



Paying for your care and support



What you need to know

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What care and support is

It is a range of advice, care and support you can access from us. It is to help you continue to look after yourself and stay safe.

A social care assessor will talk with you to see if you are eligible for care and support from us.

Care and support services fall into two categories: community and care home

Community means you live in:

- A property you own or rent.
- The home of a friend or family member.
- A supported living placement.
- An 'Extra Care' housing scheme.

Care home means you are:

- Living in a residential care home.
- Living in a nursing care home.
- Having a temporary stay in a care home.

If you are eligible for care and support, you will be given a personal budget.

We recognise choice is important in the community and in care homes. If you will be living in the community, you can choose to organise your own care and support.

If you decide to do this, you will be offered a Direct Payment to pay for your care and support. This will be the amount agreed in your personal budget.

If you do not want a Direct Payment, you can ask us to arrange your care and support for you.



Care and support charges

Unlike NHS Services, which the NHS has a duty to provide (for example NHS Continuing Healthcare), the care and support we provide is not always free.

If your GP, community nurse or social care assessor thinks you may be eligible for Continuing Healthcare they will refer you for an assessment. You can also ask to have an assessment undertaken if you think you might meet the eligibility criteria.

These services are free of charge:

- Intermediate care and reablement services.
- Minor adaptations to property that cost less than £1,000 or aids to assist daily living.
- Advice and information around care and support.
- Care and support to people with Creutzfeldt-Jakob Disease (CJD).
- After-care and support provided under Section 117 of the Mental Health Act 1983.
- Assessment, support planning and review.
- Carers' Support Services.

If you have savings or assets over £23,250 (a self-funder)

You can ask us for a free assessment of your care and support needs and for information and advice.

If you are, or will be, living in a care home:

- You may pay the full cost of your care home placement to the care home.
- You can look for your own care home placement or ask us to help you find one.
- We may be able to lend you the money to help you pay some of your care home placement costs, if:
 - You own a property;
 - and your other savings/assets are less than £23,250.
- We would offer you a loan which must be paid back when the agreement ends (see page 14: Deferred Payments).

If you live in the community, you can:

- Look for your own care and support. You can also ask us to help you find them, but you will pay the cost yourself to the provider.
- Ask us to buy your care and support on your behalf and then you pay the cost to us (this is up to the maximum charge of £597 per week).

If you cannot afford to pay for your care and support, we may be able to help you with this. To do this we will need to carry out a financial assessment.

What a financial assessment is

It is how we work out if we can offer you any help in paying for your care and support. The amount of help we can offer you will depend on your income, capital and expenditure.

Some people feel uneasy telling us about their finances. However, this is the only way we can work out how much you can afford to pay and if we can offer you any financial support.

You will need to complete a Financial Information Form, which your social care assessor will provide. You should return the completed form and your supporting documents to the Financial Assessment and Charging Team as soon as possible. We can then work out the level of financial support we may be able to offer you.

Someone can help you with your financial assessment

You can ask someone to help. They can only act on your behalf with your consent unless they are already legally appointed to manage your finances.

If you do not have anyone to help you, tell your social care assessor. You may be able to have the support of an independent advocate.

It is important that information you give us is correct. You must tell us about any changes in your circumstances. Otherwise, we will work out if you owe us any money which you will need to pay back.

If you choose not to have a financial assessment

- If you live in a care home, you will pay the full cost of your care and support.
- If you live in the community, you will pay for the full cost of your care and support (up to the maximum charge of £597 per week).

Where to send completed forms and supporting documents

- ✉ FinAsses@calderdale.gov.uk Financial
- 📍 Financial Assessment and Charging Team
Calderdale Council
Adult Services and Wellbeing
PO Box 51
Halifax
HX1 1TP

What will happen next

We will send you a letter to explain:

- How much you need to pay towards your care and support (if anything).
- How it has been calculated.
- How to pay it.

Please check the letter carefully and let us know straight away if anything is missing or incorrect.

If you do not agree with your charge

Email or write to us and ask for a review of your financial assessment. Tell us why you think it might be wrong.

- We will look at the calculation again and let you know the outcome.
- If you still disagree you can appeal the decision by email or in writing.
- We will let you know the outcome.
- If you are still not satisfied, you can make a complaint.

Your complaint can be made online, by email or by letter. You can do this yourself or you can ask someone to do it for you.

If you need help to do this, please contact the Complaints Team directly.

✉ complaintsandcompliments@calderdale.gov.uk

☎ 01422 288001

📮 FREEPOST RTGL-EXHR-SRLH

Town Hall

Crossley Street

Halifax

HX1 1ZS

🌐 www.calderdale.gov.uk/v2/council/consultation-and-feedback/compliments-and-complaints

When your charge will start

If you live in a care home: Your charge will start the day your care and support starts.

If you live in the community: Your charge will be applied from the Monday following the start of your care and support, unless your care and support starts on Monday, in which case your charge will be applied from the same day.

