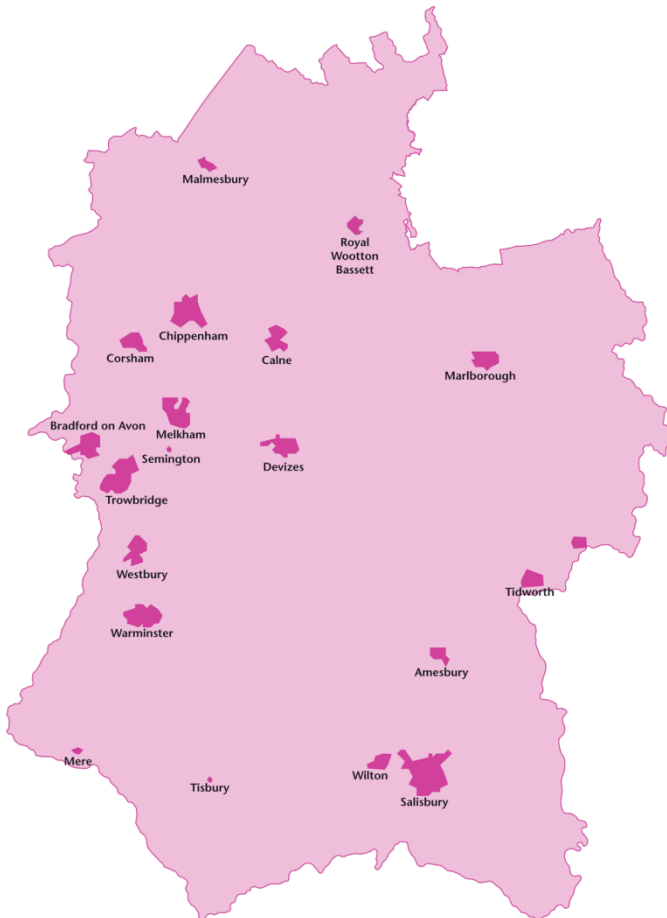


# Your financial contribution towards your social care

Covers period 9 April 2012 to 7 April 2013



## Introduction

Wiltshire Council must follow national guidelines when we ask you to contribute financially towards the cost of residential care, and for non-residential services. This booklet gives only general advice and information. Any detailed information about your own personal circumstances should be obtained from your care manager.

## Principle

If you require financial help from the council towards the cost of community care services, you will be asked to declare your financial circumstances; that is all income and savings. You will be expected to contribute towards the cost of any services required.

However, if you have a partner, (see definition on page 3) it should be noted that there may be circumstances when we may wish to take account of your partner's income and finances. This is more likely to happen if you are asking for a package of support or a Direct Payment to help you remain in your own home.

## Care at home

Specialist financial advice is available from advisors, accredited by the Society of Later Life Advisors (SOLLA). The council has identified two such companies:

Ashcourt Rowan  
2 Queen Square  
Bath BA1 2HD  
Tel: 01225 475359  
email: [wilts@ashcourtrowan.com](mailto:wilts@ashcourtrowan.com)  
web: [www.ashcourtrowan.com/](http://www.ashcourtrowan.com/)

Care Free Investments Limited  
Hope House  
15a Godstone Road  
Caterham  
Surrey CR3 6RE  
Tel: 0845 077 5655  
email: [wilts@carefeesinvestment.co.uk](mailto:wilts@carefeesinvestment.co.uk)  
web: [www.carefeesinvestment.co.uk](http://www.carefeesinvestment.co.uk)

If you have capital of more than £23,250 (£46,500 if joint savings with your partner) you will be required to pay for the full cost of your care.

Otherwise, you will be visited in your own home by a member of our specialist financial assessment and benefits team and helped to complete a financial declaration to show all income you receive, for example pensions and disability benefits, etc together with savings you hold.

You will also be asked to indicate your housing costs, that is rent and council tax and will be asked to identify any costs you incur as a result of your disability. A benefits check will be undertaken at the same time, if you wish, to make sure you are receiving all the income you are entitled to.

