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## 1. Policy Statement

This policy replaces 'Charging for Residential Accommodation Guide' and the Council's Fairer Charging Policy. This policy will be reviewed annually.

This charging policy applies to:

- Services provided under a Personal Budget
- Services in a Residential Care or Nursing Home
- Extra care.

## 2. Source

The statutory and regulatory powers for this policy are contained within:

- [The Care Act 2014](#)
- [The Care and Support \(Charging and Assessment of Resources\) Regulations 2014](#)

Statutory Guidance for the above

- [Care and Support Statutory Guidance](#)

## 3. Definitions

The following terms are used throughout this document:

The Council	Shropshire Council of Shirehall, Abbey Foregate, Shrewsbury SY2 6ND
Citizen	The recipient of any service provided by or on behalf of the Council
The Act	The Care Act 2014
Applicable Amount	The weekly amount of Income Support, Universal Credit, Pension Credit, Jobseeker's Allowance or Employment and Support Allowance a Citizen is entitled to under relevant legislation
Appointed Representative	a person legally appointed or otherwise authorised to act on behalf of the Citizen for example, a person having Lasting or Enduring Power of Attorney, or a Court appointed Deputy or Appointee
Assessment & Eligibility	The Council group responsible for assessing care needs and eligibility for services
Assessment Officer	An officer appointed by the Council to assess the financial eligibility and contributions a Citizen should make to any care and support arranged on behalf of Shropshire Council
Assessment Period	The period over which any contributions are applicable. This is normally a year.
Benefit Check	A check to evaluate the Citizen's entitlement to any additional benefits, based on their financial situation and health
Care Audit	An audit of a Citizen's use of his/her Council funding for care. This is performed by Shropshire Council's Care Audit team
Contribution	The amount a Citizen is assessed to contribute to their Support Plan or care package, expressed as a weekly amount.
Couple	a married or an unmarried couple, or a civil partnership
Data Protection	The Council's policy, which is compliant with the Data Protection Act

Policy	1998
Day care	A service managed by the Council, NHS, voluntary or private body, where Citizens can attend to meet other people and take part in activities
Direct Payment	Payment made by the Council direct to the Citizen for them to purchase items or services identified to meet their needs.
Disability Related Expenditure	Any expenses incurred as a direct result of a disability or illness as income. These could include things as extra heating, special diets; special clothing requirements or disability related equipment. See appendix 3 and table 4
Extra Care	'On site' care provided or available for a specified period within designated accommodation
Financial Assessment	An assessment of the Citizen's financial resources for the purpose of determining their financial contribution to their Support Plan
Financial Assessment Team	The Council's team responsible for performing financial assessments and maximizing Citizens' benefits. Referred to as 'The Team' in the remainder of this document
Full cost	The point at which the Citizen's income equals the weekly equivalent cost of the Support Plan.
Home	The dwelling together with any garage, garden and outbuildings, normally occupied by the Citizen as his home including any premises not so occupied which it is impracticable or unreasonable to sell separately.
Home Care	Home support to individuals who need help due to age or impairment. Home Care can include help with personal care tasks, getting in and out of bed and dressing
Housing costs	Mortgage repayments, rent liability, council tax and service charges, other than those service charges ineligible under the <a href="#">Housing Benefit Regulations 2006, Schedule 1</a>
Income	Any regular payment a Citizen receives, or which is received on their behalf by another person
Means-tested benefits	Any benefit awarded on the basis of a person's (or couple's) own resources being below a set minimum for their circumstances. These are specifically: Income-based Employment and Support Allowance, income based Jobseekers Allowance, Universal Credit, Income Support, Housing Benefit, Council Tax Support and Pension Credit
Minimum Income Guarantee	The level of income which a Citizen must have available for everyday expenditure after a contribution has been calculated

Non-householder	A person who is not liable or responsible for the payment of the household bills, who resides in accommodation owned or rented by someone else and is not legally liable for the rent, mortgage or Council Tax
Permanent Resident	Means a Resident who is not a Temporary Resident or a Short Term Resident
Personal Budget	An agreed allocation of funds to enable the outcomes in a Support Plan to be realized
Provisional Assessment	An initial assessment of the Citizen's maximum contribution to any support package they may subsequently agree to. This will be subject to revision following any Support Plan being put in place
The Regulations	The Care and Support (Charging and Assessment of Resources) Regulations 2014
Relevant change	A change in circumstances which materially affects a financial assessment. These are listed at Appendix 5.
Resident	A Citizen who is provided with accommodation in a care or nursing home under the Act
Self-funding	A Servicer User who has capital available of over £23,250 and being deemed to have sufficient resources to pay for any care they require
Short term residential care	means a Citizen who is provided with accommodation in a care home as defined by the Act for a period not exceeding 8 weeks
Support Plan	The agreed plan which identifies both the agreed care and support that the Citizen will receive and the cost of such care and support.
Temporary Resident	A Citizen whose stay in a care home as defined by the Act, or residential college is unlikely to exceed 52 weeks, unless exceptional circumstances apply.
Year	For financial assessment purposes, this is 52.143 weeks. This is used in calculating a Citizen's weekly contribution to their annual Support Plan.

