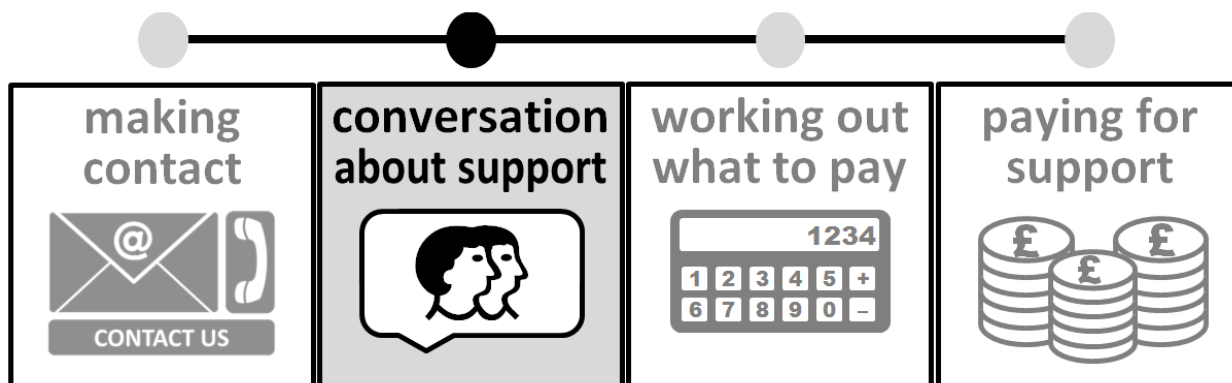


Your guide to paying for social care support in Sheffield

This guide explains how we work out what, if anything, you'll need to pay towards the cost of your support.



By now you should have had a conversation with a Social Care Worker about the support you need. If you're not funding the total cost of your support yourself, you'll need a Financial Assessment from our Social Care Funding Team to work out what, if anything, you can afford to pay for your support and what the Council will contribute.

Our Social Care Funding Team will:

- 1. Help work out if there are any benefits you can get to support you financially.**
You may be entitled to state benefits. We can tell you how to get help with this.
- 2. Help you to complete a Financial Assessment.**
This can be by email, post, phone or visit.
- 3. Let you know if you need to pay for your support, and if so the maximum amount you can afford to pay.**
We'll let you know the maximum amount you can afford to pay within 7 days of your Financial Assessment.
If you have to pay for your support, we'll send you an invoice every month.
- 4. Help you to set up a Direct Debit if you're paying for your support.**
Most people prefer to set up a Direct Debit so they can pay quickly and easily each month. Our staff can help sort this out for you – just let us know if you'd like this.



Advice on managing your finances

We can let you know how to get help with other money matters like making a Will and getting independent financial advice. We can also tell you how you can give authority to a person you trust to make financial decisions for you. This is called Power of Attorney. It gives someone you trust the power to make decisions quickly, easily and legally, about your finances, your medical care and your daily routine (like washing and dressing). You can also find advice on this from the Government website: www.gov.uk/power-of-attorney. Or you can talk through what you need to do by calling 0300 456 0300.

How to complete your Financial Assessment

You can do this by email, post, phone, or with a Social Care Funding Officer visit on a day and at a place to suit you.

Please let your Social Care Worker know how you would like to complete your Financial Assessment, and if you want someone else with you like a family member, financial agent or advocate.

Information you will need

You'll need to give us information about your finances as part of your Financial Assessment. We will give you a full checklist of the information we need before your assessment, but it would help if you can start to collect information about your:

- income (like benefit letters, pay slips, pension statements).
- capital (like bank statements, investments).
- day to day costs (like electricity and gas bills, housing, council tax).
- travel costs to get to support services or activities. We expect you to use the mobility component of your Personal Independence Payment or Disability Living Allowance, or your Motability vehicle. If your travel costs more than your allowance the additional cost is included in your support costs.
- disability related expenditure (receipts for money you spend due to your disability or ill-health). We can only consider this if you're getting the care component of Disability Living Allowance, Personal Independence Payment (Daily Living) or Attendance Allowance.

