

Paying for Care in a Residential or Nursing Home

2016-17



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About this booklet

You should read this booklet if you are a Richmond resident or you manage the finances for someone who:

- May be going to live permanently in a residential or nursing care home;
- May be going to live in a residential or nursing care home on a short-term basis;
- Is currently living in a care home and paying their own fees but wants to know if and when they are eligible for financial support.

This booklet does not apply if you are going to a care home for respite care, in which case you should read our booklet 'Paying for adult social care home support'.

The information in this booklet provides general guidance only. It does not cover all circumstances and it is not a statement of law. You should always obtain further advice from the Council regarding your particular circumstance and from an independent financial advisor where appropriate. You will find some useful contact details at the back of this booklet if you need independent advice.

If you qualify for help with your fees the Council will be responsible for your funding arrangements. If you think that you may need financial help with paying the fees for your care home, please speak to your Social Worker. If you do not have a Social Worker please speak to our Access Team.

We will only be able to help you with your care home fees if a Care Needs Assessment shows that you need care that can only be provided in a care home.

If you have any questions, or you would like more specific advice on any point, please contact your Social Worker or contact our Access Team on **020 8891 7971**.

SECTION 1

Understanding residential financial assessments

What is the legislation?

Councils have to follow Government regulations and guidance when calculating how much people will have to pay for care in a care home. The regulations and guidance that have been derived from the Care Act 2014 are:

- Care and Support (Charging and Assessment of Resources) Regulations 2014
- Care and Support Statutory Guidance issued under the Care Act 2014 by the Department of Health.



Who pays for care in a care home?

If you need to move into a care home there will be a charge for your accommodation and care. We carry out a financial assessment to determine whether you need to pay the care home fees in full or in part.

- If you are able to pay the full fees yourself, you will need to make your own arrangements directly with the care home.
- If you are unable to pay the full fees yourself, we will arrange a contract with the care home to pay your fees. We will need to carry out a financial assessment to work out how much you will pay towards the cost of your care.
- If you receive aftercare services provided under section 117 of the Mental Health Act 1983 or if you are assessed as being eligible for NHS Continuing Healthcare, you might not need to make a contribution towards the cost of your care. Your Social Worker will discuss this with you at the time your care is arranged.

SECTION 2

The Financial Assessment



You will be responsible for paying your full fees if:

- You have more than £23,250 in savings or assets;
or
- Your weekly income is greater than the weekly fees.

If your total savings and assets are valued at less than £23,250 and your income is less than the weekly care fees, the Council will carry out a financial assessment to work out how much you can afford to pay towards your care fees.

We will ask you to complete a financial assessment form giving details of your income, savings and other assets. You will need to provide documentary proof of your income, savings and assets such as benefit award letters, bank statements, pension payslips, and building society books. We will check to see that you are receiving your full benefit entitlement. If we think that you are entitled to any additional state benefits we will advise you of this.

If you choose not to provide us with financial information then you will need to pay the full cost for the care home.

INCOME

How is my income treated?

The Council will calculate how much you will need to pay for your care based on your income and assets. Most of your income has to be used to pay for your care.

By income, we mean any money you receive, for example:

- State Pension
- Widow's Pension
- Private pensions and pensions from former employment
- State benefits and allowances
- Charitable and voluntary payments
- Maintenance payments and money from friends or family
- Money from certain types of trust
- Payments from abroad; and
- Other payments made to you, for example, income you may get from a lodger.

This list does not cover all the possible types of income and is only a guide.

We ignore any Child Tax Credit and the mobility component of Disability Living Allowance or Personal Independence Payment (PIP). Certain war-related benefits and charitable payments are partially ignored in the financial assessment.

We will ignore half of your occupational or private pensions if you pay this amount to your spouse or civil partner if they are still living at home. However, you are advised to seek welfare benefits advice about the impact this may have on the benefits of your spouse or civil partner since they will have to declare it as income on any benefit claim.