## 4. Introduction

4.1 In accordance with the Guidance, the objectives of this policy are to:

- Ensure that people are not charged more than it is reasonably practicable for them to pay;
- Be comprehensive, to reduce variation in the way people are assessed and charged;
- Be clear and transparent, so people know what they will be charged;

- Promote wellbeing, social inclusion, and support the vision of personalisation, independence, choice and control;
- Support carers to look after their own health and wellbeing and to care effectively and safely;
- Be person-focused, reflecting the variety of care and caring journeys and the variety of options available to meet the citizen's needs;
- Apply the charging rules equally so those with similar needs or services are treated the same and to minimise anomalies between different care settings;
- Encourage and enable those who wish to stay in or take up employment, education or training or plan for the future costs of meeting their needs to do so;
- Be sustainable for Shropshire Council in the long-term.

## **5. Eligibility for free services**

5.1 The following will be exempt from any charges under this policy:

- Intermediate care including reablement for up to the first six weeks of a specified period of a programme of care and support to assist a person to maintain or regain the ability needed to live independently in their own home.
- Community equipment (which includes aids and minor adaptations to property, for the purpose of assisting with nursing at home or aiding daily living ). Aids must be provided free of charge whether provided to meet or prevent/delay needs. A minor adaptation is one costing £1,000 or less.
- Services provided directly to a carer to meet that carer's identified needs
- Care and support provided to people with Creutzfeldt-Jacob Disease.
- After-care services and support provided under section 117 of the Mental Health Act 1983. Any care and support the Citizen elects to receive that exceeds their assessed need, will not be exempted from a charge.
- Any other service or part of service that the NHS is under a duty to provide. This includes Continuing Health Care and the NHS contribution to Registered Nursing Care.
- More broadly, any services which a local authority is under a duty to provide through other legislation may not be charged for under the Care Act 2014.

## **6. Requirement for Financial Assessments**

6.1 When a Citizen, or their Appointed Representative, has contacted the Council or its agents to request an assessment for care, a financial assessment must be carried out. An officer from the Financial Assessment Team ("the Team") will contact the Citizen or their representative to arrange the completion of a Financial Assessment

Form. Completion of this form is required to determine the financial contribution a Citizen should make to any care they receive.

## 6.2 Where the Team has

a) made three attempts to contact the Citizen or Appointed Representative or anyone acting in their best interests, but has not been able to obtain the relevant financial information, and

b) Paragraph 6.3 (b) or (c) does not apply,

it will be assumed that the Citizen has the means to pay for his/her identified needs out of his/her capital or income. The situation will be reviewed if the Citizen or his/her Appointed Representative or anyone acting in his/her best interests, can show good cause for any delay in providing the necessary information. If good cause cannot be demonstrated but the necessary information is subsequently provided, a Financial Assessment will apply from the relevant day after the necessary information has been provided. Prior to that date, the Citizen will incur the full cost of any care and support provided.

6.3 The Council will consider a financial assessment has been carried out where the following circumstances apply:

a) The Citizen or representative refuses or does not wish to supply any financial information or fails to supply sufficient financial information, or;

b) The Citizen is deemed to lack capacity to act in such financial matters and there is no one appointed to act on their behalf, and;

c) There is additional information available to the Council that indicates that their resources are within or outside the financial limits at paragraph 7.

## 7. Capital - Financial Limits

7.1 If a Citizen has more than £23,250 in capital, he/she will be deemed to have sufficient resources to purchase his/her own care, and (unless exceptional circumstances apply) will not qualify for funded support from the Council.

7.2 If a Citizen is resident in a care or nursing home, at the point when their capital is at or below £35,000 they may approach the Council in order to put in place arrangements for financial assistance towards their care costs after their capital reduces to £23,250.

7.3 In circumstances other than in paragraph 7.2, when a Citizen's capital falls to, or below, £23,250, he/she may approach the Council to seek financial assistance.

