

## **Information sheet 29 – Making allowance for the costs of disability**

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When we assess people's ability to pay for home care, we take into account money that they need to spend on other costs arising from their disability. This information sheet explains how we do this. All figures apply to the year from 7 April 2025 to 5 April 2026.

### **■ How we take account of the costs of disability**

People who are disabled or who have a long-term illness often have to spend extra money to stay independent and protect their health. That is why disability benefits such as Attendance Allowance and Personal Independence Payment (PIP) are available.

The Government has said that it is reasonable for councils to take these disability benefits into account when they set charges for home care. However it has said that councils must ask people about the other necessary extra costs they have because of their disability, to make sure that they are left with enough money to meet them.

When we have consulted people about this in the past, most said they did not want to have to produce detailed evidence about what they spend. So the Council decided to make automatic allowances for other costs of disability without requiring evidence.

### **■ What we have allowed in calculating your charge**

When we calculate people's charges, we automatically include an allowance for other costs that they have because of their disability. How much we allow depends on what disability benefits you receive.

If you are getting Attendance Allowance at the "lower" rate, or Disability Living Allowance (Care Component) at the "middle" rate, or Personal Independence Payment (Daily Living Component) at the "standard" rate (all three benefits are set at £73.90 from April 2025), we allow £23.50 per week.

If you are getting the "high" or "enhanced" rate of any of these benefits (£110.40 from April 2025), we will allow £41.12 per week.

Otherwise we allow £5.88 per week.

### **■ Your right to an assessment**

If you are getting Attendance Allowance, PIP or DLA, you have a right to ask for a detailed assessment of your other necessary disability-related expenditure, if you think that this adds up to *more* than the allowance we have made. If we agree that it does, we will increase the allowance we make so that it covers all of your necessary disability-related expenditure. If this expenditure adds up to more than your income from the benefit, we will ignore your income from the benefit completely.

If you are not getting one of these three benefits but you don't think you can manage to pay the charges that have been set, or if you are still concerned about your ability to pay the charges after we have stopped taking account of your income from your disability benefit, please contact your care manager or social worker to discuss your concerns.

### **■ What kinds of cost do we take into account?**

We usually only take account of extra costs that you have because of your illness or disability (though as explained above you can also let us know if you think you cannot reasonably afford to pay the charge for some other special reason).

We only take into account your *extra* costs because of disability. For instance some people have high heating costs because of their disability or illness. To work out how much of your bills is *extra* costs, we will compare them with what someone who wasn't disabled might spend on heating a home like you. We will compare your costs with the figures below for typical expenditure for households where nobody is disabled. (We use figures calculated each year by a national local authority organisation.)

	Single person	Couple
Flat or terraced house	£2,141.01	£2,821.84
Semi-detached house	£2,274.05	£2,994.71
Detached house	£2,764.84	£3,645.39

Similarly, some people's disabilities mean that they have to use taxis to get to places. When we work out their extra costs, we subtract what people who are not disabled typically spend on transport, and any costs which they can meet using mobility benefits.

Some other examples of extra costs which people may have because of disability are:

- Additional care or equipment that you pay for yourself (but we will usually only allow this if your care manager confirms that you need it)
- Private domestic help (for instance to do basic cleaning)
- Help with basic maintenance of your garden
- Payments for alarm call systems
- Extra costs because you need special clothes or footwear
- Extra costs because you wear out clothes or bedding quicker than normal, or because you need to do more laundry than usual
- Extra costs because of a special diet that your doctor has told you to follow

These are only examples. We will take account of any extra costs which are necessary because of your disability.

One reason why some people become eligible for the "high" rate of one of the disability benefits listed on the first page of this information sheet is that they have care needs during the night. If you have overnight care needs, and we are not meeting those needs by arranging services for you, we will ask you whether you have any extra costs because of your overnight needs which we should take into account.

## ■ How to ask for an assessment of your costs

If you think that your extra costs may be higher than the allowance that we have made, please let us know by phoning our charges helpline on (01670) 622 891.

We will arrange for a Financial Assessment and Benefits Officer to contact you to discuss the costs which you think might be relevant. Usually the initial contact will be by phone. If it looks as if your costs may be higher than the allowance we have made, the Financial Assessment and Benefits Officer will check in detail your evidence of extra spending. Please try to collect together any relevant bills and receipts which you may have, to help with this.