

Your social care and support – **how much** will you have to pay?



Information about your financial assessment, how much you will pay, and where to get further information

Introduction

A care and support assessment will determine your needs and your personal budget. Your personal budget is the amount of money determined as sufficient to meet your eligible care and support needs. If you meet the criteria for financial support towards the cost of your care and support, a financial assessment will be carried out to determine the amount you must contribute towards this.

Do I have to pay towards the cost of my social care and support?

Yes, the law says you must. Birmingham City Council will carry out a financial assessment to determine the amount you must contribute towards this.

What information do you need to carry out a financial assessment?

To carry out a financial assessment we will require details of your finances and expenditure.

A person whose needs are to be met in the community may not be required to provide all of these details and will only be contacted if we are missing any information. Contact will be made on the telephone, by email or in writing or occasionally at a face to face meeting with you. We will also look at your income and offer help and support if you are able to claim any additional benefit, whilst advising you if

this would result in an increase in your contribution.

A person whose needs are to be met in a care home setting will be asked to provide details on form ACF810. A financial assessment officer will look at all of your income, for example pensions and state benefits and your savings, for example, bank accounts, shares etc. and assets will calculate the amount that you need to pay towards the cost of your care and support.

You will receive a copy of the financial assessment in writing.

If you would like an estimate of how much your contribution is likely to be please visit **[birmingham.gov.uk/care-estimator](https://www.birmingham.gov.uk/care-estimator)**. This is anonymous and only to give an indication of what your contribution may be.

What if I do not want to give you details of all my finances?

If you don't want to give us your details, we will not be able to advise you correctly and you may be charged the full cost for the care and support that you are receiving.

Which care and support services will I be asked to contribute towards?

- Care provided in a Care Home
- Home Support
- Day Opportunities
- Shared Lives
- Direct Payments

Are there any exceptions where I won't be charged for my care?

Yes, if any of the following apply to you, you will not have to pay:

- your care is provided under section 117 of the Mental Health Act 1983
- your care is paid for in full by an NHS Trust.

How much do I have to pay for respite in a care home?

You do not need to have a financial assessment to determine how much you will pay for your

respite accommodation. If you have more than £23,250 in savings you will pay for the full cost of the stay, otherwise you will pay a flat rate contribution per week. See Rates and Charges leaflet or visit **birmingham.gov.uk/helpingforcare**.

What is a top-up charge?

If the weekly cost of the care and support provided in a care home that you have chosen is more than the city will pay (your personal budget), this is known as a 'top-up' charge.



The Department of Health regulations state that someone other than you must be willing and able to pay this from their own money.

You can only pay your own top-up if you own your house and you have applied for the 12-week 'property value disregard' and can use your savings to pay this for 12 weeks only or if we have agreed to include this in a deferred payment.

Can I ask the council to pay my top-up charge?

We may pay the top-up on your behalf if you have a property that has been included in the assessment, and you meet the criteria for a deferred payment. If this applies to you, you should contact your social worker to request a sustainability assessment.

You are also advised to read the Choice of Home and Top-up leaflet and the Deferred Payment leaflet, which you can find on **[birmingham.gov.uk/helpayingforcare](https://www.birmingham.gov.uk/helpayingforcare)**.

When will I have to pay the full cost of my care and support?

If you have assets worth more than £23,250 you will have to pay the full cost. Assets are capital or property that might include Post Office, current accounts, savings, investments, shares, premium bonds, your home or homes, land or your business. However, please note that if you are receiving care and support and you remain living at home, the property you live in is not included in the assessment.

If you are paying for your services privately when your savings reduce to near £23,250, you need to ask for a Social Work assessment by phoning 0121 303 1234 or emailing **csadultsocialcare@birmingham.gov.uk**. For further information visit **[birmingham.gov.uk/helpayingforcare](https://www.birmingham.gov.uk/helpayingforcare)** to view the Self-funders leaflet.

