



Adult Social Care Charging Policy 2020-21

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Purpose

1. This policy sets out South Gloucestershire Council's position on charging for adult social care services.
2. It is effective from 1 June 2020. This policy has been produced in accordance with the legal requirements set out in:
 - [The Care Act 2014, Sections 14,17, 69 and 70](#)
 - [The Care and Support \(Charging and Assessment of Resources\) Regulations 2014](#)
 - [The Care and Support Statutory Guidance updated 2018](#)
3. The key elements that apply to charging for support services in the community (for those in their own homes) and residential or nursing accommodation are described briefly within this document.
4. This policy seeks to clearly state the Council's position on areas where there is discretion within the legislation.
5. This document does not cover the Council's Deferred Payment Scheme; details of which can be found on the Council website [here](#).

Background

6. The Care Act 2014 provides a single legal framework for charging for care and support. Where a local authority arranges care and support to meet a person's eligible need, the local authority has a power to charge that individual, except in cases where the local authority is required to arrange care and support free of charge due to inability to pay or if an individual requires support in place for specific individual circumstances.
7. South Gloucestershire Council will make a charge for all adult social care support services, with the exception of those services listed in paragraph 12.

Principles

8. The Council will apply a means test to ensure that people are not charged more than they can reasonably afford to pay, in accordance with the above regulations and guidance.
9. Information on charging will be clear and transparent to ensure people know what they will be charged. A written record of the financial assessment will be given to the person to explain how the assessment has been carried out, what it will be, how often it will be made and the reason for any fluctuations.

Policy Statement

10. This policy has been developed following a consultation with South Gloucestershire residents currently receiving care and support who may be affected by any changes. It has been developed with reference to The Equality Act 2010 and the Public Sector Equality Duty. The Equalities Act requires public bodies to have due regard to the need to prevent discrimination, advance equal opportunities and encourage positive relationships.

Charging for residential and nursing care

11. South Gloucestershire Council will charge for residential and nursing accommodation provided under the Care Act 2014, unless it is prohibited from doing so. The Council will use the legislation and guidance referred to in paragraph 2 above to assess the level of the adult's resources and the amount of any contribution the person is required to make.

Charging for care and support at home

12. For individuals living in their own home, in Supported Living placements and Extra Care Housing, the following services **will** be charged for:
 - **Community based support** - this includes home care (also known as domiciliary care), attendance at day care services and mentoring services which are delivered in the community
 - **Telecare**
 - **Domiciliary social care services**
 - **Direct Payments** (with the exception of those paid to carers)
 - **Short breaks** (including in residential accommodation)
- The following services **will not** be charged for:
 - Services for Carers After-care services provided under section 117 of the Mental Health Act 1983
 - Services provided to a person suffering from any form of Creutzfeldt Jacob Disease

- Equipment to help with daily living
- Minor adaptations to property where the cost does not exceed £1000
- Intermediate Care services, including reablement, of up to six weeks
- Providing information and advice, assessments of need and support planning
- Support to manage a Direct Payment
- Any service or part of a service that the National Health Service (NHS) has a duty to provide, this includes Continuing Healthcare and the NHS contribution to Registered Nursing Care.

The full list of charges; with proposed changes from 1st June 2020 onwards are attached in Appendix C.

Financial Assessment

13. The financial assessment will determine the person's 'ability to pay'; that is whether they will be required to pay all of, part of, or none of the cost of their care and support.
14. 'Ability to pay' is assessed by taking into account:
 - the person's capital,
 - income,
 - personal allowance,
 - allowable expenditure, and for care and support in your own home assessments, disability related expenditure

For full details on what an 'ability to pay' assessment entails please refer to the relevant section of this policy.

15. The amount a person is asked to contribute towards the cost of their care and support will depend upon whether the person is in residential care or living at home and is referred to as their assessed contribution.
16. When a person receives more than one of the above chargeable services, their ability to pay will be assessed taking into account 'all' of the services required; rather than on the basis of each individual service.
17. If a person declines a financial assessment, or refuses to co-operate with the assessment process to the extent that a full financial assessment cannot be completed, it will be assumed that they can meet the full cost of their care and support from the start date of the service and they will be

charged.

