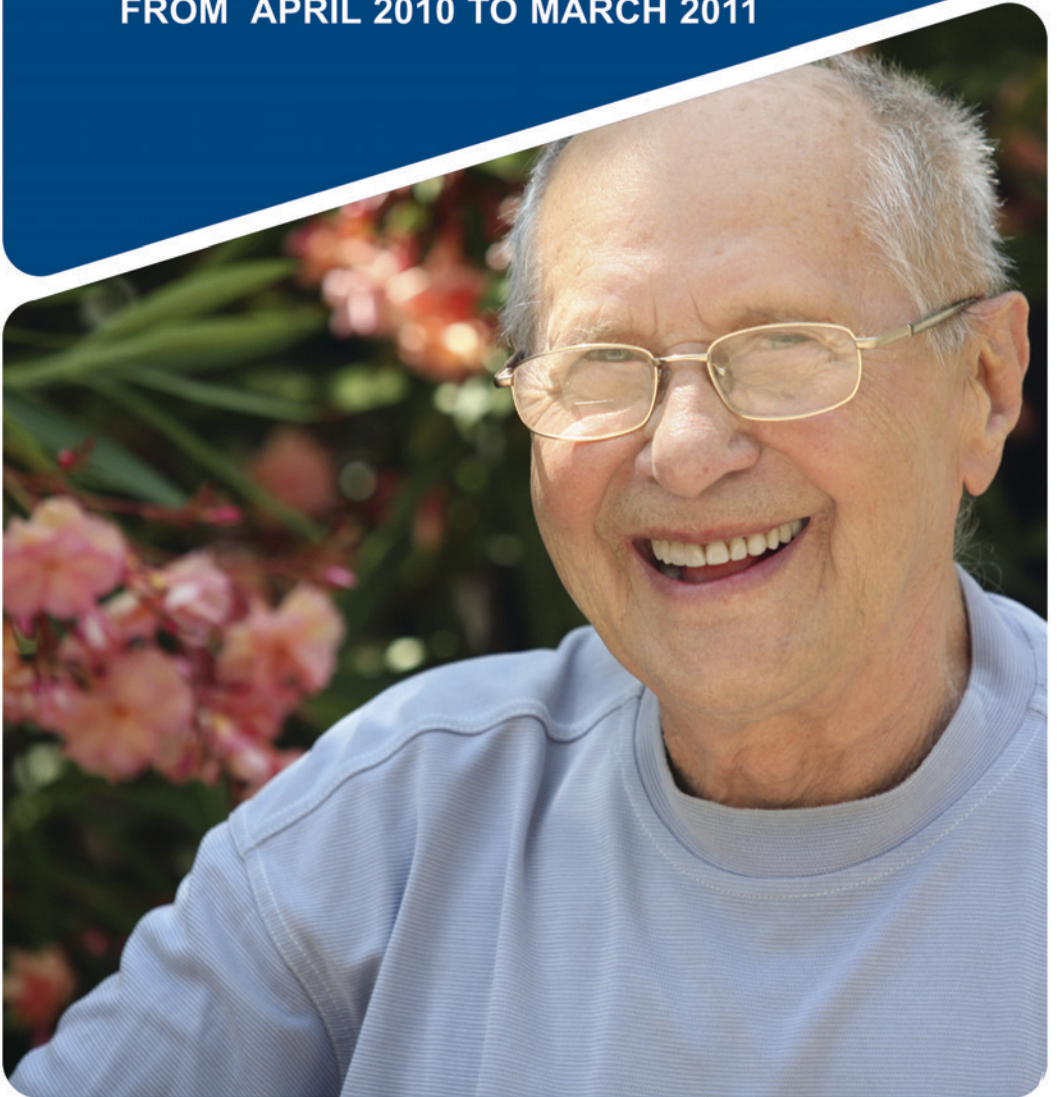




London Borough
of Hounslow

PAYING FOR ADULT SOCIAL CARE SERVICES - NON-RESIDENTIAL

FROM APRIL 2010 TO MARCH 2011



This booklet explains how we work out what you will need to pay towards the cost of care services.

Who is this information for?

- People who have been assessed and are eligible for social care services.
- Their family and carers.
- People who work for the council, the health service.
- Voluntary organisations and other organisations who work with adults.

Introduction

There is a cost for most of the care services provided by Housing and Community Services. We will financially assess you to find out whether you will need to pay a contribution. We will take account of your income (including benefits), savings and essential outgoings and any 'disability related expenditure'.

