

Non-Residential Care Charging Factsheet

What is a Financial Assessment?

The Government gives councils guidance about how to calculate how much money you should contribute to paying for services and support. This guidance is called a financial assessment.

Your social care needs must always be assessed before there is any discussion about your finances. If you qualify for support for your care needs, we will conduct a financial assessment to decide whether you have enough money to pay towards the support you need. How much you may need to contribute depends on how much money you have coming in each week compared to what your outgoings are. The amount of savings you have will also be looked at.

What will happen at a financial assessment?

A Visiting Officer, who is someone who works for the Council, will contact you or your representative to arrange a visit to your home. The Visiting Officer will ask to look at what benefits and income you are getting now. This is called a financial assessment. The Visiting Officer will also check that you are receiving the right welfare benefits.

The Visiting Officer will need to see documents such as bank statements, building society books, bills and any recent letters from the Department of Work and Pensions. The Visiting Officer will let you know what documents are required before the visit and they will need to see this information at the visit.

There is no charge for the financial assessment. You may ask a family member, friend or representative to be with you during the visit.

At the end of the assessment, you will be asked to sign a declaration confirming the accuracy of the information collected by the Visiting Officer

How are contributions worked out?

The Government has said that everyone will have a certain amount of their income protected under the financial assessment system. Your protected income is the amount of basic Income Support or Pension Credit. This is called the 'set amount'. The Visiting Officer can tell you what your 'set amount' is as this is dependent on your age and your circumstances.

When the Visiting Officer comes to see you, they will ask to look at your outgoings including your rent or mortgage payments, council tax and any savings you may have. The financial assessment also takes into account any disability related



expenses (DRE) that you pay for, such as a wheelchair or special diet. Please refer to the attached DRE Factsheet for more information about the outgoings taken into account. The outcome is to determine how much 'assessable income' you have. If your 'assessable income' is below the 'set amount', you will not be asked to contribute towards the cost of meeting your social care needs.

Capital can include savings, savings bonds and shares. We do not take account the value of your property you live in. If you own a second property and the net valuation is more than £23,250, we may take the value into account as notional capital.

How much will I have to contribute towards my care?

Following the financial assessment, the Community Care Charging & Support Team will write to notify you of your weekly contribution. They will also tell you if you are not required to contribute. You will be provided with a breakdown showing how your contribution has been worked out. You will be required to sign a document agreeing to pay the contribution.

If you are assessed to contribute, it will start from the date you received support from the Council. It is important that you undertake the financial assessment as quickly as possible to avoid being issued with a backdated invoice. The Community Care Charging & Support Team will write to you to confirm the dates together with details about how to make a payment.

How much you may need to contribute depends on the outcome of your assessment and how you choose to meet your care needs. Please find attached a copy of the Council's home care rates which will provide you with an indication regarding the amounts you may have to contribute. Please note that the actual amount you will be assessed to pay is dependent on the outcome of your financial assessment.

What if my savings exceed £23,250?

You will be a self-funder which means you will be asked to fully fund the cost of your support. Savings can include ISA's, bank accounts, investments, stocks and shares and property which you own but do not live in (second property). Alternately, you can decide to make your own care arrangements. When savings drop below £23,250, you are eligible for financial support and would need to contact us to be financially assessed. You may be asked to provide evidence to demonstrate the reduction in savings.

What if I don't want to tell you about my finances?

The information you give to us will help us decide whether to charge you for social care and support services and if so, how much to charge you.

Unfortunately, we can't make a decision without this information. If you don't want to provide details of your finances we will assume that you are funding all of your support yourself. If you decide to give us the information later, we will arrange for one of our Visiting Officers to come and see you.

Personal Budgets

Your support worker will assess your needs and determine the amount of budget you need to meet the outcomes set out in your assessment. This will be your Personal Budget.

There are three ways you may receive a Personal Budget:

1. Cash payment - direct payment
2. Request the Local Authority to commission services on your behalf
3. A mixture of both above

If you decide to take the Personal Budget as a 'direct payment', the chargeable amount of the final Personal Budget allocation will amount to 100% of the budget allocated. You will receive your Personal Budget less your financial contribution, if any.

For example, Mrs Smith is allocated a Personal Budget of £200 per week and decides to receive this as a direct payment to buy her own services. The Visiting Officer will carry out the financial assessment regardless of how the needs are being met.

If Mrs Smith's assessment indicates she has £50.00 'assessable income', she will receive the following amount

Personal Budget	£200.00
Less Contribution	£50.00
Net Personal Budget	£150.00

The total amount given to Mrs Smith will therefore be £150.00. She will be required to contribute £50.00 each week to top up her Personal Budget to £200.00

If Mrs Smith requests the Local Authority to arrange her services, she will be charged £50.00 each week or an amount equal to her Personal Budget, whichever is the lower.

What is a Care Arrangement Service Fee?