18. A financial assessment will be undertaken at the earliest opportunity, once all the information requested has been supplied to assist with decision making. The assessment will be subject to a regular review, at least annually, to take account of any changes to a person's finances.
19. Where a person has assets above the upper capital limit and they have requested the Council make the arrangements for non-residential community based support services as defined in section 12 above, the Council will make the requested arrangements and charge administrative fees to cover the cost of making and maintaining the arrangements. These fees from June 2020 will apply for 'new*' service users only.
 - Arrangement fee £295
 - A possible 'mid-year provision change'* fee of £295 should the client 'instigate' a change of provider**
 - Annual fee of £75 a year to cover the Council's commissioning support costs; payable on the 1st April each year

*Definitions of 'New' and 'Change' in this context in Appendix B

**Subject to annual review.

The capacity of a client to arrange their own care and their family and support circumstances will be taken into consideration when applying these charges.

20. Service users are required to notify the Council as soon as possible if there is a change in circumstances which may affect the financial assessment. All changes in circumstances that would result in a revised assessed contribution which will mean charges being amended from the date of the change.

Income

21. Only income of the cared-for person will be taken into account in the financial assessment of what they can afford to pay for their care and support. Where this person receives income as part of a couple, the starting presumption is that the cared-for person has an equal share of the income. If any assets are held jointly, for example, a joint bank account, unless there is evidence to demonstrate otherwise, it will be assumed that the total amount is shared equally and the person will be treated as owning an equal share.
22. Income will always be taken into account unless it must be disregarded in accordance with the Regulations. In all cases, employed or self-employed earnings are fully disregarded.
23. Most of the benefits people receive will be taken into account unless they are

disregarded as below. However, if people are living at home they will always be left with enough income to cover daily living costs or to meet needs not being met by the Council. If they receive care and support in a residential care home they will be left with a personal expenses allowance to spend as they wish.

24. Income from the following sources will be fully disregarded:

- War Disablement Pension,
- The mobility component of Disability Living Allowance or Personal Independence Payments

□ The above list is not exhaustive and for further details of income that is either fully or partially disregarded see Annex C: Treatment of Income in the Care and Support Statutory Guidance. See [here](#).

25. People are expected to take advantage of all income available to them and assistance to maximise this will be available where needed. Following benefit maximisation advice, people who elect not to claim entitlement to allowances and benefits will be treated as receiving such income for the purpose of the financial assessment.

Capital

26. Capital taken into account, capital disregarded, and the value of capital and assets is as defined within the Care Act 2014 regulations, with additional guidance provided by the Care and Support Statutory Guidance

27. A person with capital or assets of more than the upper capital limit, other than the value of their main home, will be required to pay the full cost of their care and support. The upper capital limit for care and support at home is £23,250.

28. Where a person has capital at or below the upper capital limit they will be charged £1 per week for every £250 in capital between the two amounts, known as tariff income and represents an amount that the person is expected to use each week in meeting the cost of their care. Tariff income is calculated in accordance with the regulations. Any capital below the lower capital limit will be disregarded from the assessment.

29. In certain circumstances capital will be disregarded. The value of a person's main or only home will be disregarded in the following circumstances:

- Where the person is receiving care and support at home;

- If the person's stay in a care home is temporary and they intend to return to that property or they are taking reasonable steps to dispose of the property and acquire something more suitable
- Where the person no longer occupies the property but it continues to be occupied by a spouse or qualifying relative aged over 60 or incapacitated relative as defined in the Regulations and Guidance and the intent is not considered to be the avoidance of paying care charges.

Only a person's sole or main residence will be disregarded if any of the above circumstances apply. The value of any other land or property that is owned will be taken into account in the assessment.

For further details see Annex B: Treatment of Capital, Care and Support Statutory Guidance. See [here](#).

