

# Factsheet



## Charging for non-residential services

### Introduction

When charging for services the Council must follow regulations issued by the Government. However, they can also make some decisions about their charging policy themselves and this factsheet explains the charges for services in County Durham.

If you have been assessed as needing a service from us and want to apply for help towards the cost, then a financial assessment must be carried out.

### What is a Financial Assessment?

A financial assessment is the way that we work out whether you are entitled to any assistance from the Council towards the cost of your service. If you choose not to disclose your financial details, you will be asked to sign a declaration agreeing to pay the full cost of your service.

A member of the Financial Assessment Team will arrange a financial assessment, usually by a pre-arranged telephone call to collect the information required to calculate your charge. As part of this process you will be offered a welfare benefits check and assistance to complete some claims for benefits to which you may be entitled. Where we are unable to assist with the application for a particular benefit we can refer you to one of our partner agencies for assistance.

You may have a member of your family or a friend present during the financial assessment if you choose, or you can arrange for an independent advocate to support you. If you prefer, you may visit our office so that the financial assessment form can be completed in your presence.

Any information given will be treated in the strictest confidence.

Financial Assessment & Benefits Officers are very experienced and well trained and are there to help and guide you through the process. Don't be afraid to ask any questions or raise anything that you are not sure about.

A Financial Assessment & Benefits Officer will usually complete the financial assessment form, but if you would prefer, **you** may complete the form with the assistance of the Financial Assessment and Benefits Officer. In either case, a copy of the completed form will be sent to you when you are notified in writing of the charge that you will be required to pay.

**A home visit will only take place under exceptional circumstances. In the event of a home visit, all staff carry identification with them so please check this before allowing anyone into your home.**

### Information sharing

The Welfare Reform Act 2012 and The Social Security (information sharing in relation to welfare services etc) Regulations 2012, enable the county council to access Department for Work and Pension (DWP) data directly.

The purpose of this access is to support the financial assessment process and to assist in some claims to state benefits that you may be entitled to.

This will also enable the council to deliver a more streamlined process by reducing the time taken to complete the financial assessment and the need for the customer to continually provide the same information.

### **What Information we will need during the Financial Assessment?**

Please ensure you have the following information available for the Financial Assessment and Benefits Officer:

- Details of all income
- State benefits payable to you  
(We will also need to know whether you have any claim for benefits being dealt with at the moment.)
- Private (occupational) pension
- Savings/capital
- Building society accounts
- Bank statements (inc. current accounts and Post Office accounts)
- Details of stocks and shares (PEP, ISA etc.)
- Details of any premium bonds owned
- Any other financial investment (including life assurance)
- Any other asset including details of properties owned (other than your main residence - we do not take into account the value of your home)

### Details of expenditure

- Rent
- Council Tax
- Mortgage details
- Disability Related Expenditure (details included at the end of this factsheet)

### **How do we work out how much you will have to pay?**

The Department of Health guidance details the minimum income levels required to cover daily living costs such as food, clothing, fuel bills, water rates, insurance, leisure activities, TV license, telephone and subscriptions for satellite/digital television etc. This is reviewed annually and is called your personal allowance.

In addition to your personal allowance we may consider other expenditure/disregards such as Disability Related Expenditure, Housing Costs etc.

When calculating your contribution towards the cost of your service, the formula we use is:  
Income **less personal allowance**/disregards = maximum assessed contribution/charge.

The amount you will be required to pay is either the full cost of your care package or the maximum assessed contribution, whichever is less. The most you could be asked to pay would be £441.53 per week.

The following are not taken into account when we work out how much you will have to pay:

- War Pension for veterans—in full
- War Widows Pension—first £10 disregarded only
- War Widows Supplementary Pension
- Mobility Allowance/Mobility Component of DLA/PIP
- Carers Allowance
- Wages/salaries/Tax Credits for Service User (partners/spouse **not** disregarded)

and an allowance will be made for the following:

- Mortgage Payments/Rent
- Council Tax
- Costs of Disability

### **Savings /Capital**

If you have savings under £14,250 your savings are disregarded for the purpose of the financial assessment and your contribution will be assessed based upon your income less expenditure.

If you have savings over £14,250 we will add £1.00 to your income for every £250 you have over £14,250 up to £23,250. This is called tariff income.

Example:

For someone with savings of £15,750.

The first £14,250 will be ignored, leaving £1,500.

We divide this remaining £1,500 by £250 which gives us 6. Therefore £6.00 per week tariff income will be added to your income for financial assessment purposes.

If you have capital of £23,250 or over you will not be eligible for any financial assistance from the Council and therefore you will be responsible for paying the full cost of the service you receive up to a maximum of 441.53 per week.