The Care Act 2014 allows self-funders to ask the Council to make the necessary arrangements to meet their care needs. You are a Self-funder if you have eligible care needs and financial assets above the upper capital limit, set by Government at £23,250 in 2015/16. We must make these arrangements when requested to do so, and we will charge a Care Arrangement Fee to cover our costs

If you ask us to arrange and manage your support package, you will be charged an initial set-up fee and an annual maintenance fee as set out below. The fees will enable us to set up the care and support arrangements and manage the care package throughout the year.

The maintenance charge will start from the first week in which services are arranged.

Arranging care and support for self-funders	Administrative charge
Setting up a community care package	£120.00
Annual maintenance of a community care package	£110.00

How do I make a payment towards my care?

Every four weeks you will receive a 'Statement of Charges' from the Council telling you how much to contribute and showing how much you have already contributed.

You can pay for your support in the following ways:

1. Direct Debit:

Payments collected from your bank account every 4 weeks may be made by Direct Debit. The Community Care Charging & Support Team will send you the application form the first time they write to notify you of your contribution. You can contact us on 01332 640773 to request an application form if you wish. We will then write to you with a payment schedule confirming the amounts to be collected.

2. Debit/Credit Card:

Pay by debit or credit by contacting 0345 600 1982 and selecting option 8. You will need your reference number. You can also make payments online at www.derby.gov.uk/pay-it

What if there is a change in my circumstances?

At any time, you can ask for a Visiting Officer to review your financial circumstances if you think this will change your contribution. This can include a change in your income or having additional living expenses. You must contact the Community Care Charging & Support Team straight away if you think there are changes that may change your contributions. We will then write back to you to tell you of the revised contribution.

If you think your contribution has been worked out incorrectly, you must contact the Community Care Charging & Support Team straight away. We will then check the information collected by the Visiting Officer who came to see you.



If you are a self-funder and your savings are near to £23,250, contact the Community Care Charging & Support Team straight away as you may be eligible for financial support.

If you do not agree with your assessment, you can ask for it to be reviewed by a senior member of the Community Care Charging & Support Team. You have 28 days from the date of the notification letter to write to tell us making it clear why you do not agree with our assessment. We will look at your contribution again and give you a decision within 28 days of your request.

What if I can't pay my contribution?

If you are having trouble in paying, please contact the Community Care Charging & Support Team straight away. If you do not pay and do not get in touch with us, we will have to refer it to our Legal Team who will consider bringing legal proceedings to recover what you owe.

For further information

Telephone: 01332 640000 (Payments)
01332 640773 (Enquiries)
Fax: 01332 643299.
Minicom: 01332 640666.
Web: www.derby.gov.uk/healthandsocialcare

Disability Related Expenditure (DRE)

What is Disability Related Expenditure (DRE)?

Disability related expenditure is money that you spend specifically because you are disabled. It is money that we may recognise as an 'outgoing' when we do a financial assessment to find out how much you can afford to pay towards your care.

We have included a few examples of possible costs you may face as a disabled person, but it is not a full list. We can include other costs, as long as they are because you are disabled.

The financial assessment meeting

Visiting Officers who come to do your financial assessment use guidelines showing the most common costs that we can take into account because you are disabled. The guidelines are not a full list and if you have other costs because of being disabled, please tell the Visiting Officer.

Once you have arranged your financial assessment meeting, it is important that you prepare for it. You will need to:

- tell us about the costs you face by being disabled
- tell us how much these costs are
- gather receipts or any other evidence of these costs.

When we consider your disability related expenditure, we will:

- look at the information you give us including the receipts and any other evidence
- check to see if the costs you have given us are to do with your care needs that are in your support plan – a support plan details how your care needs are met
- check to see if any income you receive already covers these costs. For example, a carelink system is paid within housing benefit.

How to check to see if you have any extra costs because you are disabled

A Visiting Officer, your care manager, a friend or other representative can help you check to see if you have any extra costs to pay because you are disabled.

Think about whether you pay for:

- privately arranged care, not provided by the Council
- specific food due to your impairment
- help with general repairs to your home, that non-disabled people would usually be able to do themselves
- specific items of clothing or equipment because you are disabled.

Here are some examples...

- Extra costs for washing and drying for people who may be incontinent.
- Extra costs for heating if you feel the cold more because of your impairment and need to keep warm.
- Help with odd jobs around the house because you cannot do these yourself and no-one lives with you that can do them, such as changing a light bulb, keeping your garden tidy, decorating or buying specific equipment such as a hoist to help you get in and out of bed.
- Travel costs over and above personal independence payments, such as paying a carer's travel costs to support you with an activity such as going to the cinema or shopping

Don't forget to keep receipts or other evidence to show us what type of costs you have to make because you are a disabled person

It is important we see receipts or any other evidence of the extra costs you have made because you are disabled. This will enable us to work out any extra allowance you can get. The Visiting Officer will help you with deciding what receipts to give us. Do not worry if you are not used to this way of doing things as we know keeping receipts can be difficult sometimes.