There may be some circumstances in addition to those listed above, when the Council considers it appropriate to disregard the value of a person's main residence in an assessment. This is called a discretionary disregard but must be balanced with the need to ensure that residents with assets are not maintained at public expense.

Treatment of Capital for persons living in a residential care setting

30. The financial assessment will take into account the value of any property that is owned, including the person's main or only home. If a person is considered to have assets, including a property, valued at more than £23,250 they will be expected to meet the full cost of their care.
31. If you own your own home, or have a beneficial interest in your home, from which you have left to move to a care home, we will check whether your property capital will be disregarded. The regulations and statutory guidance set out the circumstances in which property capital is always disregarded.

For example:

- If your spouse or partner still lives in the property – your property capital would be disregarded in the financial assessment for as long as your spouse/partner continues to live there.
- If you have a relative aged over 60, or a disabled relative who still lives in the property, the property would also be disregarded for as long as that relative, or relatives, were living there.

The regulations state who counts as a "relative" and the Statutory Guidance gives more information about these disregards.

32. Where capital is valued at more than £23,250, subject to meeting the eligibility criteria, a person will be offered the option of delaying the payment of some of their care costs and entering into a deferred payment agreement with the Council. In these

circumstances a person will still be expected to contribute towards the cost of their care from their income but can defer the rest of the payment until such as time as their assets are realised. If a deferred payment is not agreed, a person will be expected to meet the full cost of their care if they have assets valued at more than £23,250.

33. When the value of a person's assets, excluding their property, is below the upper capital limit, the value of their main or only home will be disregarded for 12 weeks in the following circumstances:
- When they first enter a care home as a permanent resident; or
 - When a property disregard other than for the 12-week period unexpectedly ends because the qualifying relative has died or moved into a care home.
34. The Council has the discretion to disregard property for other reasons and each case will be considered on an individual basis but this must be balanced against the duty to ensure that the value of a person's assets are not maintained at the expense of the wider public purse.

Deprivation of assets

35. Deprivation of assets is considered to mean that a person has intentionally deprived or decreased their overall assets (income or capital) in order to reduce the amount they are expected to contribute towards their care. This means that people knowing that they need care and support have deliberately tried to avoid or reduce the amount of charges they will be expected to pay, for example, by transferring their assets to a third party. Before deciding whether deprivation has occurred, the Council will consider:
- Whether avoiding charges was a significant motivation;
 - The timing of the disposal of the asset e.g. at the point the capital was disposed of could the person have a reasonable expectation of the need for care and support; and
 - Did the person have a reasonable expectation of needing to contribute to the cost of their eligible care needs?
36. It is up to the person to prove that they no longer have the asset otherwise they will be assessed as if they still had ownership. Where the person has transferred the asset to a third party and the authority believe this was to avoid or reduce charges, the third party will be treated as liable for the difference between what would have been charged and what is actually charged. As with any other debt the Council will consider using County Court proceedings to recover any debt owing. Further information can be obtained from our Deprivation of Assets Policy.

Personal Allowances

37. A personal allowance will be calculated for the individual. This will differ depending upon the care and support setting. For individuals in a care/residential setting, this will be equal to the Personal Expense Allowance, set by government each year. For care received in the individuals own home, a minimum income guarantee will be determined. Please refer to section 'Assessing Ability to Pay' for further details.

Expenditure

38. An allowance will be made for certain expenditure as set out within the Statutory Guidance. This is generally related to household expenses such as:
- a. Mortgage repayments - net of payments from the Department of Work and Pensions or a mortgage protection scheme
 - b. Rent payments – net of housing benefit/universal credit housing element
 - c. Council tax payments – net of council tax reduction
 - d. Water rates and metered water charges
 - e. Buildings insurance

The above list is not limited to or exhaustive.

