



## Guide to charges for community based services

This leaflet details the financial assessment used to determine your ability to contribute to the cost of your community based services. It shows how the assessment is undertaken and how your income, savings and personal expenditure are taken into account.

This leaflet is for people who need support to help them live independently at home. We need to financially assess you to see if you are able to contribute towards the cost of your care and support.

### When will I have a financial assessment?

As soon as we know you have been assessed by your Social Worker and are eligible for support we will contact you to assess your contribution towards the cost of your care and support.

A Financial assessment officer will work out how much your assessed contribution will be and will make sure you are receiving all the benefits you are entitled to. It is important you know who your financial assessment officer is as soon as possible. If you are not sure, please call 020 8726 6000 ext. 60633.

### What happens during the financial assessment?

You will need to complete a financial assessment form and answer questions to confirm your financial circumstances. You will need to sign the form and provide us with any documentation we have asked for to help verify your financial circumstances.

This will tell us whether you can afford to contribute anything towards the cost of your care

### Working out your contribution

The contribution you actually make will be the lowest amount from the following:

- The actual cost of your care
- The maximum assessed contribution based on your ability to pay

For example; if the financial assessment determines that your maximum assessed contribution is £20.00 per week and the total cost of your care is £80.00 per week, we will ask you to contribute £20.00 and the council will fund the difference of £60.00

### How is the financial assessment calculated?

We look at three things when calculating your contribution:

- Your income
- Your savings and assets
- Any allowances that can be made

#### Types of income you may have:

- Pensions Benefits
- Earnings

Using the Department of Health guidelines we will make allowances from the income you receive to ensure you have sufficient funds to meet your basic living costs.

#### Types of savings you may have:

- Savings in a building society
- Post Office savings
- Premium Bonds
- Shares
- Trust Funds

We will not take into account any savings you have below £14,250.

If you have savings of more than £23,250 you will have to pay the full cost of your care package. As a self-funding customer, we can provide you with advice and information to help signpost you to help you arrange your own care. If you ask us to help you arrange your non-residential care for you, we will charge you £260 per annum for this service. For more information about this charge please speak to your financial assessment officer.

If your savings fall between £14,250 and £23,250 you will be asked to make a contribution to your charge from these savings. £1 for every £250 above £14,250 will be treated as income and included in your assessment.

### Couples

We will only assess you on the income and savings that you have. We will include your share of any joint savings or income. If as a couple you would like us to look at your partner's details, we can do this to ensure that as a couple you have the correct benefits in payment and also to ensure you are left with sufficient funds to meet your basic living costs.

### Types of expenses you may have:

- Mortgage payments
- Rent
- Council Tax

### Types of disability expenses you may have:

- Help with cleaning
- Special diet
- Extra laundry
- Extra bedding
- Special clothing
- Extra heating costs
- Transport
- Special equipment

We can make allowances for extra costs which you have to pay because of your disability or long-term condition. For more information please refer to our guide on Disability Related Expenditure.

### Your Assessed Contribution

Once we have calculated your assessable income you will be told if you are required to pay a contribution towards the cost of your care package. We will give you a copy of your assessment.

If you are assessed as paying a contribution this will be applied from the date when your service starts.

### Paying your Contribution

Depending on how you arrange your care and when your care commences we will have notified you of your assessed contribution.

If you choose to have the council arrange services for you we will send you an invoice for the amount which you need to pay at the end of every four weeks.

The invoice will show how much you need to pay and how you can arrange to pay it.

If you choose to take a personal budget as a Direct Payment and arrange your own services the amount of your assessed contribution will be deducted from the payments you receive from the Council.

Contact 020 8726 6000 ext. 61925 or email: [direct.payments@croydon.gov.uk](mailto:direct.payments@croydon.gov.uk)

Collecting a customer's contribution is an important role the council undertakes as the contributions are used to protect services, extend access and promote the independence and wellbeing of all our customers. Where a customer fails to pay their contribution the council will pursue enforcement options to collect the amount owing.

### What if I don't agree with my assessed contribution?

You can speak to your Financial Assessment Officer and ask for your contribution to be reviewed. For more information please refer to our guide on Review and Appeals.

### Where to find out more

If you have any questions, please call our charging helpline on 020 8760 5676. The charging helpline is open between 10am to 12pm and 2pm to 4pm on Tuesday, Wednesdays and Fridays however, there is also an in built answer machine facility available for you to leave your views should you wish to do so.