A financial assessment will then take place to add up all your income and any tariff income on savings (see below) and we deduct housing costs and disability related costs (see below) and we also deduct a living allowance (see below) to arrive at your disposable income.

Of this disposable income, 80% is considered available to pay for care. If you receive 'savings credit' as part of your pension credit payment, this is fully disregarded from a financial assessment.

## **Savings:**

£14,250 is completely disregarded. For savings between £14,250 and £23,250, £1 per week is added to your income for each £250 (e.g. savings of £15,000 = £3 per week tariff income).

If you own a second property or property you do not live in, if it is valued above £23,250 you would be expected to meet the full cost of your care.

## **Disability-related costs:**

An example of disability-related costs that would be deducted from your available income is set out below:

Powered wheelchair	£8.61 pw
Manual wheelchair	£3.53 pw
Stair lift	£5.55 pw
Gardening	up to £10 pw
Laundry	£3.41 pw

You will be asked to provide evidence that you are incurring these costs.

## **General living allowances:**

A person has to be allowed the following amounts, which are 25% above the basic income support/pension credit levels, before a contribution would be expected:

<b>Single person</b>		<b>One of a couple</b>	
Age under 25	£108.25 pw	Age under 60	£96.68 pw
Age 25 – 59	£126.69 pw	Age 60+	£136.19 pw
Age 60+	£178.38 pw		

(A general living allowance is to cover items such as food, gas, electricity, clothing, water rates, household goods, toiletries, contents insurance, life insurance etc).

Earnings are completely disregarded as income in the financial assessment.

## **Your partner** (if applicable)

If you have a partner, we would like to know their income and also their savings. Our reason for asking this is that we wish to find a fair way of assessing your contribution to the household expenses. So, our only interest in your partner's circumstances is to agree a fair way of working out how to divide the costs of running your home. A 'partner' is a spouse, or a 'partner' can also be the person with whom you live as if you were a married couple.

Your partner would also have to be allocated the same general living allowance (i.e. 25% above Income Support/Pension Credit) and if their income was not up to that level, some of your income would be disregarded to make them up to that level.

If, however, your partner chooses not to give us the information, then we presume you have no responsibilities for household outgoings to offset against income. This may result in your paying more.

## Example 1: Person aged 73, single and seeking support at home

Income	
Retirement pension	£120.00
Superannuation	£110.00
Attendance allowance	£51.85
<b>Total</b>	<b><u>£281.85</u></b>
(Savings £7,500 - disregarded)	

Housing costs	
Rent (net)	£30.00
Council tax	£22.00
<b>Total</b>	<b><u>£52.00</u></b>

### Disability-related costs:

Powered wheelchair	£8.61
Gardening	£8.00
Domestic help	£20.00
<b>Total</b>	<b><u>£36.61</u></b>

### Financial calculation:

Total	£281.85	(Income)
Minus	£52.00	(Allowable housing costs)
Minus	£178.38	(General living allowance)
Minus	£36.61	(Disability-related costs)
<b>Total</b>	<b><u>£14.86</u></b>	<b>(Disposable income)</b>

80% of Disposable income £14.86 = £11.88

Maximum contribution towards Care Costs = £11.88 pw

If your care at home is subsidised by the council, and you do not receive a full week's care due to, perhaps, holiday or hospitalisation, you may still be expected to pay your normal weekly contribution. This is because the cost of care provided, even for one or two days, may exceed the amount of your normal weekly contribution. For example, care may cost £105 per week (£15 per day) – your normal weekly contribution is £11.88 – you received only two days' care costing £30 – you will still have to contribute £11.88 towards this.

