**Important guidance and information about your domiciliary care charges**

**Please retain for future reference**

## Charges for Domiciliary Care

Government expects people who can afford to pay towards the cost of their care services do so. This helps us to continue to provide Adult Social Care Services to the growing number of people who need them.

In line with the Care Act 2014, Halton Borough Council operates a Charging Policy for adult social care. Some services have a flat rate charge that everyone will have to pay, whilst other services have assessed charges which mean that you will only pay if your income is above a certain threshold

| **Maximum Charges for Community Based Care** | **2025/26** |
|---|---|
| Domiciliary Care (per hour) | As per charge made by care provider.<br>Standard £22.87 |
| Day Care/ Family Placement (per session) | £20.70 |
| **Flat rate services (chargeable in full regardless of your financial circumstances)** | |
| Transport (per journey) | £3.98 |
| Lifeline Service (dependant on level) | £5.45, £10.20 or £16.35 |
| Meals (dependant on meal and location) | £2.65 to £5.75 |

## How much will I have to pay for my care?

Most people have to pay something towards the cost of their care package. The amount you pay depends on:

- **If you receive a chargeable service** – this will be confirmed by your social worker at the point your care is initially arranged. If your service is chargeable you will be asked if you wish to be financially assessed to determine how much you need to contribute towards the cost of your care. If you have more than £23,250 (the upper capital limit) in savings or if you do not wish to complete a financial assessment then you will have to pay the actual cost of the service you receive.

- **The outcome of the financial assessment** -this is a means tested assessment which looks at the level of your income, capital and certain types of expenditure. Capital includes any savings, investments or property you own and the value of your share of any jointly held assets. Your contribution towards the cost of your care package is determined by the outcome of a financial assessment.

### How do I apply for assistance with my care costs?

Once your care package has been agreed, we will attempt to contact you by phone to arrange an initial telephone financial assessment.

During the telephone assessment the Assessment Officer will complete a financial assessment form on your behalf, using the information you can verbally confirm.

- If you are able to give sufficient information, the officer will calculate your interim contribution towards the cost of your services.
- If more information or evidence is required to complete the financial assessment, the officer will explain this to you.

The officer can also carry out a welfare benefits check to ensure you are getting all the benefits you are entitled to. They can also help you with the application process too.

If we are unable to contact you by phone we will send you an application form in the post. Please contact us if you need assistance in completing the application.

If you choose not to disclose your financial information or if you do not respond to our requests for information within 28 days you will be invoiced for the full cost of your services.

Care charges are payable from the start of services.

Contact the Assessment Team on 0151 511 7888 if you want to arrange an initial financial assessment or if you have had a change in your circumstances and require a review of your initial assessment.

### What is the financial assessment process?

You will be required to supply full details and evidence of your income, savings and household expenditure.

### What evidence do I need to provide?

Examples of acceptable evidence include:

- Recent benefit award letters from the Department for Work & Pensions or Pension Service or copies of up-to-date bank statements showing these payments.
- Letters from pension providers or copies of bank statements showing these payments.
- Copies of last 3 months bank or building society statements.

If you have issues providing any of the information requested please contact us as soon as possible on 0151 511 7888.

## How is my contribution calculated?

### <u>Step 1: We work out your weekly income</u>

We look at all of the income, savings or investments <u>you have available to you</u>. This includes income that would be available to you if you applied for it.

### Types of income you may have

- Pension credit
- Retirement pension
- Works/Private Pensions
- Annuities
- Attendance allowance, Disability Living Allowance or Personal Independence Payment
- Severe Disablement Allowance
- War pension
- Employment Support Allowance or Incapacity Benefit
- Universal Credit or Income Support

There are some amounts that are ignored from the calculation. This includes:

- ➢ Mobility part of Disability Living allowance or Personal Independence Payment
- ➢ Pension Savings Credit
- ➢ Child Tax Credit and Working Tax Credit
- ➢ Child benefit or child maintenance payments
- ➢ Earnings from your job
- ➢ Savings below £14,250

