal budget.

Example 3 - Single Person

Mr C is a young man, aged 26, who lives with his parents. Mr C has a learning disability. The care and support he has chosen to meet his outcomes consists of, Horse Riding 1 x weekly, Community Support x 10 hours per week (Carer accompanies him on trips to the town) and he attends various day services. The weekly SDS budget as per his support plan is £350, therefore his annual SDS budget is £350 x 52 = £18200.00. As some of the day services he has previously attended have not met his desired outcome, Mr C has decided to use some of his SDS budget to purchase a computer to enhance his social inclusion. Mr C has identified a suitable computer which costs £1350.00. Mr C has also indicated a desire to use some of his SDS Budget for a 2 week short break.

Mr C has a weekly income made up as follows:-

INCOME		Disregards	
ESA (including Support Component)	£108.15	Personal Allowance	£ 72.40
DLA Mobility – Low Rate	21.55	Support Group Component	35.75
DLA Care – Middle Rate	<u>54.45</u>	16.5% Buffer	17.84
	£184.15	DLA Mobility	<u>21.55</u>
			£147.54

Total Assessed weekly income £184.15

Total Weekly disregards - £147.54

£36.61

Minus 30% - £10.98

Assessed Available Income £25.63

Mr C will be required to contribute up to **£25.63** per week towards his personal budget.

SDS Personal Budget – The annual contribution due from Mr C will be £1332.76 (£25.63 x 52 = £1332.76)

As Mr C is to receive his SDS funding by Direct Payment, the amount he is due to contribute is deducted from the direct payment. The SDS funding is calculated as follows:-

Annual SDS funding = £18200.00

Mr C's contribution = - £1332.76

Net SDS Budget £16867.24

To accommodate Mr C's request to purchase the computer, a one-off payment is provided of £1350 which leaves a balance of £15517.24 of his net SDS budget to be paid over the year (£16867.24 less £1350 = £15517.24 = £298.41 per week).

The net weekly SDS funding Mr C will receive (excluding the one off payment of £1350) is £298.41, along with the weekly contribution of £25.63, due from Mr C means he will have a weekly budget of £324.04.

What calculation is made to determine my contribution?	<p>To determine the maximum amount you can afford to contribute towards your care package, the following calculation will be completed:</p> <p>Total Assessed Income (A) Less Applicable Housing Costs (B) Less Applicable Disregards (C) Less Relevant Income Threshold (D) Equals residual income (E) Less 30% (F) Equals weekly contribution due</p>
In what circumstances would charges/contributions be waived?	<p>Requests to have charges/contributions waived are required to be put in writing and the case will be examined by the Charging Appeals Panel.</p>
Further questions	<p>If you have any further questions please do not hesitate to raise them with your Social Worker / Community Care Officer or Community Care Finance Officer. For general enquiries please contact the Access Team: Telephone Number 01343 6563999</p>