CAPITAL

How is my capital treated?

- If you have capital of £23,250 or more you will have to pay the full fees charged by the care home.
- Any capital below £14,250 is ignored for financial assessment purposes.
- If you have capital over £14,250, we will assume an income of £1 per week for every £250 up to the £23,250. This is known as 'tariff income'.

What we mean by capital

By capital, we mean any accounts, savings, shares, stocks or other investments you have. If we are paying towards your fees, we will work out how much capital you have.

What we count as capital

The following is included as capital:

- Bank and building society accounts
- Post Office accounts
- National Savings Certificates
- Premium Bonds and income bonds
- Stocks, shares and other investments
- Individual savings accounts (ISAs)
- Unit trusts
- Cash
- Property or land
- Money that is yours that someone else holds for you
- Funds held by the Court of Protection or your Deputy; and
- Any capital or property held abroad.

This list is only a guide and does not cover all possible types of capital.

We do not count some types of capital when we assess your total capital.

For example, we ignore:

- Personal belongings
- Social Fund payments
- Backdated payments of certain benefits

We do not include things like interest on savings or share dividends as part of your income, but we will treat the amount of money invested as capital.

We are not able to ignore the value of items such as personal belongings if you have bought them to reduce or avoid your responsibility for paying for residential or nursing care.

Capital held overseas

We will ask you to provide details of the asset to determine its value. We will make a reasonable allowance for the cost of transferring it to the United Kingdom, if necessary.

Joint Assets

If you have savings or assets held jointly with another person, or in a joint account, half is assumed to be yours unless evidence is provided to the contrary.

If you have savings or capital which you hold jointly with your partner, we will assume you have equal shares, unless evidence is provided to the contrary.

Capital or property that is given away

It is against the law to intentionally dispose of assets including property in order to reduce the amount you are charged towards your care. If this happens, we may calculate your assessment based on the assumption that you still have these assets.

SECTION 3

Questions you may have



Will I be left with any money for myself after paying charges?

Yes, when working out your contribution, we will leave you with an amount of money called your Personal Expenses Allowance. This amount is set annually by the Government and is currently £24.90 per week. The income you have over this amount will go towards covering your care costs.

However, you are allowed to keep:

- Any Disability Living Allowance mobility component you are getting
- Up to a maximum of £5.75 per week if you are in receipt of Pension Credit Savings Credit
- £5.75 per week if you are not eligible for Pension Credit Savings Credit because your income or savings is considered to be too high.
- If you have a spouse or civil partner you can pass 50% of any occupational or private pension on to them rather than it being included in the financial assessment.

You will never pay more than the actual amount of the fees and you will never be left with less than the amount of the Personal Expenses Allowance.

So, for example, if your weekly income is Pension Guarantee Credit of £155.60 per week and the care home fees are £650.00 per week, you will keep £24.90 and pay the remaining £130.70 of your income to us. The rest of the fees, £519.30 per week, will be paid by us.

If you own a property and enter into a deferred payment agreement with us to defer your care fees against the value of your property then you will receive a disposable income allowance (DIA) rather than a personal expenses allowance. The DIA is set at £144.00 per week and can be used towards the upkeep of your property.

How will I know what my contribution will be?

When we have worked out your contribution, we will write to tell you how much you have to pay. Usually, we will pay your fees to the care home and you will pay your contribution to us. We will let you know if this is not the case.

Will my contribution change?

Your contribution will change in April each year because your state benefits and pensions will change. We will write to you about this a few weeks before.

You are advised to contact the Financial Assessment Team if your financial circumstances change, for example if your income changes or if you inherit some money, as we will then need to review the amount you have to pay.

Full contact details are on the last page of this leaflet.

What if I own my own home?

If you own your home and enter permanent residential care, we will ignore the value of the property if any of the following people live there:

- Your partner
- A family member aged 60 or over (depending on how long they have lived in the property and whether they own a property elsewhere)
- A family member under 16 whose care you are responsible for
- A family member who is ill or disabled (who would qualify for an incapacity or disability benefit- evidence will be required)
- We may also disregard the value of the property in exceptional circumstances.