### <u>Step 2: We work out your income from savings</u>

We look at the total value of all savings and capital that you hold, or have a right to if applied for, and the value of your share of any jointly held assets. Examples include:

- Savings held in building society or bank accounts
- National Savings Certificates or Premium Bonds
- Property (but not the house you live in) or land
- Stocks and shares
- SAYE schemes
- Unit or trust funds

The amount of capital taken into account as part of the financial assessment is set out in the Care and Support (Charging and Assessment of Resources) Regulations 2014. The current thresholds are set out below:

| Your capital | What you will have to pay |
|---|---|
| Over £23,250 | You must pay full cost for your care package |
| Between £14,250 and £23,250 | Will be treated as generating income of £1 per week for every £250 or part of £250<br>This amount is based on the Care Act guidelines, not on the amount of interest you actually receive from your savings |
| Less than £14,250 | This will be ignored and won't be included in the means test |

**Step 3: We work out any relevant allowances we can apply**:

This covers 3 main areas:

- **General living allowance:** the law says that when we work out what you should pay towards your care, we must leave you with enough money for your general living expenses. This is known as the Minimum Income Guarantee. The amount varies according to your personal circumstances. We will provide details of this when we inform you of your assessed contribution.
- **Housing costs**: If you pay rent or have a mortgage, an allowance will be made for any costs not covered by Housing Benefit, Council Tax Reduction, or Income Support/Pension Credit.
- **Disability Related Expenditure**: If you have any additional expenses directly related to a disability or illness, an allowance can be made for any reasonable expenses you incur. You may be asked to provide receipts to verify these expenses. For examples of the types of expenditure we can take into account see '*What are Disability Related Expenses'* on Page 5.

**Step 4: We work out your assessed charge**

The amount remaining after we have taken into account any disregarded income and allowances becomes your assessed weekly contribution. The Council will make up any shortfall between your contribution and the full cost of your care package.

If the weekly cost of your service is less than your assessed weekly contribution you will pay the lower amount.

We will ensure that you are left with at least the Minimum Income Guarantee level of income.

**What happens if I am married or live with a partner?**

If you are part of a couple we will assume you have an equitable right to half of the income and savings that you have as a couple. If this is not the case please contact us for more information

If you hold savings jointly we divide the value of these equally between you.

**What are Disability Related Expenses?**

Many people have extra costs due to their disability. We know that some people may not want to talk about this with a stranger so when we work out how much you will pay, we will automatically take into account an allowance of £14.61 per week (if you receive the middle or higher rate of Disability Living Allowance, Attendance Allowance or Personal Independence Payment).

If you feel that your costs are more than £14.61 per week then let us know as soon as you can. We will need to see evidence of additional outgoings. Examples are provided in the table below

| **Household Expenses:** | **Personal Care and equipment:** |
|---|---|
| Cleaner<br><br>Excess fuel costs<br><br>Specialist dietary costs<br><br>Warden's services or Lifeline including telephone lines | Clothing / bed linen / Incontinence pads<br><br>Adaptations e.g. bath/shower/stair lifts/ specialist beds<br><br>Walking aid/wheelchair<br><br>Wear and tear of specialised equipment |
| **Travel/Transport** | **Medical Expenses** |
| Certain transport costs not refundable from other sources<br><br>Hospital care park charges<br><br>Respite | Chiropodist<br><br>Consultant fees<br><br>Medicines /Treatments |

**What if I own property or land?**

The property you live in is excluded from the financial assessment but if you own or part own other property such as caravans & boats or land, then we will need to take into account the market value of that asset. If the value is more than £23,250, you will be asked to pay the full cost for your care service**.**

**What happens if I don't want to share my financial information with you?**

If you do not wish to tell us about your financial details, or if you know you will not qualify for help, you will be required to pay the maximum charge for your care**.**

**What if I don't agree with the amount I have to contribute?**

You have the right to have a review of your financial assessment if you believe that it has not been calculated correctly or if the charge causes you unfair hardship. Please contact the Income & Assessment Team as soon as possible on 0151 511 7888

Whilst your review is underway we will need to continue invoicing you for the service you have received. If your charge is subsequently changed you will be refunded any amount overpaid

## How do I pay?

When we have worked out your charge we will notify you in writing. This is normally within 28 days of your application and will explain how your charge has been calculated. It is important that you check the details on this notification and let us know if any of the details are incorrect.