7.4 If the Citizen has capital of over £14,250, but less than £23,250, this will be taken account in the assessment as shown in Appendix 2. The resultant amount will be referred to as tariff income.

7.5 For the avoidance of doubt, the expression "capital" does not include the value of the Citizen's home or his/her share of the beneficial interest in the value of his/her

home if they continue to live in it or its value is disregarded – see Appendix 4 for further information.

7.6 The calculation and treatment of capital is as determined in paragraphs 18 to 25 of the Regulations.

## **8. Principles of Financial Assessment**

8.1. Unless the circumstances in 6.3 apply, a Citizen will be required to provide a financial declaration of their circumstances, which they, or a legally Appointed Representative must sign.

8.2 The Financial Assessment will be assessed as follows:

- a) The income of a citizen will be calculated on a weekly basis.
- b) Any tariff income under paragraph 7.4 will be added to the amount calculated at 'a'.
- c) Any disregards will be applied to income, as per Schedule 5
- d) Where the Citizen has deprived themselves of an income, or failed to apply for an available income, including any means-tested benefits or allowances, he/she will be treated as being in receipt of it for the purposes of the calculation.
- e) Capital will be calculated as per Schedule 4.

8.3 If the Citizen lacks the capability to give the required information for the Financial Assessment to be completed, and does not have an Appointed Representative, then, if the Financial Assessment Officer deems that it is in the best interest of the Citizen, a third party, such as a relative, may supply that information.

8.4 If the Citizen or Appointed Representative or anyone acting in their best interests does not have English as their first language, they may use the translation service available through the Council.

8.5 The purpose of the Financial Assessment is to:

- Correctly identify how much the Citizen should contribute towards his/her Support Plan.
- Establish if the Citizen has entitlement to welfare benefits
- Assist the Citizen in claiming any such welfare benefits or signpost to 3<sup>rd</sup> party organisations who would assist
- Identify any permissible additional expenditure which the Citizen may have because of their disability

8.6 The Council considers that its financial contribution to a Support Plan is supplementary to that of the Citizen, as implied in section 26 of the Act.

## **9. Charging for support in setting other than a residential or nursing home**

9.1 The Regulations require financial assessments for non-residential settings to ensure that the Citizen has a set amount of income from which to meet basic living costs. This is defined as the Minimum Income Guaranteed Amount.

9.2 Part 7 of the Regulations defines the Minimum Income Guaranteed Amount specified according to age, relationship status, and entitlement to welfare benefits. These rates are set out in Schedule 1.

9.3 The Financial Assessment will also take into account:

a) Disability Related Expenditure;

b) Housing costs for which the Citizen is liable, but which are not met by Department for Work and Pensions- or local authority- administered allowances, benefits or credits. These are specifically:

i) mortgage repayment costs

ii) rent or ground rent

iii) council tax

iv) service charges other than those ineligible under Schedule 1 of Housing Benefit Regulation 2006

c) Any tariff income from capital held as in Schedule 2.

9.3. All income that the Citizen receives, or is entitled to on application, will be taken into account, other than that disregarded in Part 4 and Schedule 1 of the Regulations.

9.4 If the Citizen has a partner, and one of the couple receives a means tested benefit, half of any means-tested income received for them as a couple will also be taken into account. This applies specifically to:

- Income-based Employment and Support Allowance
- Income Support
- Income-based Jobseekers Allowance
- Universal Credit
- Guaranteed Pension Credit

9.5 All calculations will be based on weekly income. All payments received at any other frequency will be converted to a weekly equivalent. It is assumed that one-half of any capital and savings held in joint names is available to the Citizen, unless the contrary is demonstrated by or on behalf of the Citizen.

9.6 If both individuals living in a household are Citizens receiving a home care service, a Financial Assessment will be carried out on each Citizen and a separate Financial Assessment Form completed for each of them. As well as the disregarded income, half of any housing costs and individual Disability Related Expenditure will be deducted from any assessable income. When assessing allowances for Disability Related Expenditure relating to the home, these will be divided by two if both



partners are receiving Council-arranged support. This applies specifically to care alarms, domestic services, gardening, wear and tear in the home, telephone, energy, laundry and metered water.