If you have below £23,250 in savings, enter permanent residential care and your property is not occupied by any of the people listed above, the value of your property will be included in the financial assessment and treated as capital available to pay your care fees.

If you move into a care home on a short-term basis, the value of the property you live in will not be taken into account. If you own any other property or land, this will be taken into account in the financial assessment.

Jointly owned property

If you jointly own property with someone else the value of your share in the property will be taken into account unless one of the disregards applies.

Will I have to sell my home?

We ignore the value of your home during the first twelve weeks of your permanent stay in a care home. This period is called the 'Twelve Week Property Disregard' period and this period allows you time to consider the options available. For example, renting out or selling your property, applying for a Deferred Payment Agreement or arranging to fund your care by independent means. You should always seek independent financial advice about the options for funding your care. Please see our leaflet "Paying for your own care and support".

During the Twelve Week Property Disregard period you will need to pay an assessed contribution from your income and any savings you have over £14,250.

If you have savings of more than £23,250, you would not be entitled to the Twelve Week Property Disregard.

After the twelve weeks, we will take the value of your home into account as part of your capital. This means you will be assessed as having over the £23,250 capital limit and you will therefore need to pay your full care fees.

If you sell your home within twelve weeks, the money you get from the sale will be taken into account from the date of sale.

What is a Deferred Payment Agreement?

Deferred payment agreements are designed to prevent people from being forced to sell their home in their lifetime to meet the cost of their care. Local authorities must offer them to people who meet the criteria and who are able to provide a first charge over their property.

For further details about a deferred payment agreement, please see our booklet entitled "What is the Deferred Payment Scheme?"



Short term placements

If you have a short stay in a care home to give your carer a break, this will be called Respite Care, and the amount that you will need to pay will be worked out in the same way as for care you receive in your own home. Please see our booklet "Paying for Adult Social Care Home Support" for more information.

If you need the short stay because of your own needs, we work out how much you will need to pay in the way explained below.

If you have savings of £23,250 or more, or your weekly income is greater than the weekly fees, you will need to pay the full cost of your care.

If your total savings are less than £23,250 per week and your income is less than the weekly care fees, we will carry out a financial assessment to work out how much you can afford to pay. Usually this means that you will be left with the standard Personal Expenses Allowance of £24.90 per week. However, we will also ignore any Disability Living Allowance or Attendance Allowance that you get and we will allow for certain home expenses, such as rent, water charges and property insurance. We also ignore the value of your main or only home if your stay in the care home is short-term.

If you choose not to provide your financial information, you will have to pay the full fee for the care home.

What is self-funding?

If your total savings are more than £23,250 or if your weekly income is greater than the care home fees, you will need to pay the full cost of your care yourself. We call this "Self-Funding". If you are self-funding you should be able to claim Attendance Allowance or Disability Living Allowance care component.

Please see our leaflet "Paying for your own care and support".

What is fully funded NHS Continuing Healthcare?

If you have complex long term health care needs and you are assessed as meeting the criteria for "NHS Continuing Healthcare", the NHS will fully fund your nursing home placement. This means that you will not need to contribute towards the care home fees and neither will the Council.

If your Social Worker has assessed you as needing nursing care, they will ask the Continuing Care Panel to decide whether you meet the criteria for full NHS funding. However, if you need nursing care you will usually only receive a contribution towards your fees from the NHS.



Registered Nursing Care Contribution (Free Nursing Care)

This is a contribution that the NHS makes to cover the nursing care element of the fees in a nursing home. The contribution goes towards the care which is provided by registered nurses employed at the nursing home. The amount is revised annually and applies to all nursing home residents whether or not they receive Council funding. This means that if you are paying the full cost of your fees you will not have to pay for the nursing element of your fees.