The government provides councils with guidance on how to charge in a fair and reasonable way. More information on the fairer charging guidance can be found on the Department of Health's web site **www.doh.co.uk**.

All client charges are reviewed annually by councillors and are generally increased from the first invoice date in April each year.

What do you mean by non-residential care?

Non-residential care includes the following services:

- home care;
- respite care (short break care);
- day care;
- personal budgets
- direct payments; and
- meals on wheels (fixed charge – no assessment required)

How do I get financially assessed?

- You will receive a financial assessment form (FA1/2) from the social worker, when they make a home visit and agree that you are eligible for social care services.
- The social worker will be happy to fill in the form with you or you can request a home visit by a member of the assessment team.
- Once the form has been completed, it is sent to the Housing and Community Services Financial Assessment Team.
- They will calculate if any contribution is required and how much it will be.

What financial information do I need to give you?

We will need to know what income you receive. We take account of most types of income, benefits, pensions and investments. However some benefits will be ignored.

These include:

- Child Benefit;
- Winter Fuel payments;
- Social Fund payments;
- Disability Living Allowance - Mobility Component;
- Housing Benefit and Council Tax Benefit; and
- Christmas Bonus payments.

We also ignore income from paid employment.

Social care charges

If you have more than £23,250 in savings (or additional property other than your normal place of residence), you will be required to pay the full cost of services noted below. If you do not, you can choose to pay the full cost or be financially assessed and may have to pay a contribution.

Service	Charges
Home care	£16.68 per hour Charged to the nearest 5 minutes
Meals service delivered to your home	£4.10

Day Centre Service	Older People	Mental Health, Learning Disability, Physical Disability
Standard cost (For savings under £23,250)	£1.75	Free
Attendance and meal (For savings over £23,250)	£8.00	£8.00
Attendance only (For savings over £23,250)	£3.90	£3.90

Respite Care	Charges per week	
Under 60 years of age (for savings under £23,250)	£58.00	If longer than a two week stay is required, this may be assessed and charged as a temporary residential placement.
Over 60 years of age (for savings under £23,250)	£88.00	
Under 60 years of age (for savings over £23,250)	Full cost	
Over 60 years of age (for savings over £23,250)	Full cost	

My disability means I have extra costs – is this taken into account?

When you complete your financial assessment form (FA1/2), you will also be required to complete the Disability Related Expenditure section.

If you have added costs because of a disability and you are receiving any disability related benefits such as:

- Attendance Allowance;
- Disability Living Allowance (Care Component);
- Enhanced Disability Premium paid with Income Support;
- Severe Disability Premium paid with Income Support or Pension Credit;
- Exceptionally Severe Disablement Allowance (paid with War Disablement Pension; or
- Constant Attendance Allowance.

We will take this additional income and costs into account from the information you provide.

The type of costs we will ask you about are:

- heating;
- special dietary needs;
- laundry expenses;
- special clothing purchases;
- purchase and maintenance of special equipment and adapting your home; and
- exceptional travel expenses.

You may wish to tell us about other expenses, such as the cost of personal assistance.

When we have agreed the extra costs with you, we will take them into account to work out your contribution.

What about my savings?

We take account of savings over £14,250. Your savings include money you hold in the bank, building society, other savings accounts, shares or bonds etc.

If the service is for yourself and your savings are held jointly with your partner, a minimum of half of the savings/money will be taken into account, unless you can provide evidence to suggest a different allocation.

From April 2010 to March 2011:

- your savings will be ignored if you have less than £14,250;
- If you have savings between £14,250 and £23,250, we will assume you have an income of £1 per week for every £250 you have between the £14,250 and £23,250. For example, if you have savings of £15,500 we will assume that your income from these savings is £5.00 a week and we will add this to your other income;
- we will ask you to pay for the full cost of your care if:
 - you have more than £23,250 in savings; or
 - own additional property other than your normal place of residence; or

- you do not or refuse to complete a financial assessment.
- If you have been sponsored to come to the UK, your sponsor will be expected to pay the full cost until you are able to receive benefits;
- If your circumstances change, you can request a financial re-assessment at any time.

When all of your income/savings are identified, we will then take away from it:

- your weekly basic living allowance, (this is a basic Income Support/Pension Credit entitlement and disability premium) plus 25%, which is your basic entitlement.