9.7 The financial assessment for a Citizen's contribution to their Support Plan will be calculated according to the following formula:

The total assessable income	This is the weekly equivalent amount of all the Citizen's income, less any disregarded income, as per Schedule 3
Less the Minimum Income Guaranteed Amount	As stipulated in Schedule 1
Less Disability Related Expenditure	As in Schedule 2
Less Housing Related Expenses	As in Paragraph 9.2 (b) above
Equals the Contribution	The weekly amount the Citizen is liable to pay towards their Support Plan

9.8 If the Citizen is a 'non-householder', no housing costs will be taken into account.

9.9 The contribution shall be applied for the duration of any Support Plan, and will be set against the annual cost of that Support Plan. If the annual total cost of the Support Plan is less than the equivalent annual contribution that the Citizen can contribute, then his/her contribution shall be adjusted to match the annual value of the Support Plan. The Citizen will be charged from the date that his or her support starts.

9.10 If the Citizen's contributions in the year exceed the total cost of support supplied, then the citizen will be refunded the excess contribution.

9.11 The Council considers that it is the Citizen's responsibility to maximize their income. Part of the Financial Assessment process will include identifying any additional means-tested benefit, allowance or credit that the Citizen or their partner would be eligible for. If the Citizen declines to claim any such recognized additional income, they will be assessed as having that income available, and it will be taken into account in the assessment of their contribution.

9.12 If the Citizen has deprived himself or herself of income or capital in order to decrease their contribution, they will be treated as still possessing that income or capital, and their contribution calculated accordingly.

## **10. Charging for support in residential or nursing homes.**

10.1 Subject to the conditions in Section 7 above and 10.2, a Citizen will be assessed on his/her income.

10.2 An exception is made for a resident who has approached the Council for financial assistance and who owns a property that was his/her main or only home prior to admittance to residential care. The Council must disregard the value of a Citizen's main or only home when the value of their non-housing assets is below the upper capital limit for a period of 12 weeks, which will run either from when the Citizen first enters a care home as a permanent resident or when a property

disregard other than the 12 week property disregard ends because a qualifying relative has died or moved into a care home themselves. For the avoidance of doubt, “permanent resident” in this context means a person who is provided with care home accommodation by the Council under the Care Act. The 12 week disregard period applies from the point that the Council begins to fund the care, even if the Resident has previously been in a care home as a self-funder.

10.3 In all other cases, the first twelve weeks in residential or care accommodation shall be treated as if temporary. From the 13<sup>th</sup> week the resident shall be treated as in permanent accommodation unless his/her placement is for a fixed period, such as in a residential college for the period of a term.

10.4 For the first 12 weeks of admission, the Financial Assessment will take into account the following costs of maintaining the Citizen’s main or only home:

- a) utility bills
- b) security alarm
- c) gas maintenance
- d) rent, net of Housing Benefit
- e) Mortgage payments
- f) TV licence
- g) Council Tax, net of Council Tax Support
- h) house, contents, car and life insurance policy premiums
- i) telephone line rental and calls

10.5 If the home is shared with a partner, spouse, or son or daughter, half of any such costs shall be taken into account.

10.6 None of the costs listed at 10.4 will be taken into account if the Citizen is a non-householder.

10.7 All calculations will be based on weekly income. All payments received at any other frequency will be converted to a weekly equivalent. It is assumed that one-half of any capital and savings held in joint names is available to the Citizen, unless the contrary is demonstrated by or on behalf of the Citizen.

10.8 From the 13<sup>th</sup> week of admission, the Citizen will have his/her contribution assessed by aggregating:

- a) The weekly equivalent of all income with the exception of that disregarded in Schedule 1 of the Regulation;
- b) Any tariff income applicable (see Schedule 5 below);

Less:

- c) The Personal Allowance, and, if applicable,
- d) Any non-residential contribution in the relevant week.

10.9. For 2015-16 the Personal Allowance is £24.90 a week.

10.10 In cases where additional costs apply, as under paragraph 30 of the Act ('Cases where adult expresses preference for particular accommodation'), the contribution calculated at 10.8 remains payable.

## **11. Reviews of Financial Assessments**

11.1 The Citizen's contribution will be re-assessed whenever any of the following apply:

- Annually, following any changes in standard benefit rates, with effect from the Monday following 6 April, unless 6 April is a Monday, in which case it will be from that day
- Following any relevant changes in the Citizen's circumstances or changes in the Citizen's income
- When the Citizen's Support Plan has been reviewed within a year of its inception

11.2 It is the Citizen's responsibility, or that of their financial representative, to inform the Team of any changes in their circumstances that will affect the amount that they contribute to their Support Plan, specifically:

- Changes in income
- Changes to their capital
- Changes in membership of the household
- Moving to other accommodation

11.3 Changes are required to be reported to the Team within a month of the date of change. Changes reported later than a month after the actual change will be implemented as follows:

- Any change causing a reduction in a contribution will be effective on the Monday of the week in which it was notified
- Any change causing an increase in contribution will be effective from the Monday of the week in which the change occurred.