If we pay your fees, the fees we contract for will not include the Registered Nursing Care Contribution.

What happens to my benefits?

When you move into a care home your entitlement to benefits may be affected. You should inform the relevant Department for Work and Pensions Office and the Council Tax and Benefits Office promptly of all stays in a care home.

The rules around payment of benefits in a care home are complex and so you should contact the Department for Work and Pensions for advice about your own situation. There are examples in section 4 to help show how benefits may be affected.

SECTION 4

Examples for Paying for Care in a care home

(All examples below are for guidance purposes only and quote the weekly figures unless stated)

Example 1

I have savings of £10,996 and a State Pension of £119.30 per week. Because I have savings of less than £23,250, I will not need to make a contribution from my savings. However, because my income is below the Pension Credit minimum, I will be able to make a claim for Pension Credit. I do not have to pay any Council Tax or Rent, but I have to pay water charges of £3.50 per week.

Taking into account the Pension Credit that I can claim, I will be able to pay £127.20 per week for the first six weeks and £130.70 per week towards my fees after that.

Financial assessment:

	First 6 weeks	After 6 weeks
State Pension	£119.30	£119.30
Pension Credit	£36.30	£36.30
Total Income	£155.60	£155.60
Less Personal Allowance	£24.90	£24.90
Less water charges	£3.50	-
Total Deductions	£28.40	£24.90
My Weekly Contribution	£127.20	£130.70

Example 2

I have savings of £17,009.00, a State Pension of £119.30 per week, Attendance Allowance of £82.30 per week and a private pension of £195.00 per month. I will not be able to claim the Guarantee Credit element of Pension Credit. I moved into the care home straight from my home rather than from hospital, so I will need to pay £207.20 per week for the first four weeks, £124.90 per week for the next two weeks and £151.40 per week towards my fees after that.

Financial Assessment:

	First 4 weeks	Next 2 weeks	After 6 weeks
State Pension	£119.30	£119.30	£119.30
Private Pension	£45.00	£45.00	£45.00
Attendance Allowance	£82.30		
Tariff on savings	£12.00	£12.00	£12.00
Total Income	£258.60	£176.30	£176.30
Less Personal Allowance	£24.90	£24.90	£24.90
Less Council Tax	£10.00	£10.00	
Less Rent	£13.00	£13.00	
Less Water charges	£3.50	£3.50	
Total Deductions	£51.40	£51.40	£24.90
My Weekly Contribution	£207.20	£124.90	£151.40

If I was receiving short-term care, my assessed contribution would be £124.90 per week.

Financial Assessment:

State Pension	£119.30
Private Pension	£ 45.00
Tariff on savings	£ 12.00
Total Income	£176.30
(Personal Allowance	£ 24.90
(Council Tax	£ 10.00
(Rent	£ 13.00
(Water charges	£ 3.50
Total Deductions	£51.40
My weekly Contribution	£124.90

Example 3

I have savings of £15,405, a State Pension of £95.48 per week and a private pension of £487.98 per month. My husband is still living in our home. I have chosen to pay half of my State Pension to my husband to help him pay for home expenses, so this is disregarded from the financial assessment calculation. I had been in hospital for five weeks and I then moved straight to the care home. My Attendance Allowance has already stopped. I will need to pay £119.39 per week for the first six weeks and £126.14 per week towards my care home fees after that.

Financial Assessment:

	First 6 weeks	After 6 weeks
State Pension	£95.48	£95.48
Private Pension	£112.61	£112.61
Tariff on savings	£5.00	£5.00
Total Income	£213.09	£213.09
Less Personal Pension	£24.90	£24.90
Less 50% of private pension	£ 56.30	£ 56.30
Less Savings Disregard	£ 5.75	£ 5.75
Less 50% of water charges	£ 1.75	-
Less 50% of Council Tax	£ 5.00	-
Total Deductions	£93.70	£86.95
My Weekly Contribution	£119.39	£126.14

Example 4

(Please note- for the purpose of this example only we have assumed the care home fees to be £750 per week).