Disability related expenditure

39. Allowance will be made for disability related expenditure (DRE) for care and support at home. Reasonable expenditure needed for independent living by the person, where they have little or no choice other than to incur that expenditure, will be allowed. This policy will ensure that assessed charges do not result in a person being left without the means to pay for any other necessary care, support or for other costs arising from their disability.
40. The council recognises that some people may not wish to discuss additional expenditure incurred due to their disability. A £10 disregard will be applied to all people in respect of these costs, regardless of whether the costs are actually incurred. This will ensure that the process of assessment is not made unduly complex for people.
41. The minimum £10 disregard will not prevent proper consideration of a person's full disability related expenses. Everybody will be given the opportunity to identify costs in excess of the £10 disregard and will be supported and given personal assistance in claiming such costs where applicable.
42. A list of possible disability related costs and examples of reasonable evidence requirements are found in Appendix A. The list is neither exclusive nor

exhaustive, discretion will need to be given on the level of costs claimed taking into account an individual's particular circumstances and reference will be made to standard amounts issued each year by the National Association of Financial Assessment Officers (NAFAO).

43. The Council may verify that items claimed for have actually been purchased, particularly for unusual items or where there is a high cost. Evidence of DRE will be requested at the Council's discretion. Where evidence is not available, the assessment will take into account the person's views and a request will be made for future receipts to be retained. If, despite a request to keep receipts, a person does not do so, and there is doubt about the expenditure, the cost will not be included in the assessment.
44. Costs claimed which arise from personal choice for a higher quality product or service than that provided by the council will not be taken into account. Where a reasonable alternative is available for a lesser cost, an amount equal to the lesser cost will be allowed for.

Assessing Ability to Pay

45. The person's chargeable income, upon which a charge can be made, will be calculated as follows for care and support at home:

Total of 'available income'
Less
 Minimum Income Guarantee
 Allowable Expenditure
 Disability related expenditure
= Chargeable income

The person's chargeable income, upon which a charge can be made, will be calculated as follows for care and support in a residential/nursing home setting:

Total of available income
Less
 Allowable expenditure
 Personal Expenses Allowance
= Chargeable income

46. The Council seeks to ensure that a person's independent living is not undermined by its charging policy. The intention of the Minimum Income Guarantee (MIG) and the Personal Expense Allowance (PEA) is to promote independence and social inclusion and ensure that people have sufficient funds to meet basic needs. The amount of MIG is dependent on various factors and each case will be based upon individual circumstances. The PEA is a set amount for all individuals. Both the MIG and PEA are set by government and reviewed annually.

47. Following a change in circumstances, a reassessment of ability to pay can be requested by the person or their representative at any time.
48. If the Council has reason to believe that a person has access to means held by a partner or spouse, other than those disclosed, the council may make a request for the partner or spouse to disclose his or her relevant resources. If there is no such disclosure, the council may consider that it is not satisfied that the person has insufficient means to pay for the service. In such circumstances the council will consider the case in the light of legal advice.

Couple assessments

49. Couples and civil partners will be given the option of being assessed for charges using only the client's income and capital or their joint income and capital. The council will determine which option is most beneficial to them where joint finances are given.

The Assessed charge

50. The assessed contribution will be equivalent to the person's ability to pay; that is 100% of Chargeable Income, or the actual cost of the care and support, whichever is the lower amount (known as a capped charge). The assessed contribution for short breaks will be in accordance with the regulations for those in residential or nursing accommodation, allowing for expenditure as set out in earlier paragraphs.
51. Parents and other members of an adult's family will not be required to pay the charges – except in certain legal circumstances, for example, where a family member may be managing the service user's own resources, or where a service user has died and money is owed to the Council from the estate. In this latter scenario the 'executor' or 'personal representative' will be required to pay for cost of the care outstanding from the estate monies.

'Light –touch' financial assessments

52. In some circumstances the Council will consider that a financial assessment has already been carried out and there will be no need to go through the full process. *The main circumstances* are:*
 - Where a person has significant financial resources and does not want to have a financial assessment
 - Where the Council is satisfied that the person can afford the charges due because their savings are clearly above the upper limit or any property taken into account is above the upper capital limit, or they would have

sufficient income to pay the full cost

- Where there is a small or nominal charge for a service which the person can clearly meet
- Where the person is in receipt of Benefits which demonstrate that they would not be able to contribute towards their care and support costs.