If a Citizen or his/her financial representative claim hardship will result from this, the Financial Assessment Team Leader can use his or her discretion, based on the circumstances of individual cases

## **12. Collection of Contributions**

12.1 The Citizen will be informed in writing of the weekly assessed contribution. He/she will be required to contribute this amount, or the monthly equivalent to their Support Plan on an ongoing basis subject to any changes notified to the Financial Assessment Team as identified in Section 11.

12.2 Where a Citizen receives his/her financial support through a Direct Payment, the assessed contribution will be deducted from the amount Shropshire Council would otherwise pay into the Citizen's care account. The Citizen is required to pay the assessed contribution into the same account.

12.3 Failure to pay the assessed contribution into the Direct Payment account may lead to the full amount owed being invoiced, subject to a care audit.

12.4 Citizens not receiving Direct Payments will normally be invoiced every 4 weeks in arrears for their contribution.

12.5 Exceptions to 12.4 will apply:

- a) for administrative reasons the first invoice is delayed, or
- b) when a payment period is adjusted to comply with financial year-end accounting.

12.6 Any debt accrued through non-payment of assessed contributions may be recoverable as a civil debt in line with the Council's debt recovery policy.

### **13. Discretionary Powers and Waivers**

13.1 Charging policies for home care services are discretionary but there is an expectation from central government that the Council will make reasonable charges.

13.2 The Council's Group Manager, Assessment and Eligibility has the discretion to reduce or waive the assessed financial contribution in exceptional circumstances, where the Citizen satisfies the Council that their means are insufficient for it to be reasonably practical for them to pay the charge. The Council has delegated this role to the People2People Financial Advice Manager, or their deputy.

13.3 The very nature of the term 'exceptional circumstances' makes it difficult and undesirable to be over-prescriptive in defining the criteria that would qualify someone for a reduced or waived contribution. However, decisions should be consistent between Citizens in similar circumstances.

13.4 The following are examples of circumstances which may qualify for a reduction or waiver dependant on the particular circumstances of each case:

- Where the Citizen has a low income and dependent children
- Where the Citizen is about to incur major expenditure (e.g. house repair/improvement) that will reduce their capital to below £23,250
- Where the Citizen or their partner is subject to a legally enforceable debt that would reduce their Minimum Income Guaranteed Amount to an unacceptable level. In such cases the Money Advice Trust's Common Financial Statement will be used to evaluate the Citizen's ability to contribute to their Support Plan
- If the Citizen would be at risk under the Council's safeguarding policy if the full contribution were to be implemented

The list is not exhaustive, and each case would be examined on its own merits.

## **14. Data Protection & Fraud Prevention**

14.1 All data gathered a part of the Financial Assessment process will be kept in accordance with the Council's Data Protection Policy. The Council is also under a duty to protect the public funds that it administers and, to this end, may also use the information that a Citizen has provided within the Council:

- For the prevention & detection of fraud
- To support national fraud initiatives; this may include Citizens' information being used in data matching exercises

14.2 The Council may also share this information with other bodies administering or in receipt of public funds solely for this purpose.

## **List of Schedules**

**1 – Minimum Income Guaranteed Amounts**

**2 – Disability Related Expenditure**

**3 – Treatment of Income**

**4 – Treatment of Capital**

**5 – Tariff Income**

## Schedule 1

### Minimum Income Guaranteed Amounts (MIGA)

The following MIGAs apply in regard to Section 9 above, as stated in section 7 of the Regulations:

<b>Single People</b>		
Age of Citizen	Disability Benefits or other benefit components he/she receives, or would be considered to receive, if entitled to Income Support or Pension Credit	Minimum Income Guaranteed Amount
Under 25	None	£72.40
	Disability Premium	£112.75
	Disability & Enhanced disability premiums	£132.45
	Carer's Premium	£115.65
	Disability Premium & Carer's Premium	£156.00
	Disability, Enhanced disability & carer's premiums	£175.70
25 or over, under State Retirement Age*	None	£91.40
	Disability Premium	£131.75
	Disability & Enhanced disability premiums	£151.45
	Carer's Premium	£134.65
	Disability Premium & Carer's Premium	£175.00
	Disability, Enhanced disability & carer's premiums	£194.70
State Retirement Pension Age*	None	£189.00
	Carer's Premium	£232.25
<b>One of a couple</b>		
Under State retirement age	None	£71.80
	Disability Premium	£100.55
	Disability & Enhanced disability premiums	£114.70
	Carer's Premium	£115.05
	Disability Premium & Carer's Premium	£143.80
	Disability, Enhanced disability & carer's premiums	£157.95

State Retirement Pension Age*	None	£144.30
	Carer's Premium	£187.55

\* This is the age at which a person becomes eligible for Pension Credit. It is subject to amendment from central government.