I have savings of £16,705.94, I receive a state pension of £119.30 per week and I have a private pension of £787.39 per month. I own a property, which will be disregarded for the first twelve weeks of my stay in a care home. I have taken independent financial advice and I have now applied for a deferred payment agreement to cover my fees after the 12 week property disregard period has ended. Once the deferred payment agreement commences I receive a disposable income allowance of £144 per week rather than a personal allowance of £24.90. This can be used to help with the upkeep of my property.

Financial Assessment:

	First 4 weeks	Next 2 weeks	After 6 weeks
State Pension	£119.30	£119.30	£119.30
Private pension	£181.71	£181.71	£181.71
Attendance Allowance	£82.30	-	-
Tariff on savings	£10.00	£10.00	£10.00
Total Income	£393.31	£311.01	£311.01
Less Property insurance	£5.00	£5.00	-
Less Council Tax	£10.00	£10.00	-
Less Water Charges	£4.00	£4.00	-
Less Personal Allowance	£24.90	£24.90	£24.90
Less Savings Disregard	£5.75	£5.75	£5.75
Total Deductions	£49.65	£49.65	£30.65
My Weekly Contribution	£343.66	£261.36	£280.36
Council Contributes	£406.34	£488.64	£469.64
Total Fees	£750.00	£750.00	£750.00

Financial Assessment once deferred payment commenced:

State Pension	£119.30
Private pension	£181.71
Attendance Allowance	£ 82.30
Total Income	£383.31
Less Disposable Income Allowance	£144.00
Total Deductions	£144.00
My Contribution from income	£239.31
My Contribution against property (deferred payment agreement)	£510.69
Total Fees (My Total Weekly Contribution)	£750.00

SECTION 5

Is there anything else that I should be aware of?



Benefits

Attendance Allowance and Disability Living Allowance

Payments of Attendance Allowance and Disability Living Allowance care component will stop four weeks after you move to a care home. However, if you moved to a care home from hospital, the time that you were in hospital will also count towards the four week period.

- Attendance Allowance and Disability Living Allowance care component remain in payment if you are paying the full care home fees yourself.
- Attendance Allowance and Disability Living Allowance care component may be paid if you are either awaiting the sale of your property or if you have a Deferred Payment Agreement with us. However, for the twelve week property disregard period, the normal four week rule applies.
- Disability Living Allowance mobility component continues to be paid and we ignore it when we work out how much you will need to pay towards your fees.

Housing Benefit and Council Tax Reduction

- These benefits can usually be paid up to the date of the six week review meeting with your social worker.

Benefit entitlement is different when a nursing home placement is fully funded by NHS Continuing Healthcare- you should take advice.

Remember if you are in rental accommodation you will need to end your rental agreement. Your social worker should talk to you about this.

Third Party Top Up Payments and Choice of Accommodation

You have the right to choose to live in any care home in England and our social care team will be able to give you a list of all of the care homes to choose from. You may wish to choose to live near where you are living now, move to a different area to be closer to your family, or perhaps move to a specialist home such as one run by a religious organisation.

There are special cross-border arrangements if you wish to live in accommodation in Wales, Scotland or Northern Ireland and you should seek advice from social work staff if you think this is something you are interested in.

There are conditions which need to be met for you to have your choice of care home, which are as follows:

1. Suitability of Accommodation

The care home that you choose needs to be registered to meet the needs that you have. Social work staff will advise you which types of care home are suitable to meet the needs that are set out in your care and support plan.



2. Cost

The Council will agree a “usual cost” that it is able to pay to meet your care needs and it will not usually be able to pay the full amount of your care home placement if the care home charges are more than this.

If you wish to choose a care home that charges more than the Council’s “usual cost” your family or someone else such as a charity must pay the difference between the care home’s weekly charge and the Council’s “usual cost”. These are known as Third Party Top Ups.