Changes to your financial or personal circumstances

You must tell the Financial Assessment and Charging Team of any changes in your financial or personal circumstances. We can then check if the amount you are paying is correct.

Financial information you must tell us about

This will be your income, capital and some expenditure.

Income

Includes things like:

- State retirement pension.
- State benefits, such as:
 - Pension Credit (PC).
 - Universal Credit (UC).
 - Employment and Support Allowance (ESA).
 - Attendance Allowance (AA).
 - Disability Living Allowance (DLA).
 - Personal Independence Payments (PIP).
- Occupational and private pensions.
- Annuities and trust funds.

Capital

Includes things like:

- Bank and building society accounts.
- Bonds, shares, ISAs and other investments.
- Property or land.

Expenditure

Includes things like:

- Mortgage or rent payments.
- Council tax.
- Disability Related Expenditure. These are expenses you have to pay because of your disability or medical condition (see Page 11).



Light touch financial assessment

This is done when one of the following applies:

- You have enough financial resources to fund your own care and support and you do not want a full assessment.
- Your care and support cost is low and you would have more than the minimum income left over after paying your charge.
- You receive benefits that show you would not be able to pay anything towards your care and support costs.

Note: You do not have to have a light touch assessment. You can ask for a full financial assessment if you want one.

If you cannot make decisions about finances yourself

You must have an appointed financial representative, such as:

- Power of Attorney for Property and Financial Affairs.
- Property and Financial Affairs Deputyship under the Court of Protection.
- Someone given appointeeship by the Department for Work and Pensions, but only for the purpose of benefits payments.

We will need to see the original or a certified copy of any legal document for our records (a certified copy is a true copy of the original. It is signed and dated by a professional person, such as a solicitor).

If you do not have a financial representative, your social care assessor will support you to get one.

Giving away or transferring money or assets

You should not give away money or property to avoid or reduce paying for your care and support. This is known as deprivation of assets.

If you do this, the money or property will be treated as 'notional capital'. This will reduce the amount of help you can get.

We can seek to recover lost income from the person you give the money or assets to.

We will investigate all cases where there is evidence to suggest that deprivation of assets has occurred.

What we include in the financial assessment if you live in your own home (community)

To complete the financial assessment, we require four types of information from you:

- Capital – savings and assets.
- Income.
- Some household expenditure.
- Extra costs you have to pay for Disability Related Expenditure (see page 11).

Capital - savings and assets

- We will not include the value of the property you live in.
- We will include other properties or land you own.

This table shows the capital limits and how the amount you need to pay will be affected.

If your capital is:	You will:
Over £23,250	Pay the full cost of your care and support up to the maximum charge of £597 per week.
Between £14,250 and £23,250	Pay £1 per week for every £250 (or part of) you have above £14,250. This is known as tariff income.
Less than £14,250	Not pay towards the cost of your care and support from your capital.

Note: You could still be asked to pay towards your care and support from your income.



Income

The letter we send about how much you have to pay will tell you what income we have included in your financial assessment.

Some benefits are paid to you to help pay for your care and support, which include:

- Attendance Allowance;
- the care component of Personal Independence Payment;
- the Severe Disability Premium.

Please make sure you are getting these benefits. If you are not sure please check here: **Benefits Calculator** (www.gov.uk/benefits-calculators).

If you start to receive any new benefit(s), you must tell the Financial Assessment and Charging Team straight away. We will then work out if the amount you have to pay for your care and support will change, and let you know if it does.

If you qualify for extra benefits and do not claim them, we may include them in your financial assessment. This is known as notional income.

Household Expenditure

We will need information about your housing costs, so that we can consider these in your financial assessment. These include:

- Council tax;
- rent;
- mortgage interest payments;
- service charges.

The amount we allow in the assessment will be less any other help you get to pay these expenses. If your rent is fully paid by Housing Benefit, your household expenses for your assessment will be nil.

Disability Related Expenditure (DRE)

These are the extra costs you have to pay because of your disability or medical condition. They will be considered in your financial assessment for care and support.

DRE will only be considered if you are living at home and the spend is:

- Necessary to meet any needs which are not being met by Calderdale Council.
- Not something you would pay for if you did not have a disability or medical condition.
- Not a health need that should be provided by a Government agency, like the NHS.
- Not covered by a grant or donation.

Minimum Income Guarantee

The Department of Health and Social Care set this. It is based on your personal circumstances and is to pay for everyday items, such as utility bills, food and clothes.

We will make sure the amount you pay for care and support does not reduce your income below this level.

We will only request your income, capital and expenditure details, not those of your partner or other family members. However, if you receive any shared welfare benefits or have joint assets, we will include half in your financial assessment.

You can choose to have a 'better off calculation' if your partner wants to declare their finances. This may lead to a lower charge for you.

