

Information Sheet 19 – maximum charges for community support

This information sheet explains how we assess what people can afford to pay towards the cost of their personal budget or their home care and day care. The rates given apply from 9 April 2018.

The standard charge is £14.36 per hour of home care, plus the full cost of day care and other services outside the home. However many people do not have to pay charges, or will be set a maximum weekly charge, because of their financial circumstances.

You will be contacted by a Financial Assessment and Benefits Officer, who will work out whether a maximum charge applies to you. Information sheet 15 explains more about the role of the Financial Assessment and Benefits Officer. You do not need to make any calculations yourself, but the explanation below may help you to understand what to expect.

The full rules are complicated, so you may not be able to work out exactly what you will pay from the information in this sheet.

■ Further information

The officer who you speak to will be able to explain more about how charges are calculated. You can also contact our charges helpline, on (01670) 622 891.

■ Calculating how much you can afford to pay

You will normally have to pay the full cost of services if you have savings of more than £23,250. Otherwise, what you pay will depend on your income as well as your savings.

We work out the charge in the following way:

- First, we add up your weekly income – though there are some kinds of income that we do not take into account, including mobility allowance, savings credit, and £10 per week of any war widow/widower's pension
- If you have savings of more than £14,250, we add an extra amount to your income (this is explained below)
- We subtract your rent or mortgage costs, and your council tax payments
- Finally we compare your remaining income with the minimum incomes for charging shown in the table at the end of this information sheet. Which minimum income figure we use depends on the benefits you receive and whether you are below or above the women's state pension age (currently 64-65 years old – the same age applies even if you are a man). If you have less than the minimum figure which applies to you, you will not have to pay charges. If you have more, your maximum will be fixed so that you are left with at least the minimum figure.

We take into account only half of any income or savings that you share with a spouse or partner.

If you have dependent children, and rely on means-tested social security benefits, you will not have to pay home care or day care charges (apart from meals and transport charges).

■ Your savings

If you have savings of £14,250 or less, we will not take them into account at all. If you have savings of more than £23,250, you will pay the full cost of your services.

In between, we will add £1 per week to the figure we use for your weekly income for every £250 of savings. For instance if you have between £14,251 and £14,500, we will add £1 to your weekly income; if you have £23,100 we will add £36.

When we calculate your savings, we do not include the value of the house that you live in. However we do include the value of any other properties that you own.

■ Extra costs you have because of your disability

If you need home care or day care, you may well also have other extra costs because of your disability or illness. For example people may have extra costs for domestic help or help with their gardens, community alarm systems, special foods, unusually high heating or laundry costs or privately arranged care services.

The minimum income figures in the table below include standard amounts which we allow for such extra costs. These are shown in the last column. The Financial Assessment and Benefits Officer will ask if you think you have costs that are *higher* than this figure. If so, s/he will ask you to provide information about these costs so that we can consider them. If you think you will want us to take account of extra costs, please try to have evidence of these costs to hand (for instance bills and receipts).

■ The figures we use to calculate charges

<i>Disability benefits received</i>	Minimum income		Standard allowance for extra costs of disability
	Working age	Pension age	
The higher rate of Attendance Allowance or Disability Living Allowance (care component) or the enhanced rate of Personal Independence Payment (daily living component) (£85.60 per week)	£199.75	£237.30	£48.30
The lower rate of Attendance Allowance or the middle rate of Disability Living Allowance (care) or the standard rate of Personal Independence Payment (daily living component) (£57.30 per week)	£151.75 or £171.45*	£209.00	£20.00
The lower rate of Disability Living Allowance (care) (£22.00 per week)	£136.75 or £156.45*	£194.00	£5.00
Constant Attendance Allowance (paid with war pensions/industrial injury benefits)	Variable amounts depending on the precise benefit paid		
None of the benefits listed above	Same as lower rate DLA (care)		

* Where two figures are shown, the relevant figure depends on your other benefits.