If you choose a care home outside of Richmond we will pay the “usual cost” that has been set by the local council in that area but there may still be a third party top up required.

3. Terms and Conditions

The care home that you choose must agree to contract with the Council to provide you with accommodation subject to the Council’s usual terms and conditions.

If you are in Hospital

You have all of the rights set out in this leaflet if you are going to move from hospital to a care home, but there are also some rules that must be followed.

Once the medical staff are sure that you can be discharged from hospital the law requires that the Council must arrange your move within a very short period. If the care home that you choose does not have a place available, the hospital will not be able to allow you to stay in hospital until a place becomes available. You will have to choose a place in another care home or talk to your social worker about what alternative arrangements can be put in place.

Your Right to Choose More Expensive Accommodation and Top Up Payments

Care homes have a right to set a weekly fee that is more expensive than the “usual cost” that the Council has agreed. There are reasons why a care home may cost more than another such as the setting where the room has good views; or for commercial business reasons; or because it considers it provides accommodation of a superior standard with better facilities such as a larger room.

You can choose to live in a care home that costs more if you wish. If you do, a third party such as your family, a friend or a charity must be willing and able to make a top up payment to cover the difference between the care homes fees and the Council’s “usual cost” and the difference is the **Third Party Top Up**.

It is very important that you are aware of the following:-

- You cannot pay the difference yourself from your income or savings as all of your income is taken into account in your financial assessment for your weekly contribution towards the care home cost. (During a 12 week property disregard you may be able to pay your own top up from income or capital that is disregarded in the financial assessment).
- Any change to your income, such as pension increases, will not change the amount of the third party top up.
- The Council will increase its "usual cost" from time to time to recognise increased costs but cannot guarantee that the care home will increase its costs at the same rate.
- The third party top up will always be the difference between the care home fees and the Council's "usual cost".
- The person paying the top up should be aware that the top up amount may vary as providers review their fee levels.
- The third party will need to sign an agreement that they are willing and able to meet the difference in cost and will continue to do so throughout your stay in the care home.
- If the third party is unable to continue to pay the difference you may have to move to another room within the care home or to another care home that charges fees that are within the "usual cost" that the Council is able to pay.

What happens if I transfer my assets to someone else?

It is against the law to dispose of or give away your assets or income with the intention of reducing the amount you have to pay for your care. This is called deprivation of assets.

If we believe that you have deliberately given away income or assets to reduce or avoid the amount you need to pay, we can treat you as still having that income or those assets. These will be known as "notional income" or "notional capital" and we will include their value when we work out how much you will need to pay. We also have powers to pursue people to whom you've transferred assets.

You should always seek independent financial and legal advice before making a decision.

Can I appeal against the assessment?

Yes you can. If you think the assessment has not fully taken into account all your circumstances, you can ask for another assessment. If you are still not satisfied, you can ask for a review.

For information on how to do this, please contact us.

Can someone help me to look after my money?

If you are unable to manage your own finances, you may ask a trusted friend or family member to act on your behalf.

Alternatively, you may want to consider seeking advice regarding Lasting Power of Attorney. A solicitor or the Office of the Public Guardian will be able to advise you about this. You can contact the Office of the Public Guardian on 0300 456 0300 or visit their website www.gov.uk/government/organisations/office-of-the-public-guardian

If you no longer have capacity to deal with your own finances when you move into a care home, someone else will need to deal with your finances in an official capacity:

- If you gave someone Lasting Power of Attorney for property and financial affairs while you still had capacity, they can continue to use it once you lose capacity unless you stipulated to the contrary
- If you gave someone Enduring Power of Attorney while you still had capacity, they can continue to use it once you lose capacity if they register it with the Office of the Public Guardian
- If your only income is state benefits and you do not own property or significant assets, a third party can apply to the Department for Work and Pensions to become an Appointee.
- If you have income other than state benefits, or you own a property or significant capital and you have already lost capacity, the only option is for a third party to apply to the Court of Protection to become your Deputy.