*Evidence of these circumstances will be required.

As part of the 'light-touch' assessment' the Council must be satisfied that the person is willing to pay for their care and support as long as that care is needed.

The Council will make it clear to the person when it carries out a 'light-touch' financial assessment and of their right to request a full assessment.

Direct Payments and paying charges

53. Direct Payments are money paid to people to meet their eligible support needs. The amount of the direct payment depends on their needs and the outcome of the financial assessment. They allow people to have more independence, choice and control by enabling them to arrange their own care and support.
54. If a person has eligible needs and, following a financial assessment, is entitled to funding to help them meet those needs, that funding will be via a Direct Payment unless the person does not want this or cannot have one for reasons stated in the legislation.
55. Our preferred arrangement is to pay Direct Payments via a Prepaid Account, net of the assessed charge.
56. If the Council arranges care and support for somebody and they are required to pay for some or all of their care and support charges, the Council will tell them about this clearly and will pay net of this amount and/or will collect the amount owed. This applies for each week that the Council pays for and is not dependent on when or whether support is actually organised. If a person fails to make their assessed contributions, the Direct Payment facility may be withdrawn.
57. The charge will apply from the start date of the service.
58. If a person is assessed as able to fund all of their care and is also entitled to receive support to manage their Direct Payment, though the net payment for care and support is zero, they may still have a Direct Payment account to cover the support fees.

Deferred Payment Agreements

59. Entering into a Deferred Payment Agreement allows a person to 'defer' or delay paying the costs of their care and support until a later date if they are moving into a residential home or supported living accommodation.
60. Deferring payment can help the customer delay the need to sell their home and provides peace of mind during a time that can be challenging for families as the customer makes the transition into care.
61. Where the Council does provide a deferred payment agreement it will levy a one-off administrative charge of £522.20 and an annual fee of £104.40 to cover the administrative costs incurred by the Council.
62. More information can be found on the Council website [here](#)
63. The Deferred Payment Agreement may not be the most cost-effective way of paying for care.
64. We are unable to advise on other products available on the market. We therefore strongly suggest that customers seek independent financial advice before purchasing our product to ensure they choose the most appropriate option for them.

Welfare benefits check

65. An integral part of the financial assessment will be to identify possible welfare options. Individuals will be signposted to DWP/Pension service for more detailed welfare benefits advice. This advice may include information about entitlement and assistance with the completion of claim forms may be provided where appropriate.

Information and advice

66. The Council will, as a minimum, provide information and advice throughout the financial assessment process and refer people for independent financial advice where needed, in line with its legal duties.

Third party top ups – choice of accommodation

67. In some cases, a person may choose a residential home that is more expensive than the residential or nursing fees the Council sets. The Care Act 2014 allows for this in order to give a person more choice in deciding where they wish to live.

68. The Council will want to know that you are willing and able to make the additional payments for the likely duration of any contract and will seek signed consent from the service user of this. Please refer to our information leaflet Choice of accommodation and third party top ups found here:

<https://edocs.southglos.gov.uk/3rdpartytopups/>

Reviews, Appeals and Complaints

68. People will be informed of their right to ask the council for a review of the charge which has been assessed. This may be because there has been a mistake in the assessment process, that the assessment process has not taken full account of their circumstances, or, if he or she considers that they cannot afford to pay it. Any request for a review should be submitted stating the reasons for review and supplying any supporting additional information.
69. The council will ensure the facility for a review is accessible to all and will ensure consistency on decisions. Information leaflets and correspondence notifying charges will include reference to the facility to ensure good practice.
70. People will be made aware of their right to an appeal if, following the outcome of a review, he or she still considers they cannot afford to pay.
71. People will be made aware of their right to make a formal complaint.
72. Services to meet assessed needs will not be refused or withdrawn if a person refuses to pay their assessed contributions. If a service user refuses to pay, the council will continue to provide services and the debt will be pursued in accordance with internal processes and procedures, including if necessary, through the civil courts.
73. Complaints about the financial assessment process or Adult Social Care can be made through the Adult Social Care complaints procedure by writing to:

Complaints and Freedom of Information Team:
 Freepost RTXL-YHGY-GSYS
 South Gloucestershire Council
 Children, Adults and Health - Complaints and FOI Team
 Council Offices, Badminton Road
 Yate, BRISTOL
 BS37 5AF
 Phone: 01454 865924
 Fax: 01454 865940
 Email: CAHfeedback@southglos.gov.uk

Appendix A – Costs of Disability

The following are recommended allowances for possible identified items and examples of reasonable evidence requirements prepared by NAFAO. These figures are produced annually and for 2018/19, a 2.3 % uplift has been applied based on the November 2018 CPI (consumer price index) rate.

ITEM	AMOUNT	EVIDENCE
Community Alarm System	Actual cost , if reasonable	Bills from or payments to provider
Privately arranged care Private domestic support	Actual cost where this is not provided as part of the care plan but the amount is reasonable and necessary for their care and support	Evidence of employment arrangement and/or legally correct payments to an employee under UK employment and tax law. Where agency arranged evidence of billing and payment.
Specialist washing powder or laundry	£3.85 per week	The assessment or care and support plan may identify a need. If not evidence from other sources and consideration of the nature and impact of any health problem or disability may provide a guide. Identify more than 4 loads per week
Special clothing or footwear/additional wear and tear to clothing and footwear. Additional cost for bedding	Reasonable amount for extra cost caused by disability	The assessment or care and support plan may identify a need. If not evidence from other sources, which may include medical evidence, and consideration of the nature and the impact of any health problem or disability may provide a guide. Evidence of purchase and payment.

Internet access	Reasonable amount for additional cost due to disability	Evidence that costs are higher due to disability. Evidence of purchase and payment.
Transport costs necessitated by illness or disability	Reasonable amounts over and above the mobility component of PiP or DLA. Where support with costs are available from other sources but have not been used this can be taken into account in considering reasonableness. For example transport to hospital appointments or council provided transport to a day centre.	Evidence of payment and purchase
Special dietary needs	Reasonable amount where demonstrated above average dietary costs	The assessment or care and support plan may identify a need. If not evidence from other sources, which may include medical evidence, and consideration of the nature and the impact of any health problem or disability may provide a guide. Details of special purchases, including evidence of payment
Gardening	Based on individual costs of garden maintenance	As privately arranged care
Wheelchair	£4.01 per week manual £9.74 per week powered	Evidence of purchase. No allowance if equipment provided free of charge
Powered bed	Actual cost divided by 500 (10 yr life) up to a maximum of £4.43 per week	Evidence of purchase if available
Turning bed	Actual cost divided by 500 up to a maximum of £7.76 per week	Evidence of purchase if available
Powered reclining chair	Actual cost divided by 500 up to a maximum of £3.52 per week	Evidence of purchase if available
Stair-lift	Actual cost divided by 500 up to a maximum of £6.27 per week	Evidence of purchase without DFG input

Hoist	Actual cost divided by 500 up to a maximum of £3.07 per week	Evidence of purchase without DFG input
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Appendix B – Definitions

CAPITAL

In general, this refers to financial resources and assets available for use, excluding income, for example property, bank accounts, post office savings, stocks and shares.

CHANGE

A change is when a client requests a new provider of services from their current provision on their own volition (not through a social care decision or provider led change). This definition is in respect to the 'mid-year' provision change fee and seeks to define what constitutes a 'change' that may be charged.

CHARGEABLE PERSONAL BUDGET

The value of the personal budget after adjustment to reflect services which are provided at less than full cost, for example short break services.

COMMUNITY BASED SERVICES

This includes home care (also known as domiciliary care), attendance at day care services and mentoring services which are delivered in the community.

DIRECT PAYMENTS

Payments made directly to an individual to allow them to purchase services to meet their care and support needs rather than services being provided through the Council.