Your financial assessment will show how much you must pay towards your care and support costs, if anything.

What we include in the financial assessment if you live in a care home

To complete the financial assessment, we require three types of information from you:

- Capital – savings and assets.
- Income.
- Some household expenditure.

Capital

This table shows the capital limits and how the amount you need to pay will be affected.

If your capital is:	You will:
Over £23,250	Pay the full cost of your care home placement.
Between £14,250 and £23,250	Pay £1 per week for every £250 (or part of) you have above £14,250. This is known as tariff income.
Less than £14,250	Not pay towards the cost of your care home placement from your capital.

Note: You will also be asked to pay towards your care home placement from your income.



If you live in your own property and move permanently into a care home

In most cases, the property is not taken into account in your financial assessment for the first 12 weeks. This is called the 12-week disregard.

After the 12-week disregard, your share of the value will usually be taken into account (this is if you own or jointly own the property).

Exceptions include when a specific person or persons already lived in the property when you moved into permanent care and they still live there, such as:

- Your spouse, partner, former partner or civil partner.
- Your estranged or divorced partner who is a lone parent.
- A relative or member of your family who is:
 - aged 60 or over;
 - a child aged under 18;
 - incapacitated.
- Or your care home placement is for respite/a short stay.

You will have to pay the full cost of your care home placement, if:

- No exemptions apply;
- and your total assets, which includes the value of your share of the property, are worth more than £23,250.

You can apply to Calderdale Council for a Deferred Payment (see page 14), if:

- You have been assessed as having to pay the full cost of your care home placement;
- and cannot afford to pay this because most of your capital is tied up in your property.

Income

You will contribute most of your income, excluding earnings, towards your care home placement.

You will be left with enough money each week to buy personal items, such as clothes and footwear. This is known as the Personal Expenses Allowance (PEA) which is set by the Department of Health and Social Care.

We will make sure the amount you pay does not reduce your available income below this level.

You must tell the Department for Work and Pensions if you move into a care home. They can then check if any income you receive from them is affected.

Household expenditure

If you must continue to pay things like rent, mortgage or Council Tax, these will be considered in your assessment.

Your financial assessment will show how much you must pay towards your care home placement.

What a Deferred Payment is

It is a loan from Calderdale Council. This will allow you to 'defer' paying some of the cost of your care home placement.

It builds up as a debt, to be paid back when the money tied up in your property is released. You may decide to keep your property for the rest of your life and repay the debt from your estate. We will obtain a legal charge against your property to secure the debt.

You will still need to pay towards your care home placement from your income. If you have expenses to maintain your property, you can keep up to £144 per week from your income for this.

You should think carefully about the amount of income you need to maintain your property. The more you keep, the higher the debt will be against your property.

If you do not enter into a Deferred Payment Agreement

After any disregard period, you will be responsible for paying the full cost of your care home placement.

You will need to decide how you will make these payments if your capital is tied up in your property. You may choose to rent your property out. This could give you enough income to pay for the cost of your care home placement.

If you want to live in a more expensive care home

If we are helping with the cost of your care home placement, we will support you to choose a care home that can meet your assessed needs within your personal budget (see page 3).

You could move to a more expensive care home placement, if you or someone else pays the top-up fee (this is the difference between your personal budget and the amount charged by the care home).

Paying the top-up fee

You can only pay your own top-up, if:

- You have a Deferred Payment with Calderdale Council;
- or your services are provided free under Section 117 of the Mental Health Act (1983).

This is known as a first party top-up.

Otherwise, someone else must be willing to pay the top-up on your behalf. This is known as a third party top-up, but:

- We must be satisfied the person paying it can afford to continue making payments whilst you are living there.
- If they stop paying, you may have to move care homes. To one where your personal budget will cover the whole cost.



Useful Contacts

If you have questions about your financial assessment, please contact the Financial Assessment and Charging Team:

- ✉ FinAsses@calderdale.gov.uk 01422 393639
- 📞 Financial Assessment and Charging Team
- 🏛 Calderdale Council
Adult Services and Wellbeing
PO Box 51
Halifax
HX1 1TP

For questions about care and support services, contact Gateway to Care:

- ✉ gatewaytocare@calderdale.gov.uk
- 📞 01422 393000

Independent Financial Advice

You may want to speak to an independent financial adviser. They can provide impartial advice and guide you through the legal framework about paying for your care and support.

Here are some useful website links:

- societyoflaterlifeadvisers.co.uk/
- www.fca.org.uk/
- www.mycaremyhome.co.uk/
- www.moneyhelper.org.uk/en/family-and-care/long-term-care?source=mas/ (Money Helper)
- www.ageuk.org.uk/information-advice/care/paying-for-care/ (Age UK)
- www.payingforcare.org/

These sites are to help people make more informed decisions about funding their care and support.

The Department of Health and Social Care sets the rules for charging for care and support. For more details, please visit: www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance (GOV.UK).