How we work out the amount you can afford to pay

Unlike NHS health care, adult social care and support is not free. Most people pay for some or all of their care and support.

We'll use the information you provide about your finances, and national rules based on the Care Act 2014, to work out what, if anything, you'll need to pay and what we'll pay towards the cost of your support. If you choose not to tell us about your finances, you'll have to pay the total cost of your support.

Your income

Your income is any money you regularly receive from a pension, charity or other organisation. It doesn't include money from paid employment.

We'll make sure you have enough money to pay your day to day living costs. This is called the Minimum Income Guarantee. It's a weekly amount the Government says someone should have to spend on their living costs such as food and TV licence.

If your income is above the Minimum Income Guarantee, you may need to use some of this money to pay for your support. If your income is at or below the Minimum Income Guarantee, you may not need to use your income to pay for your support.

Your capital

If you have capital worth more than £23,250, you'll pay the total cost of your support. Capital includes cash or savings, stocks and shares and other investments. We don't include the value of the home you are living in, but we do include the value of other property like a second home.

If your capital is worth between £14,250 and £23,250, we include the value of this in your Financial Assessment. For every £250 (or part of £250) you have, we add £1 to your weekly income.

- Example 1: capital worth £15,000 adds £3 to your weekly income.
[$£15,000 - £14,250 = £750$. $£750 \div 250 = £3$.]
- Example 2: capital worth £22,000 adds £31 to your weekly income.
[$£22,000 - £14,250 = £7,750$. $£7,750 \div 250 = £31$.]

If your capital is worth less than £14,250 we ignore it. Your Financial Assessment will look at your income only.

It's important you share details of all your capital with us, so that your financial assessment is accurate. If you reduce your capital (for example by giving a house to a relative) to avoid paying for your support, we may still include this value in your assessment - there's advice about this on the Government website: www.gov.uk.

Paying what you can afford

After your Financial Assessment we'll write to you to explain how we worked out your income, your capital and your day to day costs. Any money you have left is what you can afford to pay for your support. You will never have to pay more than the amount your financial assessment shows you can afford.

If your support costs less than the maximum you can afford to pay, you'll pay for your support. If it costs more than you can afford, you pay what you can afford and we pay the rest.

The maximum anyone pays the Council for their support is £375 per week. Support in a residential or nursing home may cost more than this.

We'll write to you within seven days of receiving all the information we need to know about your finances. We'll explain the maximum amount you can afford to pay, and how you can pay. Most people prefer to set up a Direct Debit so they can pay quickly and easily each month. Our staff can help sort this out for you – just let us know if you'd like this.

Reviewing the amount you pay

The amount you pay will usually increase every April in line with the increase in state benefits. We'll review what you pay each year in line with these increases.

If your financial situation changes you must tell us, so we can work out what you can afford to pay again. If your needs change, what you pay may change, but you will not have to pay more than your financial assessment shows you can afford to pay.

More information

If you need more information please let us know. We can provide information in other formats like large print or Braille, and help if English is not your first language - including interpreters and translations.

We have a range of factsheets that explain how adult social care and support finance works in Sheffield. The factsheets are available on the council website: www.sheffield.gov.uk/factsheets, or for a printed copy contact us.

- Paying towards your care and support at home
- Paying for your care and support in a residential or nursing home
- Managing your finances
- Managing your Direct Payment
- Help with travel arrangements
- Disability Related Expenditure

Contact us

During your Financial Assessment we can answer any questions you may have. If you would like to talk to someone about your finances before then, please contact our Social Care Funding Team.

Email: funding.team@sheffield.gov.uk.

Write to: Social Care Funding Team, floor 10 Moorfoot Building, Sheffield S1 4PL.

Call: (0114) 273 4440. Open Monday to Thursday 8:45 am to 5:15 pm.

Friday 8:45 am to 4:45pm.

Sheffield City Council Adult Social Care.

Your guide to paying for support in Sheffield (non-residential care)

Written in January 2020. An updated guide will be available in May 2020.

Call (0114) 273 4119 or email information@sheffield.gov.uk for the updated guide.