*Please note that if your needs are met through non-residential services and you ask the council to arrange this for you, there is a one-off administration fee. See the Rates and Charges leaflet or visit **[birmingham.gov.uk/helpayingforcare](https://www.birmingham.gov.uk/helpayingforcare)**.

Will I have to give you all my money?

No. You can keep the first £14,250 of any savings that you already have. In addition, if you are receiving your care and support in a care home setting, you will be allowed to keep a personal expenses allowance from your income. See the Rates and Charges leaflet or visit

birmingham.gov.uk/

helppayingforcare. However, if you are receiving your care and support whilst remaining in your home, then you will be left a large share of your income to ensure that you can meet your commitments. In both circumstances the arrangements that you have in place to receive benefits and income will remain the same unless you decide to change this.

What happens to my assets between £14,250 and £23,250?

The financial assessment will treat you as having a 'tariff' income of £1 each week for every PART or complete £250 that you have between £14,250 and £23,250, for example, £14,600.00 will result in a 'tariff' income of £2 per week. The 'tariff' income will be included in the calculations

to determine your contribution towards the cost of your care and support and therefore you would be required to contribute £2 per week from your assets in addition to the contribution from your income. This weekly 'tariff' income is different to the interest that you receive on your savings.

What if my financial circumstances change?

If your financial circumstances change at any time you must tell us straight away. You can contact Client financial services on 0121 303 2976 or email **clientfinancialservices@birmingham.gov.uk** to let us know about the changes.

What will happen to my house if I move into a care home?

If you own your house and you are moving into a care home for a long time, we will normally take the value of your home into account when we work out your weekly charge. If this applies to you, you should contact your social worker for a copy of the Deferred Payment leaflet or you can find this on **birmingham.gov.uk/helppayingforcare**.

Can I give away my savings or house?

If you do, we may think that you have done so to avoid paying your proper contribution. If that's what we decide, we can still use the amount you have given away when we work out your charge. Some examples of giving away your assets include the following:

- if you make a payment to someone else (for example as a gift)
- if you transfer the title deeds of a property to someone else
- if you put money into another form which would affect how we treat it when we work out your charge. Some examples of this include setting up a trust fund that cannot be cancelled or buying an investment bond with life assurance.

Can the amount I pay each week change?

Your assessed contribution will normally increase each year in April when the Government increases pensions and you will be notified about this. Your contribution could also be affected by a change in your financial situation or if there is a change in your care and support, for example you have been in hospital. You must contact us

to notify us of any change to your finances.

How do I pay the charge for my care and support?

You will receive an invoice usually every four or five weeks which tells you how much you need to pay, but if you receive a Direct Payment you must pay your care and support contributions into your Direct Payment Prepaid Card Account. There are lots of ways to pay – by direct debit, at the bank, online or by telephone. You can decide how you want to pay.

What if I can't afford to pay towards my care and support?

The financial assessment will work out how much you need to pay and make sure that you have enough money for your other daily living needs.

What if I can't pay you at the right time?

If you have difficulty making payment you must contact the Client Financial Services Team to talk about the problem. They can be contacted on **0121 303 2976**. It is important that you talk to us because if you do not pay your charge and do not let us know, we may have to pass your details

onto a debt collection agency or our Legal Services Department.

What if I do not agree with the amount I am asked to pay?

If you think we have got your charge wrong, you can ask us to look at it again. You should tell us why you think the assessment is wrong and send this to:

**Client Financial Services
Constituency Manager,
Financial Assessments, Adult
Social Care, PO Box 16436,
Birmingham B2 2ZE**

They will check the way that we have worked out your charge and tell you what they think.

What if I do not agree with them?