THE GUIDANCE

Refers to the Care and Support Statutory Guidance issued under the Care Act 2014.

GUARANTEE CREDIT OF PENSION CREDIT

If income is below a certain level the guarantee credit makes up the difference for people who have reached the minimum qualifying age.

MINIMUM INCOME GUARANTEE

The non-residential financial assessment process will ensure that individuals retain a minimum level of income to cover their living costs. The residential financial assessment process will ensure that individuals retain an amount of income equivalent to the Personal Expenses Allowance.

NET DISPOSABLE INCOME

This is calculated by obtaining the difference between assessed eligible income and eligible expenditure.

NEW

A self-funding client is 'new' when in the last 3 months they have not received a social care service for which they have been charged by the Council.

PERSONAL BUDGET

The amount of money the local authority has agreed it will cost to fund the support to meet the needs identified in the approved care and support plan. The personal budget is made up of money from the Council and the amount that a person is financially assessed as able to contribute towards their support.

PERSONAL EXPENSES ALLOWANCE

This is the weekly amount that people in residential care receiving local authority financial support will be allowed to keep for personal use.

THE REGULATIONS

Refers to the Care and Support (Charging and Assessment of Resources) Regulations 2014.

SAVINGS CREDIT

This is intended to reward those people who have reached State Pension age who made provisions for retirement above the basic state pension. Those people reaching state pension age on or after 6 April 2016 may not be eligible.

SELF FUNDER

For the purposes of this policy, 'self-funder' is a client who fully funds their provision through non-capital means; savings, investments etc. It does not include those clients who have capital (a home or property) who become a 'deferred payment' client who will pay for care once their home or property has been sold.

TARIFF INCOME

Where individuals have capital over £14,250 and up to and including £23,250 (based on 2019-20 rates)¹ an assumed level of income (£1 per week for every £250 or part thereof) will be included in the financial assessment. This is called tariff income.

UNIVERSAL CREDIT

A means tested benefit for people with a low income.

UPPER AND LOWER CAPITAL LIMITS²

The capital limits set out at what point a person is able to access local authority financial support and how much support they receive. The capital limits for 2018/19 are:

Upper capital limit: £23,250

Lower capital limit: £14,250

Capital below the lower limit will be disregarded from the assessment.

If a person has assets above £23,250, they will be expected to meet the full cost of their care and support (subject to the maximum weekly charge for non-residential care).

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Appendix C - Schedule of rates proposed 1st June 2020 onwards*

Charges to clients for services commissioned on their behalf			
Area	Level / Type	2019-20*	Proposed 2020* onwards for new clients only
Day Care (per day)	Dementia	£96.30	Remove
(Also known as Building based support)	Learning Difficulties	£177.30	Remove
	Other	£66.20	Remove
	All types		£96.30
Domiciliary Care (per hour)	Community Based Support	£19.92	No change
Extra Care Housing (per week)			
Users before 5 Sep 2016	Low	£45.30	No change
	Medium	£132.00	No change
	High	£258.60	No change
Users from 5 Sep 2016	Entry	£32.80	No change
	Low 1	£103.30	No change
	Low 2	£169.20	No change
	Medium 1	£235.10	No change
	Medium 2	£296.20	No change
	High 1	£389.20	No change
	High 2	£521.70	No change
Arrangement Fee	Self-funders in receipt of a community-based service	£0	£295
Annual fee	Self-funders in receipt of a community-based service on 1 st April each year	£0	£75

Charges for services purchased from Adult Social Care			
Area	Level	2019-20	Proposed 2020 onwards for new clients only
Residential Care	Alexandra Way	£707.30	No change
Choices 4 You	Full day – no support worker	£46.60	No Change
	Half day – no support worker	£23.20	No change
	Full day – brings own support worker	£34.90	No change
	Half day – brings own support worker	£17.40	No change
Breakthrough	Hourly	£26.60	No change

**all these 2019/20 & 2020 charges will be subject to annual inflationary increases*