### **What about other expenses you might have?**

The minimum income/personal allowance set by the Government is expected to cover your basic weekly costs such as food, clothing, heating and other essentials. Therefore we **cannot** take any of the following into consideration:

- Water rates
- Insurances
- Loans including hire purchase and catalogues
- Pets
- Fuel bills (but see special circumstances)
- Television licence etc.
- Telephones & Broadband (see special circumstances)

### **When will you find out how much you will have to pay?**

In most cases we will be able to tell you how much you will have to pay straight away. You will also be notified in writing and have a copy of the financial assessment form sent to you. All charges will be backdated to the commencement of service.

If you feel that the charge is more than you can afford to pay, you have the right to appeal. This will be carried out by a senior member of staff, not previously involved in the financial assessment, and you will be informed of the outcome in writing within three weeks from receipt of your appeal.

### **What if you do not agree with the amount you have been assessed as having to pay?**

If you are unhappy with the way the financial assessment has been carried out you may appeal in writing to the Financial Assessment Team.

If you are still not satisfied you can use the official Complaints Procedure. You can obtain a copy of this from your social worker or from the Council's website [www.durham.gov.uk](http://www.durham.gov.uk).

### **Special circumstances**

The council can make special allowances if you have additional expenses caused by your disability. This is called Disability Related Expenditure. This may include things like:

- Community alarm systems
- Laundry costs or bedding because of incontinence
- Heating costs over and above the national average
- Specialist disability equipment
- Privately paid for care, cleaning, domestic help or gardening

The Financial Assessment & Benefits Officer will ask you questions to see if you qualify for any extra allowances and we will need to see some evidence that you do have increased expenses. For example if you think you have extra heating costs, we will need to see your last four electricity or gas bills. We can only make allowances when we are sure that you qualify.

**Any special allowances for additional disability-related expenditure can only be made for circumstances where these are detailed in the care plan.**

### **What happens about other people you live with?**

If only one member of a household needs these services, only that person's financial details should be taken into account. However some state benefits are paid as a couple and in these circumstances we would carry out the assessment on that basis.

### **How will I pay my charges?**

The preferred method of payment is Direct Debit. Alternatively, the council can send you an invoice every four weeks which can be paid in any of the following ways:

1. At the Post Office/PayPoint with the invoice
2. By debit card (details are provided on the invoice)
3. By telephone or online banking (details are provided on the invoice)
4. Via the council's website (details are provided on the invoice)
5. By returning the payment slip with a cheque to the address supplied
6. By Paypal

All charges will be backdated to the commencement of service.

### **Day Care charges and Transport**

Charges will apply for non-attendance for periods of up to four weeks as the day care place and transport are pre booked and costs of the service are still incurred. Therefore you will be required to make your usual contribution towards the cost of the place held open for you.

Where there is a planned absence but the place is held open for you to return, the service cost will still be incurred and therefore a continued contribution from the you is required.

Where you wish to cancel a day care place or transport, or where you no longer require the service for any other reason, there is a two week notice period unless the placement is cancelled in the first 6 weeks, in which case, only 1 week's notice is required. This is the arrangement currently in place with the independent sector providers for service cancellation.

There is no charge made when the service is not available. For example on bank holidays, and if the centre is closed or if transport was not available due to bad weather.

Charges for lunch and refreshments are outside the scope of the financial assessment.

### **Support and recovery**

Charges will be waived for a period of up to six weeks. If the service continues after six weeks then there will be a charge for this service. Charges will also apply if a planned session is cancelled at short notice.

### **Home care**

You will be required to give two weeks notice to cancel a service otherwise charges will be incurred. For example, if one week's notice is provided you will still be charged for the remaining week of the two week notice period.

If cancelling on a one-off basis please refer to your care provider for details of notice period required. If notice is not given then charges will be incurred.

### **Intermediate care/reablement**

These services are free for a period of **up to** six weeks where specific qualifying criteria are met.

If your service continues after the period of intermediate care or reablement there will be a charge for this service.

### **Two care workers at a visit**

If you require two care workers at a visit the cost of both care workers will be included when calculating the service user's costed care package.

### **Non-residential care services and respite care in a residential care home**

If you have respite care in a residential care home and a non-residential care service on the **same day**, you will be charged the higher of the two contributions.

If you receive residential care and non-residential care services in the **same week**, you will be charged for your individual services. However in total, this will be no more than your assessed maximum weekly charge for the higher of the two services.

If you pay full fee for services, you will be charged the full cost of both residential and non-residential services received.

### **What happens if someone refuses to pay?**

The Government has said that if someone has been assessed as needing a service, that service should not be withdrawn even if he or she refuses to pay the charges. However, if someone refuses to pay we can instigate Court proceedings to recover the money they owe for services they have received.