## Example 2: One of a couple aged 85 and seeking support at home

<b>Income</b>	<b>Client</b>	<b>Partner</b>
State retirement pension	£113.00	£81.00
Attendance allowance (lower rate only)	£51.85	
Superannuation	£95.00	£85.00
<b>Total</b>	<b><u>£259.85</u></b>	<b><u>£166.00</u></b>
Savings accounts: banks/building Society (disregarded)	£10,000	£10,000

### Housing costs

Council tax	£25.00
Building insurance	£5.00
<b>Total</b>	<b><u>£30.00</u></b>

### Disability-related costs:

Manual wheelchair	£3.53
Stairlift	£5.55
<b>Total</b>	<b><u>£9.08</u></b>

General living expense £136.19

### Financial calculation:

Total	£259.85	(Income)
Minus	£9.08	(Disability-related costs)
Minus	£16.68	(Share of housing costs, Total housing costs x total client income/total household Income-excl attendance allowance)
Minus	£136.19	(General living allowance)
<b>Total</b>	<b><u>£97.90</u></b>	(Disposable income)

Maximum contribution per week is 80% of disposable income = £78.32

## Adaptations and equipment

Currently there is no charge for community equipment provided in your own home, except telecare.

Adaptations costing up to £1,000 can be provided free of charge. For adaptations costing in excess of £1,000, you are directed to apply for a Disabled Facilities Grant. If, after a financial assessment for the Disabled Facilities Grant, you cannot afford to pay, the council may offer a grant up to £2,000, or an interest-free loan.

## Residential/nursing home care

The policy on contributions for residential care is set out by central government.

If you have savings/capital (includes land and property) of more than £23,250 you will have to contribute the full cost of the accommodation you choose.

You will have full freedom to choose the home in which you wish to live. However, if your savings are only a relatively small amount over £23,250 and you may soon need support, please let us know. Your choice may then be restricted.

If you would like some advice on planning for residential care, specialist financial advice is available from advisors accredited by the Society of Later Life Advisors (SOLLA). Please refer to the the useful contact page for the details of two financial advisor companies identified by Wiltshire Council.

## **Savings/capital**

If you have savings/capital between £14,250 and £23,250, you will be expected to contribute £1 per week for each £250 between these above amounts. For example £15,000 savings = £3 per week towards your care. If you have savings/capital of £14,250 or below, this is ignored in the financial assessment.

Depending on the level of your savings or income you will probably be advised to apply to the Department for Work and Pensions for income support or pension credit to assist you with the cost and the council would then undertake a financial assessment to determine your contribution towards your care.

## **Income**

Any income you receive, i.e. retirement pension, incapacity benefit, superannuation pensions, etc will have to be contributed towards your care. You will retain a personal allowance from your weekly income, presently £23.50.

If you receive savings credit as part of your pension credit, up to £5.75 per week can be disregarded by the department. If you have certain other income above £142.70 per week, £5.75 can be disregarded from the financial assessment.

During an assessment for residential care, if you have rent to pay on your home, this will be allowed for four weeks in a financial assessment, generally the notice period to terminate your tenancy.

## **Attendance Allowance (AA), Disability Living Allowance (DLA) and Care Component (CC)**

If you are in receipt of AA or DLA (CC) and pay the full cost of your care, you can keep this benefit. If you need financial support from the council, AA or DLA (CC) is normally withdrawn after four weeks.

## **Disposal of assets**

You should not dispose of assets (savings or property) prior to, or whilst you are in residential or nursing home care, or you may be regarded as still possessing the assets. Recipients of the assets may be asked to pay care costs up to the value of any assets received.

**Property** (will not apply if you own more than one property)

If you own a property and have less than £23,250 savings, normally for a period of up to 12 weeks the value is disregarded as an asset, but after that period it is taken into consideration to determine the amount of savings/capital you have. There are instances when the property is ignored from a financial assessment, for example if:

- your spouse/partner remains living in the property
- you have a relative who is over 60 living in the property
- a relative who is incapacitated or a dependant child under 16 is living in the property

The council has discretion to disregard the property if a carer is occupying it but is not included in the above categories.

If, after the period of 12 weeks, you do not want to sell your property and wish the council to assist in meeting your care costs by way of a 'deferred payment' (loan) or the property has not yet been sold, please speak to your care manager.

If you own a property, it would probably be advisable to obtain your own independent legal advice as to the effects of moving into residential care.

## **Occupational/personal pension or retirement annuity contract**

If you have an occupational pension, personal pension or retirement annuity contract, and have a spouse not living with you in the same care home, the authority will ignore 50% of it,

provided it is passed on to the spouse. If you are not married to your partner, the department can exercise discretion to ignore part of the pension for your partner.

