

Local Authority Funding

– Care at home

Once your eligible care need has been assessed by the Local Authority an assessment of your ability to contribute towards the cost will usually follow.

Some of the services that the Local Authority arrange are free such as reablement, equipment and minor adaptations to your home but many are not and these may include:

- Personal Care
- Cleaning
- Assisted shopping
- Laundry

You do not have to complete this financial assessment but if you don't you will be treated as a 'full cost payer'.

Financial Assessment

The financial assessment is based on 'net disposable income' which is calculated by assessing income and capital, deducting a 'basic allowance' which is Pension Credit (Guaranteed element) and a buffer of 25%, other allowances may apply such as Disability related allowances and household expenses such as mortgage payments/rent.

Your contribution

How much you are asked to contribute will depend on your income, capital and savings (not including the value of your home while you live in it).

Income

Most income other than earnings will be included in a financial assessment for care at home, there are some that are disregarded in part or full for example DLA/PIP Mobility component, War disability pension, please ask our expert (www.clubsymponia.org/forum) if you are not sure whether this applies to some of your income.

Capital/Savings

There are specific types of capital that are disregarded, ask our expert (www.clubsymponia.org/forum) if you are not sure. Do not include the value of your home for care at home.

Usually if you have over £23,250 savings you will be considered a self-funder and pay for all costs of care yourself without a contribution from the Council.

There may be other ways the Council can help and some of these services are free, please ask for an assessment of your care needs.

If you have savings below £14,250, a contribution from your income will still be worked out but you will not make a contribution from your savings.

For those who have savings between £14,250 and £23,250 this will attract a 'tariff' or 'assumed' income of £1 for every £250 or part of. For example:

Jack has £17,000. The Local Authority won't take into account the first £14,250 but as he does not have £23,250 which would make him self-funding it will assess the difference between £23,250 and £14,250 which is £6250. £250 into £6250 is £25 and this will be added to Jack's actual income.

Direct Payments

If you have been assessed with an eligible need and the Local Authority has worked out the cost of providing this care, any assessed contribution that they make can be paid to you as a 'direct payment' (see the Direct payment factsheet) so that you can choose how this need is met.

Self Funders

Even if you have savings over £23,250 the Council can still arrange the care for you please request a care needs assessment from your Local Authority.

Please have a look at one of our Benefit factsheet or ask our expert (www.clubsymponia.org/forum) any questions you may have.