Schedule 2

**SCHEDULE 2**

**DISABILITY RELATED EXPENDITURE**

The allowances and thresholds for specific Disability Related Expenditure for non-residential care are as follows:

Unless otherwise indicated, thresholds and allowable weekly rates have increased in line with the Consumer Price Index as of September 2014 i.e. by 1.2%

DRE item	Basis of disregard	Evidence Required	Maximum or standard allowable weekly rate
<b>Care Alarm</b>	Necessary housing cost if living in supported/sheltered housing. Cost if not included in Housing Benefit or Supporting People Grant.	Last two payments or invoices	<b>Actual cost</b>
<b>Privately bought personal care</b>	To be agreed with Care Manager as a reasonable and necessary addition to the main care package. No disregard for payments made to any carer who is a close relative of the Citizen. If payments made to carer receiving Carer's Allowance or Carer's Premium, any such payments will not be accepted as expenditure, as carer is receiving state funding.	Signed receipts or invoices covering at least 4 weeks.	<b>Actual cost</b>
<b>Domestic services</b>	Actual cost if Care Manager confirms as a reasonable addition to the Care Plan and no one else in household can carry out task. Max allowance based on 2 hours of support per week at the minimum wage of £6.50 an hour	Signed receipts or invoices covering at least 4 weeks.	<b>£13.00</b>

<b>Gardening</b>	Actual cost if Citizen unable to care for garden due to disability and no one else in household is able to do so. Essential work only. <i>The expense is presumed to occur over the growing seasons of 39 weeks (9 months) only, but is averaged over the year. It is based on 2 hours a week at the minimum wage of £6.50 p hour</i>	Signed receipts for at least 4 weeks using a proper Receipt Book or a Shropshire Council Form.	<b>£9.73</b>
<b>Dietary Requirements (food and non-alcoholic beverages)</b>	Discretionary as special dietary needs may not be more expensive than normal. Identify average spend per week and any additional costs due to disability rather than personal preference. Guide amount for weekly food bill = £28.80 for an individual (Note 1) and £53.80 for a couple (Note 2).	4 weeks till receipts We may seek permission to approach GP. Details of special purchases.	<b>£6.60</b>
<b>Clothing and Footwear</b>	Evidence required for additional spend – large items such as special shoes/boots will be averaged out over year. We do not allow for personal preferences for more expensive items. Guide amount for weekly spend on clothing & footwear= £4.60 per person (note 3).  A clothing allowance is available with the War Disablement Pension, which recognises extra wear and tear caused through incontinence and the use of an artificial limb. If this is received, it is netted off against identified extra costs.	2 months receipts Last receipt for large items – may be annual Reference within the Care Plan to abnormal wear and tear of clothing.	<b>£2.69</b>
<b>Wear and Tear in Home</b>	Any extra costs resulting from a disability such as wheelchair wear on carpet or behavioural difficulties, high level of breakages	12 months previous payments pro rata to weekly amount	<b>£2.69</b>
<b>Prescription Costs</b>	If not eligible for free prescriptions, then the weekly	Latest prescription information/prepayment	<b>£2.00</b>

