

Information sheet C8 – paying for care and support

This sheet explains what you will have to contribute towards the cost of your care and support. It is current from **7 April 2025** until **5 April 2026**. It does not cover what you will pay if you live in a care home – **Information sheet C9** covers care home charges.

You will **not** have to contribute to the cost of your care and support outside a care home if:

- It is mental health after-care following compulsory hospital treatment
- You are living in a care home and already paying charges for that
- You have variant Creutzfeldt-Jakob disease

■ How we work out what people will contribute

People pay towards the cost of their care and support as much as they can afford. We carry out a financial assessment to decide what you can afford to pay – or you can tell us that you don't want a financial assessment, and pay the full cost. If your income comes entirely from benefits, we usually expect disability benefits to be used to pay charges – if you get all available benefits you may pay between £127 and £147 per week, if your services cost that much. Nobody will be asked to pay more than they can reasonably afford. You will have a chance to tell us about expenses related to your disability or other financial issues which affect your ability to pay. Some people don't have to pay anything.

If you have savings or other assets worth more than £23,250, you will pay the full cost of your care and support regardless of your income. (This does not include the value of your home, but does include any other properties which you own.) If you could have arranged your service privately, but choose to ask us to make the arrangements instead, we may make an administrative charge of £3.45 per week (or £4.00 if not paying by Direct Debit).

Each person in a couple who needs support will be assessed separately, on the basis of their own income and savings, and their share of joint income and savings.

■ How we will ask you to pay your contribution

If you decide to manage all of the funding for your care and support yourself, we may deduct your contribution from the payments we make to you. Otherwise we will ask you to pay your contribution by Direct Debit. If you would have a problem paying by Direct Debit, you can discuss options with the Financial Assessment and Benefits Officer.

■ What services cost

If you ask us to arrange services for you, your contribution will be based on the cost of these services, up to the maximum you can afford.

The cost of these services will usually be different from the indicative personal budget figure in your assessment – often it will be higher. For instance a half-hour visit from a home care worker costs up to £15.81 in most areas, or £13.69 in South East Northumberland, though some care providers may cost us less than this, and we will not charge you more than we are paying the provider. The exact cost will also depend on the length of your visits – shorter visits cost more per minute than longer ones, because of travel costs. Home care charges are based on the planned length of the visit, not the actual time it takes care workers to provide the support you need on each particular visit. The costs of day care and other services vary.

■ Meals and transport

If you ask us to arrange a traditional day care service which includes meals or transport to the service, you will have to pay charges for these on top of the contributions described above. These charges are paid directly to the day care centre.

If you will be taking meals or refreshments there is usually a standard charge of £2.50 per day. Where the standard charge applies, it is a fixed charge – there are no reductions for people who eat only some of the food provided. Some day services may offer different arrangements, such as a cafeteria.

If you use transport provided by the centre, or funded by us, to get to a day service, there is a charge of £2.00 per day for this (£1.00 if you use transport in one direction only). If we arrange for you to go out with an “enabler” to a specific place, you will pay the standard transport charge – but if you choose where to go, you will usually pay a mileage rate, or the fare if you go by public transport (unless you can use a pass).

■ Short break (respite) care

If you ask us to arrange a short break in a care home for you, your charges will also be based on an assessment of what you can afford to pay. The rules are different from those for care at home, but if you have previously had a financial assessment, we will usually already have collected the information which we need to set your charge for short break care. If not, a Financial Assessment and Benefits Officer will contact you.

The charge will vary, depending on your circumstances. It will usually be higher than your maximum charge for care at home. If you have savings of more than £23,250, you will pay the full amount that it costs us to pay for the place. For instance a week arranged by us in a care home for older people in Northumberland usually costs between £816 and £960. Other care homes may cost more than this.

■ What if I cannot afford to pay this much?

If you get Attendance Allowance, PIP or DLA, you may need to spend some of that benefit on other extra costs that you have because of your disability or illness. We will take account of this when we assess what you can afford to pay. We automatically assume that you will have some extra costs if you get one of these benefits – for instance we allow £41.12 per week for these costs if you get the highest rate of benefit. If you get one of these benefits and you think your costs are higher than our standard allowance, you have a right to ask us to look at your necessary disability-related expenditure in detail, and base the allowance we make on what you need to spend. If you tell us that you can't reasonably pay the assessed charge for other reasons, we will discuss that with you, and look in detail at all of your income and expenditure. Your care manager can arrange that.

■ Further information

If you have questions about your charges which your care manager cannot help with, please contact our Charges Helpline on (01670) 622 891, or write to:

Finance Section,
Adult Services,
County Hall, Morpeth,
Northumberland NE61 2EF
Email scFinance@northumberland.gov.uk