Independent Financial advice

You should always consider seeking independent financial advice. The Council does not keep a list of independent financial advisers, but you can get further information from the Government website: www.moneyadvice.service.org.uk/en

You can also find further information regarding independent financial advice in our leaflet "Paying for your own care and support".

SECTION 6

Glossary of terms for financial assessment purposes

Attendance Allowance

This is a disability benefit that can be claimed if you are aged 65 or over and need help with personal care or supervision to keep you safe. There are two rates of Attendance Allowance depending on how your disability affects you. The lower rate – if you need help with personal care frequently or supervision continually throughout the day only, help with personal care or someone to watch over you during the night only, or someone with you when you are on dialysis. The higher rate – if you meet both a day and a night condition for the middle rate, or if you are terminally ill and claiming under special rules. You can get Attendance Allowance even if no one is actually giving you the care you need and even if you live alone.

Capital

This is any savings, money or assets you have. This also includes any property that you own including property held overseas.

Capital Limit

This is the amount of capital over which you will have to pay the full cost of your care support. The capital limit for care in a care home is £23,250.

Contribution

You are financially assessed to see how much you can contribute towards the care and support provided to you by the council. We use the information provided in the Financial Assessment Form to determine what your contribution will be.

Disability Living Allowance (DLA)/Personal Independence Payment (PIP)

This is a Disability Benefit that can be claimed if you are disabled, are aged under 65 and need help to look after yourself or have difficulty walking or getting around. DLA/PIP is tax free and not means tested. There are two components to disability living allowance, the care component, which has three rates of payment and the mobility component, which has two rates of payment. You can be paid one or both components depending on your needs. If you meet the eligibility criteria, you can still get DLA/PIP even if you are not actually receiving any help to look after yourself or to get around. The amount of savings you have does not affect your DLA/PIP. The mobility component of Disability Living Allowance/PIP is exempted from the financial assessment and is not used in the contribution calculation.

Disposable Income Allowance

If a person has entered into a deferred payment agreement (DPA) then they are entitled to a disposable income allowance (DIA). The DIA is a fixed amount (up to £144 per week) of a person's income which we must allow a person with a DPA to retain (if the person wants to retain it). We can require the person to contribute the rest of their income, but must allow the person to retain as much of their disposable income allowance as they want to.

Financial Assessment

This is the process of assessing a person's finances to determine whether they are eligible for council funding towards their social care services. It also determines how much a person contributes towards their care services (see also Financial Assessment Form).

Financial Assessment Form

This is what is used to collect your financial data for the financial assessment. The information collected is confidential and will be used for the purpose of determining how much you can contribute towards your care support.

Income

Money that you have coming in from any source, for example, pensions, benefits, maintenance received or any other payments you receive.

Personal Expenses Allowance

The personal expenses allowance (PEA) is set by the Government. People in a care home will contribute most of their income, excluding their earnings, towards the cost of their care and support. However, we must leave a person with a specified amount of their own income so that they have money to spend on personal items such as clothes and other items that are not part of their care. The Government reviews this figure each year and notifies councils of changes.

Tariff Income

A weekly amount you pay as part of your contribution if you have capital between the minimum and maximum capital limits.

SECTION 7

Useful Contacts

Financial Assessment Team

The Assessment Team uses the information that is provided in the Financial Assessment Form to determine how much you can contribute towards your care home fees.

How to contact the Assessment Team

Telephone: 020 8831 6400

Email: Charginghelpline@richmond.gov.uk

Access Team

The Adult Social Care Access Team is the first point of contact for all referrals and general enquiries about Adult Social Care.

How to contact the Access Team

Telephone: 020 8891 7971 (prefix 18001 for Text phone users)

Email: adultsocialservices@richmond.gov.uk

Age UK Richmond upon Thames

First Contact provides information and advice for older people (aged 60 and over), their family and carers living in Richmond upon Thames.

