



Paying for your care and support

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What care and support is



We give advice, care and support.
This is to help you look after yourself and stay safe.



A social care **assessor** will come and talk to you. An **assessor** is someone who checks what help you need.



They will see if you are **eligible** for care and support from us. **Eligible** means we can give you care and support.

Care and support in the community or care home

We can give you support in the community.



This is when you live in:

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

Or we can give you support in a care home.



This is when you live in:

- A residential care home
- A nursing care home
- Stay in a care home for a short time.



If we can give you care and support you will be given a **personal budget**. This is money that can be spent on your care and support.



We know that choice is important in the community and care homes. In the community you can choose to organise your own care and support.



If you choose to do this, you may be offered a **Direct Payment**. You can use this to arrange and pay for your care and support. It will be the amount agreed in your personal budget.



If you do not want a Direct Payment, we can arrange your care and support with you.

Paying for care and support



You may need to pay for your care and support from us. This may be all or some of the full amount.



Sometimes care should be paid for by the National Health Service. Ask your doctor, community nurse or social care assessor about this.



They may ask for a check to see who should pay for your care. This is called a **Continuing Health Care assessment**.



Some services are free. These are things like:



- Small changes to your house to help you live at home.
- Advice and information around care and support.
- Carers' Support Services.

If you have more than £23,250 (a self-funder)



A **self-funder** is someone who pays for all of their care and support.



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

Assessment means looking at what your needs are.

If you will be living in a care home



You may pay for the full cost of your care home placement. You may have to pay this:

If you have £23,250 or more in the bank.

or

If you own something worth £23,250 or more. This is something like a house or land.



You can look for your own care home placement or ask us to help you find one.



Deferred Payments

We may be able to lend you money to help pay for your care home placement.



We could do this if you own a property and your other money is less than £23,250.



This loan is called a **deferred payment**. It is money that must be paid back when your property is sold.



If you live in the community

You can look for your own care and support. Or we can help you find them.



But you will need to pay them yourself.

Or

Calderdale
Council



We can buy your care and support for you. You will need to pay us. The most you will have to pay is £597 per week.

What a financial assessment is



If you cannot pay for your care and support we may be able to help you. To do this we will need to check with you how much money you have. This check is called a **financial assessment**.



The amount of help we can offer you will depend on how much money you have.



You will need to fill in a form about your money. Your social care assessor will give this to you.



Light touch financial assessment

We may not need to do a full check of all your money. This is called a **light touch financial assessment**.



You can ask for a full financial assessment if you want one.



Getting help with your financial assessment

You can ask someone to help you with your financial assessment.



If you cannot make choices about your money for yourself you can have an **appointed financial representative**.



This is someone who can make choices about your money with you.



Speak to your social care assessor if you need to get someone to help you with money.



You can say you do not want to have a financial assessment. This will mean you will have to pay the full cost of your care and support.



Where to send your financial assessment form and information

When you have filled in your form send it to the Financial Assessment and Charging Team:

FinAssess@calderdale.gov.uk

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.
- How we have worked out what you need to pay.
- How to pay it.



If you do not agree with your charge

Email or write to us and ask us to check your financial assessment. Tell us why you think it might be wrong.



We will look at the calculation again and let you know the charge.



If you are still not happy you can tell us again. We will let you know what we will do.



We will look at the calculation again and let you know the charge.



Making a complaint

If you are still not happy, you can make a complaint. You can do this yourself or you can ask someone to do it for you.



01422 288001



complaintsandcompliments@calderdale.gov.uk



FREEPOST RTGL-EXHR-SRLH
Town Hall
Crossley Street
Halifax HX1 1ZS



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: The charge will start the Monday after your cares starts.



Changes to your money or personal situation

You must tell the Financial Assessment and Charging Team about changes to your money or life.



We can then check if you are paying the right amount for your care.



What we need to know about your money

We need to know about:



Capital

Capital is things like your money in the bank or a house that you own.

Income

Income is money that comes in to you.



This is things like **benefits** and **pensions**. Or money you are paid for working.



A **benefit** or **pension** is money you get from the Government. You may also have other pensions which pay money to you.



Expenditure

Expenditure means money that you pay out.

It is things like rent payments or council tax.



It is also **Disability Related Expenditure** or **DRE**. This is extra money you have to pay because of your disability or medical condition.

It is things like equipment or special clothes.



Giving away money or property.

Do not give away money or property to avoid paying for your care and support. This will mean we can not give you as much help.



If we think you have given away your money or property we will check this.



We may try to get the money back from the person you gave the money or things to.

If you live in your own home (community)



If you live in your own home we will need to look at:



Capital

We will not include the value of the property you live in.

We will include other properties or land you own.



Income

We will send you a letter about how much you have to pay for your care and support.

This will tell you what income we have used to work out your charge.



Some benefits are paid to you to help pay for your care and support. These are things like:

- Attendance Allowance
- The care part of Personal Independence Payment
- The Severe Disability Premium.



Please make sure you are getting these benefits. If you are not sure please check: www.gov.uk/benefits-calculators



If you get any new benefits you must tell the Financial Assessment and Charging Team.



FinAssess@calderdale.gov.uk



Financial Assessment and
Charging Team
Calderdale Council
Adult Services and Wellbeing PO
Box 51
Halifax HX1 1TP

Household Expenditure

We will need information about your housing costs.

We will need to know about any:

- Council tax
- Rent
- Mortgage interest payments
- Service charges.



Disability Related Expenditure

If you have DRE we may look at this when we do your financial assessment.



Enough money to live on

We will make sure you have enough money to pay for everyday things, like house bills, food and clothes.



We will only ask about your money. We will not ask about your partner's or other family members' money.



You may get shared benefits or share the things you own. If you do we will only count half the amount when we check your money.



If your partner wants to tell us about their money, you can choose to have a **better off calculation**. A **better off calculation** looks at you and your partner's money together. It may mean you pay less for your care.



Your financial assessment will show how much you need to pay towards your care and support costs.

If you live in a care home



If you move from your own property into a care home to stay forever we will need to look at these things:

Capital

If you own property like a house or land:
You can take 12 weeks to choose what to do about your property. After this we look at how much money your property is worth.



We may not need to look at how much it is worth if other people have been living in the house.



You may have to pay the full cost of your care home placement.



You may be able to get a deferred payment loan to pay for your care. You can read more about this on page 7.



Income

You will pay most of your income towards your care home placement.



You must tell the Department for Work and Pensions if you move into a care home.



They will check if any money you get from the Government will change.



You can find out which number to call by looking on your **benefits award letter**. This letter tells you what benefit you get and how much.



Enough money to live on

We will make sure you have enough money to pay for everyday things. These are things like clothes and shoes.



Spending money on your house

You may still need to pay rent, mortgage or Council Tax. We will look at this in your financial assessment.



Your financial assessment will show how much you must pay towards 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.



This will be a care home that can meet your needs within your personal budget.



You could move to a more expensive care home if you or someone else pays the extra money. This is called a **top up**.

Useful Contacts



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



FinAssess@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



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