There can be circumstances when the passing of 50% of an occupational pension, etc. to a spouse/partner may leave that person worse off; for example income support or pension credit may be withdrawn. Seek further information from your care manager.

## **Choice**

You will be given details of a number of care homes that will provide care.

The council has negotiated the cost of care in a number of care homes within Wiltshire. You will be able to consider these homes, or other care homes that are above the council's negotiated price.

You may find a third party to help with fees should you choose an alternative care home that is above the council's negotiated price.

It is important to discuss this with your care manager before entering into negotiations with the care home.

**You are not allowed to use your own savings or disregarded income to pay fees above what the department is prepared to pay unless you own a property.**

It is important when choosing a care home that you are certain the fees are affordable, not only immediately, but also over the long-term. The consequences of perhaps having to move to lesser accommodation because of inadequate financial planning, or having to find a source to top up the council's funding levels, could be extremely distressing.

You may wish to obtain independent financial advice before making a decision about a specific care home placement.

## Short breaks (respite care) – residential care

If you have savings of more than £23,250 you will be expected to pay the full cost of your care. We will ignore the property you live in, but not other property or land valued at £23,250 or more.

If you have less than £23,250 we do not routinely undertake a financial assessment, but would apply the following standard charges for respite care:

Age 60+	£119.20 per week
Age 25-59	£77.85 per week
Age under 25	£63.10 per week

If you feel that you cannot afford the standard charge for respite care you can ask for a financial assessment (this may result in a higher contribution being applied)

**Note:** Respite care is defined as ‘a period of care where the date of discharge has been fixed prior to the date of the client’s admission to residential accommodation. The period must not exceed 8 weeks.’ Respite care should not be confused with placements arranged for a ‘trial’ where, if all goes well, the resident will remain in the residential accommodation and will not leave.

## Day care

If you have savings of more than £23,250 you will be expected to pay the full cost of day care and any transport required. If you have less than £23,250 and the council arranges day care for you, if a meal is provided you will pay for the meal. Should you be unable to make your own arrangements for transport to a day centre, the council charges a fee of £3.60 a day for any transport arranged.

## Carers' services

In recognition of the considerable contribution made by carers, carers' services are free to all carers who meet Wiltshire Council's eligibility criteria. The criteria are as follows:

- the cared for person is eligible for the arrangement or provision of community care services by the council
- the carer is providing regular and substantial care, personal and/or emotional care to the cared for person
- the carer is no longer willing or able to provide care or is at risk of being unable to provide care
- the health and safety of the carer is at risk
- the carer is unable to leave the cared for person unattended

## Complaints

If you are unhappy with any aspect of our financial assessment, please speak to the social care advisors – see page 12. If you remain unhappy, contact the principal finance officer on (01225) 713904 or the programme lead – customer services on (01225) 713953.

## Useful contacts

### Adult Care Services

#### Customer Care Advisors

Tel: 0300 456 0111

Fax: (01225) 713355

Email: [customeradvisors@wiltshire.gov.uk](mailto:customeradvisors@wiltshire.gov.uk)

#### Emergency Duty Service

(out of office hours)

Tel: 0845 60 70 888

Fax: (01380) 732121/2

Text: 07500 128602

### Financial Advisors

Ashcourt Rowan

2 Queen Square

Bath

BA1 2HD

Tel: 01225 475359

email: [wilts@ashcourtrowan.com](mailto:wilts@ashcourtrowan.com)

web: [www.ashcourtrowan.com/](http://www.ashcourtrowan.com/)

Care Free Investments Limited

Hope House

15a Godstone Road

Caterham

Surrey

CR3 6RE

Tel: 0845 077 5655

email: [wilts@carefeesinvestment.co.uk](mailto:wilts@carefeesinvestment.co.uk)

web: [www.carefeesinvestment.co.uk](http://www.carefeesinvestment.co.uk)

Information about Wiltshire Council services can be made available on request in other languages including BSL and formats such as large print and audio. Please contact the council by telephone 0300 456 0100, by textphone 01225 712500, or email [customerservices@wiltshire.gov.uk](mailto:customerservices@wiltshire.gov.uk)

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