

# Paying towards your care and support at home

This factsheet tells you how we calculate the contribution you make towards the cost of your care and support at home, and how to pay.

‘Care and support’ is the help some people need to live as well as possible with their illness, disability or impairment. It can include help with things like washing and dressing yourself, preparing and eating meals, getting out and about, and keeping in touch with friends and family.

This is one of a range of factsheets about care and support in Sheffield (details on page 7).

## Introduction

People over the age of 18 who have eligible care and support needs may have to contribute towards the cost of their care and support.

We carry out a financial assessment to check how much you can afford to contribute towards your care and support. The amount you have to pay will depend on your financial situation and is called a financially assessed contribution.

We do not ask you to pay any more money than your financial assessment shows you can afford.

## Care and support you may have to pay towards

You may have to pay towards care and support that you receive while living at home, for example home care (day and night), day care, respite care, supported living and support provided by a Personal Assistant (PA). This is called non-residential care.

If you receive support in a registered care home, this is charged using charging for residential care rules. More information is available in our factsheet on paying towards your care and support in a residential or nursing home (details on page 7).

## Care and support you won't have to pay towards

We will not ask you to pay towards the following care and support

- assessment and care and support planning
- intermediate care, including reablement, for up to six weeks
- community equipment, for example bath seats or kettle tippers
- minor adaptations, for example grab rails, costing less than £1000
- care and support provided to people with Creutzfeldt-Jacob Disease
- after care received under Section 117 of the Mental Health Act 1983
- any service which we or the NHS have a duty to provide. This includes Continuing Health Care and the NHS contribution to Registered Nursing Care.

## How much will you pay?

The general rule is that you either pay the total cost of your care and support or you contribute what your financial assessment shows you can afford and we pay the rest.

If you have capital assets of more than £23,250, you will pay the full cost of your care and support. Capital assets include savings, stocks and shares and other investments, but not the value of your home. (This is different if you live in residential care. More information is available in our factsheet on paying towards your care in a residential or nursing home – details on page 6.) If you own a second home we will take the value of this into account.

If your capital assets are worth between £14,250 and £23,250, we will ask you to make a contribution towards your care and support of £1 per week for every £250 (or part of £250) of capital you have, above £14,250.

If your capital assets are worth less than £14,250, you will not need to contribute towards the cost of your support from your capital. If your income is above the Minimum Income Guarantee, you may need to make a contribution to the cost of your support. If your income is at or below the Minimum Income Guarantee, you may not need to make a contribution. The Minimum Income Guarantee allows people who receive council arranged care and support at home to keep a certain level of income to cover their living costs.

## **Assessing how much you will pay**

After we have assessed your care and support needs, if you are eligible to receive support from us an officer from our Financial Assessment and Advice Team will visit you to work out how much you will have to contribute towards the cost of your care and support. This is called a financial assessment.

We will ask you to provide information about your

- benefits, pensions or other income
- bank and building society accounts, national savings, shares and other investments
- fuel bills, Council Tax, rent or mortgage payments
- Disability Related Expenditure. Disability Related Expenditure is additional money people need to spend due to their disability or ill-health. You can only claim this if you get a disability related benefit such as the Daily Living Part of Personal Independence Payment or Attendance Allowance. You will normally need to provide proof of these expenses before a claim can be considered. More information is available in our factsheet on Disability Related Expenditure (details on page 7).

We will also do a check to make sure you are receiving all the benefits you are entitled to. If we think you are entitled to other benefits we will put you in touch with the appropriate organisation, or tell you how you can contact them directly.

## **Working out your contribution**

First we work out your total income. We take account of

- any benefits you receive, except those we ignore, as listed below
- your State Pension and work pensions
- any other income
- your capital assets if they are between £14,250 and £23,250.

If you have savings or investments that are held jointly with your husband, wife or partner, we will only take account of half of the total amount. If your husband, wife or partner has capital in their name, we can legally assume half of this capital is yours and you may be assessed as though it is your capital.

We will ignore

- the mobility part of Disability Living Allowance or Personal Independence Payment
- the first £10 of your War Widow's Pension

- War Widow's special payment
- payments from the Independent Living Fund
- Child Benefit and Child Tax Credit
- the part of Attendance Allowance, Disability Living Allowance (care part) or Personal Independence Payment (daily living part) that covers your care at night
- Working Tax Credit
- Disabled Person's Tax Credit
- Maternity Allowance Payments you receive from a charity
- the savings part of Pension Credit, and
- earned income from paid employment.

We then work out your contribution by taking your total income including any capital (less any income we ignore), and taking away

- your Minimum Income Guarantee, an amount to cover any day to day expenses such as food and TV licence
- your household costs (mortgage, rent and Council Tax payments)
- your Disability Related Expenditure.

The amount left is called your 'assessed income.' It is the most you can afford to contribute towards the cost of your care and support.

If the cost of your care and support is lower than your assessed income you will pay the full cost of your care and support.

If the cost of your care and support is higher than your assessed income you will pay the amount of your assessed income, as this is the most you can afford.

Examples:

If your care and support costs £100 per week, and your assessed income is £50 per week, you will pay £50 and we will pay £50 towards the cost of your care and support.

If your care and support costs £25 per week, and your assessed income is £50 per week, you will pay £25 – the full cost of your care and support.

More detailed examples of how we work out contributions are given on pages 8 and 9.

## **Paying your contribution**

Once we've worked out the amount you need to pay, we'll send you a letter that explains how we worked out your contribution, how much you'll have to pay, how you can pay and the date your payments will start.