We can offer new customers the opportunity to give us the receipts and other evidence later on. We will give you a first assessment and let you know the outcome of the assessment in writing. If you then provide receipts and evidence later, we will work how much you will have to pay towards your care again. If there is any change, this will be backdated to the first assessment.

Please note the assessment may not take the full expenditure into account as certain expenses are capped. For example, a capped amount of £4.65 (2023/24) is allowed towards gardening costs each week even if a customer pays £20.00 a week. The purpose is to recognise additional disability expenditure and not to subsidise in full. If you see amounts on the assessment form which do not represent the real amounts paid, this will be a capped item.

More Information or if you are not happy

For more information about Personal Budgets please visit www.derby.gov.uk and search for Self-Directed Support. If you do not have access to a computer then please call us on 01332 640773 or minicom 01332 640666.

If you are not happy about how your financial assessment has been worked out, you can ask us to look at it again. For more information about this or any queries about the financial assessment process, please call the Charging Helpline on 01332 640773 or minicom 01332 640666.

Disability Related Expenditure (DRE)

DRE Element	Examples/Requirements	Evidence
Additional Clothing	Such as extreme wear and tear of clothing because of your impairment	Receipts
Additional Bedding	Such as incontinence	Receipts
Additional Footwear	Such as footwear being ruined due to your impairment	Receipts
Community Alarm	Such as a pendant worn around your neck to keep you safe	Invoices or bills from the provider
Gardening Costs	Such as pruning, weeding and keeping your garden tidy	Invoices or bills from the provider
Heating Costs	Your heating costs are higher due to your impairment	Bills from energy provider/bank statements
Home Shopping Delivery	Supermarket delivery or paying somebody to deliver shopping	Receipts
House Maintenance	DIY, repair and general maintenance of the property	Invoices or bills from the provider
Internet Access Broadband connection and monthly charge		Invoices or bills from the provider
Hair washing	Allowable where customer is unable to wash own hair, and hair wash is not part of the care package.	Receipts
Treatment to support Well-being	Such as hydrotherapy and massage session. Allowable provided that a GP or NHS therapist confirms that the treatment will help reduce needs arising from a disability or a health condition.	Invoices or bills from the provider



DRE Element	Examples/Requirements	Evidence
Personal Hygiene Incontinence pads/pants	Such as incontinence pads/pants	Receipts or invoices from supplier
Prescriptions, Medical and chemist items	Incurred to relieve a medical condition and/or disability. Evidence from GP or medical specialist	Receipts
Laundry Costs	Higher laundry costs because of your impairment medical condition	Details required about number of loads of washing each week
Pets and associated costs	Allowable ONLY if there is evidence that this need has arisen from a medical condition or disability AND the benefit is confirmed by an NHS Specialist.	Invoice or bills from the provider
Privately Purchased Care	Allowable ONLY where this is part of an agreed care and support plan AND council-arranged support is reduced accordingly.	Invoices or bills from the provider/personal assistants.
Social Activities costs related to social activities such as clubs	Allowable where the activity helps with (for example) mental health issues.	Invoices, receipts or bills from provider or PA's costs
Specific Diet/Pureed Foods	Extra food costs specific to your impairment	Receipts or invoices
Short break whilst your carer is away	Such as staying in accommodation to suit your needs	Invoice or bills from provider
Transport Costs	Taxis, petrol or local transport costs because of your impairment	Amounts over Disability Living Allowance/Personal Independence Payment Mobility considered together with receipts/tickets
Technology Purchases	PC, Tablet or laptop	Invoice from provider over a 5 year period.



DRE Element	Examples/Requirements	Evidence
Purchase & Maintenance of Equipment	Equipment includes hoists, powered and turning beds, scooter/wheelchair and stair lifts	Invoices or bills from provider (excluding any Council funding)
Window Cleaning	Disability or condition prevents the person doing this themselves	Invoices or bills from provider

Community Care Rates 2024/25

With effect from 08 April 2024

Day Time Care Rates (Mon 7am – Fri 8pm)	Rate
• 1 Hour	£19.30
• 45 Minutes	£14.47
• 30 Minutes	£9.65
• 15 Minutes	£6.25

Evening & Weekend Care Rates	Rate
• 1 Hour	£21.40
• 45 Minutes	£16.04
• 30 Minutes	£10.70
• 15 Minutes	£9.31

Shared Lives Scheme

Type	Rate
Long Term (24/7)	£431.66 each week
Day Support	£59.48 each day
Day Support ½ Day	£29.74 each day
Overnight/Short Break Stays	£73.13 each night

Day Support 1:1	£89.23 each day
Overnight 1:1	£109.69

Supported Living and Accommodation rates are set individually subject to care needs.