A telephone advice line is open Monday to Friday, 10:00am to 4:00pm. The line is manned by an advisor, who can answer queries, provide information, advice and signpost to other agencies.

How to contact Age UK Richmond

Telephone: 0845 600 1090 (10am-4pm Mon-Fri)

Email: Info@ageukrichmond.org.uk

Address: First Contact, Suite 301, 3rd Floor, Parkway House, Sheen Lane, East Sheen, London SW14 8LS

Citizens Advice Bureau

The Citizens Advice Bureau service is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality.

How to contact Richmond Citizen Advice Bureau (RCABS)

Telephone: 020 8712 7800 from Monday to Thursday 10am to 3pm.

If they are busy there is a message facility where you will be able to leave your contact details.

Email: advice@rcabs.org

Richmond AID

Richmond AID is a charity run by and for disabled people in the London Borough of Richmond upon Thames and surrounding areas. Richmond AID supports disabled people, families and carers by providing services such as the Advice Service, Richmond SPADE (gardening service), welfare benefits advice and support with employment and training.

It supports people of all ages with all kinds of disabilities, including physical and sensory impairments, mental health issues and learning disabilities. Its aim is to support disabled people to live independent lives and to have the same opportunities as non-disabled people. It will be able to give general advice on how to pay for your care.

How to contact Richmond AID

Opening Times: Monday to Friday from 11am to 4pm

Advice Line: 020 8831 6070

Email: advice@richmondaid.org.uk

Address: Richmond AID, Disability Action & Advice Centre (DAAC), 4 Waldegrave Road, Teddington, TW11 8HT

SOLLA

SOLLA aims to assist consumers and their families in finding trusted accredited financial advisers who understand financial needs in later life. The Society of Later Life Advisers is a not for profit consumer facing organisation. It is not regulated to provide financial advice. This is provided by the individual accredited members who are regulated by the Financial Services Authority.

How to contact SOLLA

Telephone: 0845 3032909

Email: admin@societyoflaterlifeadvisers.co.uk

Address: Arnold's Oak, Eastling, Faversham, Kent, ME13 0BD

Helping us to help you

We welcome feedback about our services from the people who use them.

If you have any comments, complaints or compliments about Adult Social Services, please contact us on 020 8831 6400.

If you are having difficulty understanding this publication and would like it in an alternative format such as a different language, audio tape, Braille or large print, please call us on **020 88917971**

Nese keni vershtersi per te kuptuar kete botim, ju lutemi ejani ne recepcionin ne adresen e shenuar me poshte ku ne mund te organizojme perkthime nepermjet telefonit.

إذا كانت لديك صعوبة في فهم هذا المنشور، فنرجو زيارة الإستقبال في العنوان المعطى أدناه حيث بإمكاننا أن نرتب لخدمة ترجمة شفوية هاتفية.

এই প্রকাশনার অর্থ বুঝতে পারায় যদি আপনার কোন সমস্যা হয়, নিচে দেওয়া ঠিকানায় রিসেপশন-এ চলে আসুন যেখানে আমরা আপনাকে টেলিফোনে দোভাষীর সেবা প্রদানের ব্যবস্থা করতে পারবো।

اگر در فهمیدن این نشریه مشکلی دارید لطفاً به میز پذیر در آدرس قید شده در زیر مراجعه نمایید تا ترتیب ترجمه تلفنی برایتان فراهم آورده شود:

જો તમને આ પુસ્તિકાની વિગતો સમજવામાં મુશ્કેલી પડતી હોય તો, કૃપયા નીચે જણાવેલ સ્થળના રિસેપ્શન પર આવો, જ્યાં અમે ટેલિફોન પર ગુજરાતીમાં ઇન્ટરપ્રિટીંગ સેવાની ગોઠવણ કરી આપીશું.

اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیئے ہوئے ایڈریس کے استقبال پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹر پریٹینگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਓ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।