If you have been assessed to make a payment towards your care we will send you an invoice reflecting your assessed contribution and instructions of when and how to make the payment to the Council.

Invoices are posted to you every 4 weeks and will reflect the service you received during the previous 4 week period. If you prefer to receive your invoices by email please contact us on 0151 511 8811 or by email at IncomeRecovery@halton.gov.uk

It is very important you pay for your care by the due date given on your invoices. If you experience issues paying please contact the Income Recovery Team on 0151 511 8811 as soon as possible.

Failure to make payment could result in the debt being passed to a debt recovery agency or, the debt being pursued through County Court which will incur costs added to the amount owed

**We highly recommend that you pay your invoices by direct debit.** If you want to set up a direct debit, please ring us on 0151 511 8811.

If you choose not to pay by Direct Debit you can make your payment by:

- telephone using a credit or debit card or,
- online payment portal on the council's website www.halton.gov.uk

## How do I pay if I receive a Direct Payment for my care?

You will need to pay your contribution into your personal budget bank account.

## Can I appoint someone to deal with the finances on my behalf?

Many people appoint representatives to act on their behalf in financial matters. Your representative will be asked to sign an agreement once your care package is confirmed.

If someone loses the capacity to manage their finances, for example due to dementia or a severe stroke, and has not made arrangements in advance, another person can become a deputy or an appointee to take responsibility for their financial affairs. Whether Deputyship or Appointeeship is the best option will depend on the person's financial circumstances.

## Appointeeship:

An appointee is responsible for managing a person's benefits, and also for paying bills and managing a small and limited amount of savings in case of unforeseen circumstances. Appointeeship may be the best course of action if the person has a low level of financial assets, is in receipt of benefits and doesn't have any other sources of income. Applications are made to the Department of Work and Pensions (DWP). For more information please visit the website. https://www.gov.uk/become-appointee-for-someone-claiming-benefits

**Deputyship:**

If the person's financial affairs are more complicated (for example if they have additional sources of income, investments, or significant savings), then an application for Deputyship is the best option. A deputy undertakes responsibility for the management of all of a person's financial affairs if they become incapable of doing so themselves, including savings, pensions, all sources of income, and assets such as property and valuables. Applications for Deputyship are made to the Court of Protection. Depending on your circumstances, there may be fees to pay to make the application. For more information please visit the website. https://www.gov.uk/courts-tribunals/court-of-protection

**What happens if there is nobody to become an appointee or deputy?**

If there is nobody available or eligible to become an appointee or deputy for a person who has lost capacity it is possible for the Council to take on this role, or apply to the Court of Protection for a professional person to be appointed. Referrals to this service are normally made by your social worker or care coordinator.

**Where can I get more information about managing someone else's finances?**

The Money Advice Service provides advice. Please see their website

https://www.moneyadviceservice.org.uk/en/articles/help-manage-the-money-of-someone-youre-caring-for

## Important things to note

### Non Payment of invoices

If you, or the person appointed to manage your finances, fails to pay the invoices we issue for your care then the Council will take legal action to recover the monies that you owe. This could ultimately result in legal action to recover the debt through the County Court.

It is therefore important that you contact the Income Recovery Team on 0151 511 8811us as soon as possible if you experience problems in making the payments**.**

### Deprivation of Assets

**If you deliberately deprive yourself of an asset in order to reduce the amount you pay towards your care package this will be seen as deliberate act of deprivation of an asset. Examples of actions which may be seen a deprivation include:**

- a lump-sum payment to someone else, for example as a gift
- substantial expenditure out of character with previous spending
- the title deeds of a property have been transferred to someone else
- assets have been put in to a trust that cannot be revoked
- assets have been converted into another form that would be subject to a disregard under the financial assessment, for example personal possessions
- assets have been used to purchase an investment bond with life insurance
- selling an asset for less than its true value

- income that would be available on application but not been applied for

In these circumstances the Council has the right to charge you as if you still possessed the asset. We have the right to seek recovery of the lost income from you or the person who received the asset. This includes legal recovery action if necessary.