The current basic living allowance amounts are:

- aged 60 or over $\text{£}132.60 + 25\% = \text{£}165.75$
- aged 25 to 59 $\text{£}93.45 + 25\% = \text{£}116.81$
- aged 18 to 24 $\text{£}79.85 + 25\% = \text{£}99.81$
- payments you have been assessed to contribute to under any Independent Living Fund;
- part of war pensions and war reparation payments;
- most disability costs - this amount will be assessed (subject to you completing the Disability Related Expenditure section of your form FA1/2); and
- spending on regular housing costs such as rent/mortgage and Council Tax etc.

Do you take my partner's income into account?

No, you will be assessed in your own right and we will not take account of the income of your carer, parent or partner. However some people who are married or living together may find it helpful to tell us about their joint income as it may result in a lower charge and additional benefits. In all cases the lowest charge will apply.

What if both my partner and I are receiving services?

If both you and your partner are receiving services, then all of your savings above £14,250 will be taken into account. We ignore the value of the property you live in.

However we will take into account the value of any additional property that you own or part own, as well as income from rent and other assets. This may mean you will have to pay the full cost of your care.

What if I am assessed to pay the full cost of services?

If you are assessed or offer to pay the full cost of your services, it may be cheaper to buy your services directly from an independent provider.

A copy of Hounslow's approved list of independent providers is available from your social worker. Alternatively a full list of all registered providers is available from the **Care Quality Commission Inspection**. Write to them at:

The Care Quality Commission

Finsbury Tower
103 -105 Bunhill Row
London EC1Y 8TG
Telephone 03000 616161

Or

visit their web-site at: www.cqc.org.uk

Email: enquiries@cqc.org.uk.

What if I am unhappy with the result of my financial assessment?

If you are unhappy, you can request a review of any or all of the assessment. This may require a more detailed analysis of your actual disability costs. Your social worker/care manager and someone from the finance team will complete this with you.

What if I don't want to be financially assessed

If you do not want to tell us about your finances, we will have to assume that you can pay the full cost of your care.

What if I need more information or specialist help to fill in my form?

We have a joint team made up of financial assessors and Department of Works and Pension staff.

They can come to your home and help you to fill in your assessment form and do a full benefits check.

They will also help you complete any other benefit application forms that may be required. There is no charge for this service.

For more information contact the **Financial Assessment Team** on **020 8583 3047/3939/4523/3034**, or write to them at:

The Financial Assessment Team
Housing and Community Services
Civic Centre
Lampton Road
Hounslow
TW3 4DN

What if I have problems paying or my circumstances change?

If you feel you are not able to pay for your care, you can apply to have your charges reviewed.

Please contact the **Assessment Team** on **020 8583 3047/3939/4523/3034** if you think:

- your assessed costs are causing financial hardship;
- we have not taken into account all of your living costs; or
- the charge you have been asked to pay has been worked out incorrectly.

The authority cannot cancel or remove services, even if customers refuse to pay the assessed contribution for their care. However the authority will take all necessary steps to recover any amounts owing, including legal action.

How do I pay?

If you are assessed as having to contribute towards your services, or offer to pay the full cost, you will be sent an invoice every 4 weeks. Your invoice will, always be in arrears. This will mean 13 invoices per year.

You will only be charged for services you receive or have been assessed to pay for, whichever is the lower.

Your contribution for care will only change if there is a change in your circumstances or income, requiring a new assessment. You or your representative can request a new assessment at anytime.

If there are any differences in the service, for example, your actual hours are less than those we charge you for, the amount you are charged will be adjusted.

You have a choice about how you pay for your services. There are various methods of payment. However, the normal method of payment is by direct debit.

Direct debit

A direct debit form will be sent to you with the financial assessment letter, or you can request a form by phoning **020 8583 3036**.

Direct debit payments will be taken 13 times per year on the 7th or 25th of the month depending on the end of the 4 week period date. This will mean that once a year two payments will be taken in the same month.

By post

You can pay the invoice by posting it with your cheque or postal order, (made payable to the '**London Borough of Hounslow**'), to:

The Social Care Finance Team
Community Services
Civic Centre, Lampton Road
Hounslow TW3 4DN.

At the Post Office or Bank

You may also pay at any bank or post office. However, they may charge for this service.

At the Civic Centre

In cash or by cheque (made payable to the '**London Borough of Hounslow**'). Please make sure that you get a receipt.

Hours of business are Monday to Friday 08.45 to 16.00.

Further information on all council services can be found at **www.hounslow.gov.uk**.

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This leaflet can be supplied in community languages, large print, audio tape/CD or Braille.

We welcome your comments and suggestions about communications.

Contact the Communications Team:

 **020 8583 3535**

 **hcscommunications@hounslow.gov.uk**

April 2010