	equivalent of the cost of annual Season Ticket, currently £104 for 2015/16	card	
<b>Land line or mobile phone</b>	A contribution to the usage, as most of the time phones are not used for emergencies	Ownership of a phone	<b>£1.34</b>
<b>Wheelchair maintenance</b>	The cost of maintaining a privately owned wheelchair, including insurance. No allowance is made if the equipment is provided free, e.g. by NHS or charity. (Note 4)	Manual Electric	<b>£3.75</b> <b>£9.12</b>
<b>Energy (electricity, gas, oil etc. – heating, lighting and cooking)</b>	Additional costs because of disability - e.g. need to regulate body temperature. The additional cost must be related to a medical need – no allowance is made for high heating costs without this.  Single in flat/terraced house/bungalow Couple in flat/terraced house/bungalow Single in semi detached Couple in semi Single in detached Couple in detached  Additional allowance if no mains gas and using fuel oil. Allowance remains as at 2013/14 figure due to 0.1% reported rise in fuel oil costs (Note 5)	Monthly standing order or direct debit to utility company, or last two bills  Threshold <sup>(Note 4)*</sup> £27.94  £36.82  £29.66 £39.08 £36.13 £47.58	The amount by which fuel costs exceed energy costs in column opposite up to a maximum of:  <b>£2.90</b>  <b>£4.95</b>
<b>Metered Water</b>	Costs over and above these that can be identified as disability related expenditure, with reasons: (Note 6)  Flat/ terraced House Semi-detached Detached	Last 2, 6 monthly bills required or evidence of direct debit  Threshold £5.19 pw Threshold £5.56 pw Threshold £6.68 pw	<b>£1.51</b>
<b>Laundry</b>	Evidence of excess washing – additional washing machines, known continence problems,	5 or more loads  <b>Transitional</b>	<b>£3.61</b>

	<p>obsessive compulsive disorders. The numbers of extra loads over 4 per week per person in household. Reasonableness to be checked with Care Manager. <sup>(Note 6)</sup></p>	<p><b>protection for Citizens first assessed before 9 April 2012</b></p> <p>9-12 loads 13 or more loads</p>	<p><b>£6.15</b> <b>£9.25</b></p>
<b>Bedding</b>	<p>This should be covered by NHS provision if for continence/night time sweat issues. Actual spend over last 12 months including mattress protectors, new bedding. Protected mattress expected to last 8 years– Guide figure per year £97.</p> <p>Confirmation of whether extra costs of incontinence should be provided by Health to be checked with care manager. To include mattress and bedding</p>		<b>£3.10</b>
<b>Transport</b>	<p>This will apply to costs not included in any Support Plan. Only costs incurred as a result of disability – over and above the amount of DLA mobility allowance will be considered. If mobility allowance received a presumption is made that there are no additional transport costs unless evidenced and with suitable reason agreed with care manager.</p> <p>If no mobility, then all to be evidenced with both receipt and reason for transport. Ordinary day-to-day transport costs e.g. for shopping are not taken into account unless specialist transport is required. Allowable expense is net of the cost of the same journey by the cheapest available public transport. Day centre transport charges are to be allowed as DRE if over and above any DLA mobility component and not included in a Support Plan.</p>		<b>£12.67</b>
<b>Equipment</b>	The life span for most items is	Date of purchase	The cost of the

	<p>considerable. The Council will take into account annual maintenance costs. Purchases will be looked at on an individual basis. The Council will take into account any contributions to purchase, e.g. grants, charitable payments. Items provided free of charge will not be considered. Items over 5 years old will not be taken into account.</p>	<p>Cost of item</p>	<p>item or items, divided by 250. This figure is based on the treatment of capital under Income Support regulations.</p>
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## Source information: Notes

(1) ONS publication: Family Spending 2011-13 edition: Table A24 Expenditure of one person retired households mainly dependent on state pensions by gross income quintile group 2009-11

(2) ONS publication: Family Spending 2010-12 edition: Table A30 Expenditure of two adult retired households mainly dependent on state pensions by gross income quintile group 2009-2011

(3) ONS publication: Family Spending 2010-12 edition: Table A24 Expenditure of one person retired households mainly dependent on state pensions by gross income quintile group

(4) [www.statistics.gov.uk](http://www.statistics.gov.uk) 'Consumer Price Inflation Detailed Briefing note November 2014'

(5) [Boilerjuice.com/Heating-Oil-England.php](http://Boilerjuice.com/Heating-Oil-England.php)

(6) Table C3 (page 57), Severn Trent Water Scheme of Charges 2015/16. Total of water supply and used water amount

## Schedule 3

### THE TREATMENT OF INCOME

The level of charge will be determined by the amount of income being received by the Citizen, and if applicable, any received by a partner on their behalf. If the citizen has capital above £14,250, any tariff income calculated in accordance with Schedule 5 below, shall be added to that income.