## Changes in Circumstances

You must tell us as soon as you have a change in your financial or household circumstances which may affect the amount you are asked to contribute towards your care. This includes all increases or decreases in your income or savings. Please contact the Income & Assessment Team on telephone number: 0151 511 7888**.**

## Useful contacts

| Team | For help with | Phone | Email Address |
|---|---|---|---|
| Appointee & Receivership | Council appointeeship | 0151 511 6900 | Appointee&Receivership@halton.gov.uk |
| Continuing Healthcare | CHC applications or appeals | 0151 511 8330 | Handw.chcadmin@cheshireandmerseyside.nhs.uk |
| Complex Care Runcorn | If your care package is based in Runcorn | 0151 511 6655 | ComplexCare.Run@halton.gov.uk |
| Complex Care Widnes | If your care package is based in Widnes | 0151 511 6650 | ComplexCare.Widnes@halton.gov.uk |
| Council Tax | To report changes that impact your council tax account | 0151 511 7771 | Council.Tax@halton.gov.uk |
| Customer Care | Complaints relating to your care package or financial assessment if not resolved by the team | 0151 511 6941 | ssd.complaints@halton.gov.uk |
| Income Recovery | For payments and queries including methods of payment or problems paying | 0151 511 8811 | Debtors@halton.gov.uk |
| Direct Payments | If you receive a direct payment to pay for your care package | 0151 511 7575 | H&C-DirectPayments@halton.gov.uk |
| Housing Benefits | To report changes in circumstances if you receive help towards your rent or council tax | 0151 511 7772 | Benefits@halton.gov.uk |
| **Income& Assessment** | **To query your financial assessment, report a change in finances or request a welfare rights check.** | 0151 511 7888 | faircharging@halton.gov.uk |
| Attendance Allowance Unit | To report if you are in permanent residential care or to apply for Attendance Allowance if you have been assessed to pay full cost | 0800 731 0122 | |
| Department for Works and Pensions | To report permanent residential care stays or for information about becoming an appointee. | 0800 731 0469 | |

**Independent financial advice and information**

We cannot as a council recommend any particular adviser or financial advice service. If you need financial advice it's important you find out if an adviser is qualified to give advice. Below are list of organisations that may be able to help you find a suitable independent financial organisation:

**MoneyHelper**: https://www.moneyhelper.org.uk/en

Set up by the Government and offers impartial and unbiased money advice and information to help you make the most of your money, whatever your circumstances. They offer information on paying for care or the option to speak to an online adviser. Telephone: 0800 138 7777

**Society of Later Life Advisers:** http://societyoflaterlifeadvisers.co.uk

SOLLA helps people to find independent advisers who specialise in the financial needs of older people. All advisers must meet appropriate criteria and have the right qualifications before they are accredited by SOLLA.

**Paying for care:** http://www.payingforcare.org/

Paying for Care is a website that offers advice on care costs and planning for care. They also help you to search for local care fees advisers.

Other sources of good information and advice:

- NHS Choices: Includes a comprehensive guide to choosing and arranging care and support.
- Which? Elderly Care: Provides information on the funding options you can explore for care homes and home care.
- Court of Protection: Offers advice on people who have capacity issues.
- Department for Work and Pensions: Provides advice on Appointeeship (the authority needed to manage the benefits of someone who is mentally incapable of doing so themselves).

**If you have any questions about any information contained on this information sheet please contact the Income& Assessment Team**

**Email**: fairercharging@halton.gov.uk **Telephone**: 0151 511 7888

**Post**: Income & Assessment Team, PO Box 10892, Halton Borough Council, Unit 1 26 Charles Way, Nottingham, NG6 6EL