**Before you take any decision to refuse a service because of the charges you should discuss this with your social worker. If you have a query regarding your charges you should get in touch with the Financial Assessment Team.**

**What if your circumstances change?**

To take account of increases in benefits, private pensions and the cost of living we will review your charge in April every year. This is known as a financial re-assessment.

If you have any savings that have been included in the financial assessment you can request these are reviewed every six months to take account of any changes. Your contribution may go up or down as a result of the reassessment.

If your financial circumstances change following a financial assessment you must contact us as soon as possible as this may affect your contribution. Failure to do so could result in increased charges being backdated.

<b>Disability Related Expenditure</b>	<b>Amount</b>	<b>Evidence</b>
Community alarm system	Installation Costs (calculated over a 12 month period) Actual weekly cost, if reasonable	Bills from or payments to provider
Privately arranged care	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.
Private domestic help	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	As privately arranged care
Specialist Laundry/ washing powder	£3.92per 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 four loads per week
Special Dietary Needs	Discretionary. 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
Special clothing or footwear/ exceptional wear & tear	Reasonable amount for extra cost due to disability. Discretionary as may not be more costly or required more frequently than usual	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 purchases, payments and receipts
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
Gardening	Discretionary based on individual costs of garden maintenance	As privately arranged care
Wheelchair/mobility scooter	Actual cost divided by 500 (10 year life) up to a maximum of £4.08 per week manual £9.92 per week powered	Evidence of purchase. No allowance if equipment provided free of charge
Powered bed	Actual cost divided by 500 (10 year life) up to a maximum of £4.51 per week	Evidence of purchase if available
Turning bed	Actual cost divided by 500 (10 year life) up to a maximum of £7.90 per week	Evidence of purchase if available
Powered reclining chair	Actual cost divided by 500 (10 year life) up to a maximum of £3.58 per week	Evidence of purchase if available
Stair-lift	Actual cost divided by 500 (10 year life) up to a maximum of £6.38 per week	Evidence of purchase without DFG input
Hoist	Actual cost divided by 500 up to a maximum of £3.13 per week	Evidence of purchase without DFG input



Costs associated with holidays – once per year	Additional costs as a result of a disability such as ground floor room with wheel chair access would allow difference between that room and a standard room; additional leg room on flight etc.	Evidence of booking and costs
Other costs	Discretion in consultation with social worker and reference to the care plan	Evidence of expenditure
Social Care Activities	<p>Social care activities are distinct from leisure activities. They must be included in the Care Plan/social activity plan as essential to meet the care need.</p> <p>Actual cost over a 3 month period is divided by 13 weeks up to a maximum of £10.00 per activity.</p> <p>Leisure activities (e.g. cinema visits, access to entertainment/events, swimming etc) are not allowable and are either accessed free via the local community or funded by the service user.</p>	Evidence of purchase over a three-month period.
Cost of meals for carers/befrienders when supporting a service user as part of a social care activity	<p>Discretionary as part of a Social Care Activity. This must be detailed in the Care Plan.</p> <p>Clarification of why it is necessary for the cost of the carer's meal to be included.</p> <p>A maximum of £5.00 per meal.</p> <p>Meals are <b>not</b> allowable where Durham County Council funded care provision is in place for the same time period (e.g. day care).</p>	Evidence of purchase over a three-month period.
Funeral Plans	<p>Funeral Plans are only allowable if taken out and paid in full prior to receiving a chargeable service.</p> <p>Funeral Plans are not an allowable expense if taken out after the start of a Service or if paid by instalment. Under such circumstances the Service User is expected to fund the cost of the Funeral Plan from savings or capital.</p>	Evidence of date of purchase

Additional heating Costs	Actual cost less average heating costs – see table below	Evidence of bills of last year
--------------------------	--	--------------------------------

Average heating costs	Annual cost
Single person - Flat/Terrace	£1,256.42
Couple – Flat/Terrace	£1,655.96
Single person – Semi Detached	£1,334.50
Couples – Semi Detached	£1,757.37
Single – Detached	£1,622.51
Couples – Detached	£2,138.66

### Further information

If you would like a copy of the formal Charging Policy approved by the council, please contact:  
Durham County Council – Financial Assessment Team  
PO Box 257  
Stanley  
DH8 1GL

Tel: 03000 268 232

or visit our website: [www.durham.gov.uk](http://www.durham.gov.uk).

### Feedback

We are always interested in hearing the views of service users on our charging policy, the service provided by the Financial Assessment Team and the ways you can pay your charges. If you wish to make a comment you can write to us at the address above.

Information correct at April 2021. Next review April 2022



Need help finding the right care and support? This free online resource provides a wealth of information and services making it easier for you to make plans now and in the future [www.durhamlocate.org.uk](http://www.durhamlocate.org.uk)

Please ask us if you would like this document summarised in another language or format.

03000 268 232

**AHS20149** Adult and Health Services