#### Disregarded Income

Any income described in Part 1 of Schedule 1 of the Regulations shall be disregarded

These amounts include the following

INCOME WHICH ATTRACTS AN EXEMPTION AMOUNT
<ul style="list-style-type: none"><li>• Payments to victims of National Socialist persecution</li><li>• (paid under German or Austrian law) (£10.00)</li><li>• Civilian war injury pension (£10.00)</li><li>• War Disablement Pension (£10.00)</li><li>• War Widow's Supplementary Pension (£99.34)</li></ul>
INCOME WHICH WILL NOT BE CHARGED AGAINST
<ul style="list-style-type: none"><li>• All earnings from employment</li><li>• Any partner's earnings</li><li>• Armed Forces Guaranteed Income Payments</li><li>• Savings Pension Credit</li><li>• Any dependent children's income received for them, such as Maintenance Payments</li><li>• The difference between high rate and low rate Attendance Allowance or between high and middle rate Disability Living Allowance (unless the Council provides care at night).</li><li>• Disability Living Allowance or Personal Independence Payment – Mobility component (any amount) UNLESS transport costs are included in the Support Plan.</li><li>• Independent Living Fund</li><li>• Payments made by the Local Authority under Child Care legislation</li><li>• Payments from the Social Fund and Local Support and Prevention Fund</li><li>• War Widow's special payments</li><li>• Child Tax Credit</li></ul>

## **Schedule 4**

### **CAPITAL**

#### Disregarded Capital

Any capital as listed in Schedule 3 of the Regulations will be disregarded in the assessment.

Where the Council believes that there is sufficient evidence to the effect that a person has disposed on any capital to a third party to avoid payment of charges, he/she will be assessed as retaining that capital. In such cases it will be for the Council to demonstrate that a significant reason for the disposal of such capital was to obtain financial assistance from the Council.

Any monies received as income becomes capital at the end of the period to which the income relates e.g. where a Citizen is paid monthly, any money he/she has left at the start of the next month, becomes capital.

Where there are reasonable grounds for believing that a Citizen has capital or savings that have not been disclosed at the time of the Financial Assessment, the Financial Assessment Team Leader will investigate further and will reach a decision based on the available details. Where the Team Leader concludes that a Citizen is deliberately withholding financial information which would affect the level of his/her contribution, the Council will charge the appropriate 'full cost' charges for all incurred charges and treat the Citizen as being fully able to fund his/her Support Plan from his/her own resources. In these circumstances, Council funding will be withdrawn.

If, subsequently, the Citizen either provides the missing information or can demonstrate that the Team's decision is incorrect, then the charge will be returned to the appropriate amount and a refund given.

A 'tariff income' from capital will be assumed at the rate of £1 per week for every £250 of capital between the minimum and maximum capital limits determined each year in accordance with CRAG.

The tariff income is meant to represent an amount that a Citizen with capital over a certain limit should be able to contribute towards his service cost and should be not regarded as the interest earning capacity of that capital. These tariffs are shown below.

## Schedule 5

### Tariff income

The weekly tariff income will be calculated on the following total capital amount a citizen holds at the point of the financial assessment.

Amount of Capital		Tariff Income	Amount of Capital		Tariff Income
From	To		From	To	
£14,250.00	£14,500.00	£1.00	£18,750.00	£19,000.00	£19.00
£14,500.01	£14,750.00	£2.00	£19,000.01	£19,250.00	£20.00
£14,750.01	£15,000.00	£3.00	£19,250.01	£19,500.00	£21.00
£15,000.01	£15,250.00	£4.00	£19,500.01	£19,750.00	£22.00
£15,250.01	£15,500.00	£5.00	£19,750.01	£20,000.00	£23.00
£15,500.01	£15,750.00	£6.00	£20,000.01	£20,250.00	£24.00
£15,750.01	£16,000.00	£7.00	£20,250.01	£20,500.00	£25.00
£16,000.01	£16,250.00	£8.00	£20,500.01	£20,750.00	£26.00
£16,250.01	£16,500.00	£9.00	£20,750.01	£21,000.00	£27.00
£16,500.01	£16,750.00	£10.00	£21,000.01	£21,250.00	£28.00
£16,750.01	£17,000.00	£11.00	£21,250.01	£21,500.00	£29.00
£17,000.01	£17,250.00	£12.00	£21,500.01	£21,750.00	£30.00
£17,250.01	£17,500.00	£13.00	£21,750.01	£22,000.00	£31.00
£17,500.01	£17,750.00	£14.00	£22,000.01	£22,250.00	£32.00
£17,750.01	£18,000.00	£15.00	£22,250.01	£22,500.00	£33.00
£18,000.01	£18,250.00	£16.00	£22,500.01	£22,750.00	£34.00
£18,250.01	£18,500.00	£17.00	£22,750.01	£23,000.00	£35.00
£18,500.01	£18,750.00	£18.00	£23,000.01	£23,250.00	£36.00
			£23,250.01	Self-funding	