



Adult Social Care Guide to Charges for Community Based Services

This leaflet details the financial assessment used to determine your ability to contribute to the cost of your community based services. It shows how the assessment is undertaken and how your income, savings and personal expenditure are taken into account.

This leaflet is for people who need support to help them live independently at home. We need to financially assess you to see if you are able to contribute towards the cost of your care and support.

When will I have a financial assessment?

As soon as we know that you have had your needs assessed and you are eligible for support we will contact you to assess your contribution towards the cost of your care and support.

A Community Finance Officer will arrange a meeting with you and you can invite a relative, friend or advocate to be there with you. The Community Finance Officer will work out how much your assessed contribution will be and will make sure you are receiving all the benefits you are entitled to.

What happens at the meeting?

We will ask you questions to confirm your financial circumstances and put your answers on a financial assessment form, together with any information you have already provided to us before asking you to check and sign it.

This will tell us whether you can afford to contribute anything.

Working out your contribution

The contribution you actually make will be the lowest amount from the following:

- A maximum contribution of £777.28 for community based services is set by the council
- The maximum assessed contribution based on your ability to pay

How is the financial assessment calculated?

We look at three things when calculating your contribution:

- Your income
- Your savings and assets
- Any allowances that can be made

Types of income you may have:

- Pensions
- Benefits
- Earnings

Using the Department of Health guidelines we will make allowances from the income which you receive to ensure you have sufficient funds to meet your basic living costs.

Types of savings you may have:

- Savings in a bank or building society
- Post Office savings
- Premium Bonds
- Shares
- Trust Funds

We will not take into account any savings you have below £14,250.





If you have savings of more than £23,250 you will have to pay the full cost of your care package, plus a weekly care arrangement fee of £5.70, up to a maximum of £777.28 per week.

If your savings fall between £14,250 and £23,250 you will be asked to make a contribution to your charge from these savings. £1 for every £250 above £14,250 will be treated as income and included in your assessment.

Couples

We will only assess you on the income and savings that you have. We will include your share of any joint savings or income. If as a couple you would like us to look at your partner's details, we can do this to ensure that as a couple you have the correct benefits in payment and also to ensure you are left with sufficient funds to meet your basic living costs.

Types of expenses you may have:

- Mortgage payments
- Rent
- Council Tax
- Water rates

Types of disability expenses you may have:

- Help with cleaning
- Special diet
- Extra laundry
- Extra bedding
- Special clothing
- Extra heating costs
- Transport
- Special equipment
- Care Call

We can make allowances for extra costs which you have to pay because of your disability or long-term condition. For more information please refer to our guide on Disability Related Expenditure.

Your Assessed Contribution

Once we have calculated your assessable income you will be told if you are required to pay a contribution towards the cost of your care package and will be given a copy of your assessment. If you are assessed as paying a contribution this will be applied from the date when your service starts.

Paying your Contribution

Depending on how you arrange your care and when your care commences we will have notified you of your assessed contribution.

If you choose to have the Council arrange services for you we will send you an invoice for the amount which you need to pay at the end of every four weeks.

The invoice will show how much you need to pay and how you can arrange to pay it. The preferred method of payment is by direct debit.

If you choose to take a personal budget as a Direct Payment and arrange your own services the amount of your assessed contribution will be deducted from the payments you receive from the Council.

Collecting a customer's contribution is an important role the Council undertakes as the contributions are used to protect services, extend access and promote the independence and wellbeing of all our customers. Where a customer fails to pay their contribution the Council will pursue enforcement options to collect the amount owing.

What if I don't agree with my assessed contribution?

You can ask the Community Finance Officer to review the amount you have been assessed to pay.

You should give as much information as possible so your assessment can be reviewed.

How to contact Community Finance:

If you live in the **Eden area**, call:

01768 812244

Or you can email

eden.cfo@westmorlandandfurness.gov.uk

If you live in the **Barrow and Ulverston area**, call:

01229 407486

Or you can email

fcfo.Mailbox@westmorlandandfurness.gov.uk

If you live in the **South Lakes area**, call:

01539 713287

Or you can email

southlakes.cfo@westmorlandandfurness.gov.uk

If you have an **emergency** during office hours, contact your practitioner or your local Adult Social Care office. We are open 9.00am to 5.00pm Monday to Thursday and 9.00am to 4.30pm on Friday.

If you have an emergency when our offices are closed, ring our Emergency Duty Team on 01228 526690. They cover the whole of Cumbria and work overnight, at weekends and bank holidays.

If you require this document in another format (eg CD, audio cassette, Braille or large type) or in another language, please telephone **01228 227113**

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 01228 227113 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，请致电 01228 227113

Jeigu norétumėte gauti šią informaciją savo kalba, skambinkite telefonu 01228 227113

W celu uzyskania informacji w Państwa języku proszę zatelefonować pod numer 01228 227113

Se quiser aceder a esta informação na sua língua, telefone para o 01228 227113

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen 01228 227113 numaralı telefonu arayınız

May 2023