If you receive a Direct Payment, we'll pay an amount into your Direct Payment account every four weeks, less any contribution that you make towards your support. You'll have to pay your contribution into your Direct Payment account each month or weekly if you prefer. More information about Direct Payments is available in our Direct Payments factsheet (details on page 7).

If we arrange your support you can pay

- By direct debit
- At the post office or Pay Point
- By cheque
- By debit or credit card

You'll receive monthly invoices for the amount you pay covering a 4 or 5 week period.

You must make sure you pay invoices in full within 14 days by whichever payment method you choose.

If you do not pay your invoice within 14 days we will send you a reminder. If you do not pay the invoice within the next 28 days we will send you a final notice. If you still don't pay your contribution we may take further action against you to collect your payments.

## **Questioning the amount you need to pay**

If you don't agree with the amount you need to pay, you can appeal.

You can contact our Financial Assessment and Advice Team to ask them to look at your financial assessment, saying why you think the amount is not right.

If you are still unhappy with the decision, you can ask our Decision Making Panel to review your case. The Financial Assessment Team will advise you on how to contact them. This panel is made up of managers from financial and social work.

If you are not satisfied with the decision of this panel, you can make a complaint.

## **Difficulty paying your contribution**

If you are having difficulty paying your contribution, please contact our Financial Assessment and Advice Team and they will help you.

## **Reviewing your contribution**

Your contribution will usually increase every April in line with the increase in state benefits. We will review your contribution each year in line with these increases, and during the year to see if your financial situation has changed.

If your financial situation does change, you will need to tell us so we can work out your contribution again.

If your needs change, your contribution may change, but you will not have to pay more than your assessed income.

## **Independent financial advice**

We want to help support you to make informed, affordable and long term financial decisions about your care. We can provide some financial information and advice ourselves. We will also help you get information and advice from other organisations.

There are organisations that can help with a range of money matters that will not charge you for information and advice. For example, you may need help with dealing with debt, benefits and tax credits, or better budgeting. In some circumstances (such as choosing how to pay for your long-term care or entering into a legal agreement like a deferred payment agreement) you may also benefit from paying to see a Financial Advisor (who should be regulated by the Financial Conduct Authority).

You can find out more about getting independent financial information and advice in our Managing your Finances factsheet (details on page 7).

## **Tell us what you think**

You can contact our **Financial Assessment and Advice Team** with any questions about paying towards your care.

- Email: [financial.assessments@sheffield.gov.uk](mailto:financial.assessments@sheffield.gov.uk)
- Telephone: 0114 2734440.

If you have a suggestion, comment or complaint about any Council service you can tell us what you think.

- Telephone: (0114) 273 4567.
- Website: [www.sheffield.gov.uk/tellus](http://www.sheffield.gov.uk/tellus)
- Write to: Customer Services, Sheffield City Council, Town Hall, Pinstone Street, Sheffield S1 2HH.

## Where can I get more information?

If you have a question about this factsheet, want a printed copy to be sent to you, or want to speak to someone you can contact us.

Factsheets can be downloaded from our website: [www.sheffield.gov.uk/factsheets](http://www.sheffield.gov.uk/factsheets).

Information can also be provided in alternative formats and other languages on request.

- Example Assessment Questionnaire, Care and Support Plan and Review Questionnaire
- Getting care and support
- Help for carers
- Independent Advocacy
- Prevention and Reablement
- Planning and organising your care and support
- Help with travel
- Paying towards your care and support in a residential or nursing home
- Deferred Payments
- Disability Related Expenditure
- Managing your Direct Payment
- Ordinary residence
- Personal Assistant Handbook
- Reviewing your care and support
- Managing your finances

## Contact us

- **Adults/Older People:** Email the Adult Access Team [adultaccess@sheffield.gov.uk](mailto:adultaccess@sheffield.gov.uk)

Write to the team at Howden House, Sheffield S1 2SH. Call on 0114 2734908 and choose option 5, then option 2.

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## Examples of how we work out a contribution

These examples are based on 2019 rates.

### Example 1

Sunil is 27 and lives at home with his family. He gets Employment and Support Allowance and Disability Living Allowance (care and mobility) and has £62.67 a week disability related spending. Sunil's assessment shows he needs a personal budget of £200 each week to purchase the care and support he needs.

#### **Sunil's income each week**

Employment Support Allowance	£131.75
Disability Living Allowance (care component)	£87.65
Disability Living Allowance (mobility component)	£61.20

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<b>Total income</b>	<b>£280.60</b>
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#### **We ignore**

Disability Living Allowance (mobility component)	-£61.20
Disability Related Expenditure	-£62.67
Minimum Income Guarantee	-£151.45

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<b>Total amount ignored</b>	<b>-£275.32</b>
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Sunil's assessed income (total income less total amount ignored)	-£5.28
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Sunil will not be required to make a contribution and will receive a personal budget of £200 a week to purchase his care and support.

## Example 2

Clara is 76 and lives on her own. She has a State Pension, private pension and Pension Credit, and receives Attendance Allowance. Clara's assessment shows she needs a personal budget of £108 each week to purchase the care and support she needs.

<b>Clara's income each week</b>	
State Pension	£115.95
Private pension	£11.34
Pension Credit (Guarantee Credit)	£39.96
Severe Disability Premium	£65.85
Attendance Allowance	£87.65
<b>Total income</b>	<b>£320.75</b>
<b>We ignore</b>	
Disability Related Expenditure	-£33.90
Housing costs	-£11.15
Minimum Income Guarantee	-£189.00
<b>Total amount ignored</b>	<b>-£234.05</b>
Clara's assessed income (total income less total amount ignored)	<b>£86.70</b>

Clara will contribute £86.70 a week towards the cost of her care and support.