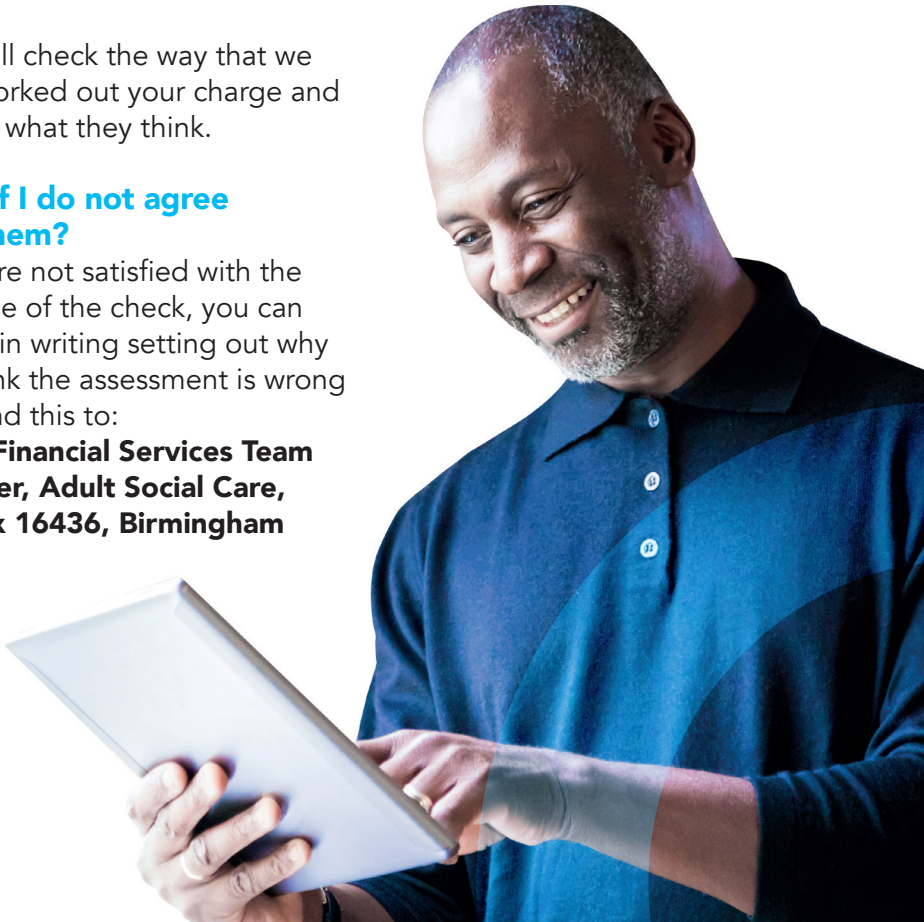
If you are not satisfied with the outcome of the check, you can appeal in writing setting out why you think the assessment is wrong and send this to:

**Client Financial Services Team
Manager, Adult Social Care,
PO Box 16436, Birmingham
B2 2ZE**

A review of your financial assessment will be carried out and you will be notified of the outcome within 28 days.

Where can I get more information?

The fastest way to get information and advice about adult social care, how to care for yourself and meet your care needs is by visiting: **birmingham.gov.uk/adultsocialcare**.



Further information

Financial Assessments

Email clientfinancialservices@birmingham.gov.uk or phone **0121 303 2976**.

You can also get information from the following organisations:

Citizens Advice

citizensadvice.org.uk
Telephone: **0344 477 1010**

Money Advice Service

moneyadviceservice.org.uk
Freephone: **0800 138 7777**

Age UK

ageuk.org.uk
All locations have contact telephone numbers which can be found on line or via directory.

Other leaflets in this series

Visit birmingham.gov.uk/help-paying-for-care:

- Deferred Payments
- Direct Payments
- Choice of Home and Top-up Payments
- Rates and Charges
- Self-funders.

Care Act details can be found at gov.uk (search Care Act). If you use an organisation or individual that carries out regulated financial service activities in the UK, you are advised to check that they are authorised by the Financial Conduct Authority. You can check this by visiting fca.org.uk/firms/systems-reporting/register

