








Contribution towards your community based services and support





Help to understand this information

						
Help	Tape	Other Language	Large Print	Sign Language	Disc	Braille

Please ask us if you need help to understand this information or you would like it on audio-tape or CD, in another language, in large print, in sign language, or in Braille.

Telephone: **020 8547 5005**

Email: adults@rbk.kingston.gov.uk

Contributing towards your services and support

This booklet explains how we work out contributions for community-based services.

Community-based services include:

- Home care
- Direct payments
- Personal Budgets/Individual Budgets
- Day care and transport

Will I have to pay?

Information, advice and guidance is provided at no cost. In addition some people do not have to contribute towards the cost of their services. For example those with Creutzfeldt Jacob Disease (CJD) and those people in receipt of:-

- After Care Services under the Mental Health Act 1982 - Section 117
- In house home care reablement service for a maximum of 6 weeks

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- Intermediate Care Services for a maximum of 6 weeks
- Services funded by the Primary Care Trust for those people who meet the NHS Continuing Care criteria
- Services provided to carers under Section 2 of the Carers and Disabled Children Act 2000
- Adult Care Service Needs Assessments

If you do have to contribute and you have over £23,250 in savings or capital, you will have to pay for the full cost of your service. The value of the home you live in is not considered when we work out contributions for community based services. If you do have more than £23,250 you should tell us when your savings are about to fall below this amount. We may then be able to help towards the cost of your service.

If you have less than £23,250 we will work out if you are able to contribute towards the cost of your service. Most people on a very low income will not have to contribute. The financial assessment will tell us if you have to contribute anything. If you do, we will tell you how much and explain how we have worked this out.

What if I think I will not qualify for help towards the cost of my services?

It may still be worth asking us to check if you are missing out on any benefits. Many people do not claim their full entitlement to benefits because they do not know about everything available to them. Some benefits are not based on the level of your savings or income.

What if I have been assessed to contribute the full cost?

If you have been assessed to contribute the full cost, you can either arrange your care privately or we can arrange your service for you. If we arrange your service, you will receive an invoice for the cost of the care provided.

If you choose to arrange your care privately we can still offer you advice and support.

Can I reduce the amount of care and support I have to pay for?

The reablement service will help you to regain your independence and so reduce the need for services. We can also provide daily living equipment to assist you towards independence. The amount of care and support you need is decided by your assessment and should only be reduced when it is safe to do so.

What happens if I don't want to tell you about my finances?

It is your right to not complete a financial assessment. If you do not wish to tell us about your financial details, or if you know you will not qualify for help, you will be required to pay the full cost of the services you receive. We will ask you to sign a form agreeing to this.

How do I request a financial assessment?

Your social care co-ordinator will know if you need to complete a financial assessment. You can either complete the form yourself or ask your social care co-ordinator to help you. We can also arrange for a

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member of the Kingston Information Partnership to visit you at home to help you fill in the form and to make sure you are not missing out on any benefits. The Kingston Information Partnership is a team of Royal Borough of Kingston and Department for Work and Pensions staff.

The information you supply will be treated as confidential and your personal records will be kept safe as required by the Data Protection Act.

What will happen at the visit?

If you choose to have a visit from a member of the Kingston Information Partnership team they will look at your financial situation so that we can work out what, if anything, your contribution will be. The team can also help you to claim all of the benefits to which you may be entitled. There will be 3 parts to the assessment visit. They will look at your;

- capital and income
- benefit entitlement (if you want them to)
- disability related expenditure

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If you are a couple it may be better if you are assessed together rather than on your own. We will assess in whatever way is most beneficial to you. Your partner may prefer not to provide details of their finances but it is important that you provide us with full details of your financial situation so that we can assess your contribution in the most beneficial way for you.

If you want us to check to see if you are missing out on benefits, we may need to see your partner's details.

What information will I need to show the adviser?

It would be helpful if you could have the following information ready for the visit:

Details of income, excluding earnings, for example;

- State retirement pension
- State benefits such as Pension Credit, Income Support, Attendance Allowance (AA), Disability Living Allowance (DLA)
- Private pensions

A comprehensive list of income we take into account is set out on page 13.

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Details of savings and capital, for example;

- Building society accounts
- Stocks and shares
- Individual Savings Accounts (ISA's) or Personal Equity Plans (PEP's)

A comprehensive list of types of savings and capital we take into account is set out on page 14.

How is my contribution calculated?

We will look at your income and capital, deduct an allowance that is set by the government, and then deduct certain expenses and allowances. The amount of income remaining is known as your 'available income'. Kingston Council asks you to contribute three-quarters, or 75%, of your available income towards the cost of your services.

How do you treat my capital and savings?

We will not include the value of your home as capital. If you have over £14,250 in savings, but less than £23,250, we will add £1 per week to your income figures for each £250 of savings you have over £14,250.

How do you assess my income?

We will take into account most state benefits, pensions, disability benefits and income from most other sources. We will ignore some types of income, for example:

- Disability Living Allowance (DLA) mobility component
- Earnings
- Child Tax Credit
- Child Benefit

A comprehensive list of income that is ignored is set out on page 15.

How much is the allowance that the government sets?

The allowance is based on the amount of basic Income Support or Pension Credit you would be entitled to plus 25%. The amount depends on your age, disability and family circumstances. This allowance is given to cover the costs of everyday living. We will tell you the amount when we confirm whether or not you will have to pay.

What other expenses will you allow?

We will allow certain items of expenditure to be offset against income, providing that satisfactory evidence is provided for the assessment. These include:

- Rent payments that are not covered by Housing Benefit
- Council tax payments that are not covered by Council Tax Benefit
- Mortgage Payments
- Child Support Agency Payments
- Maintenance payments imposed by a court
- House Insurance – buildings
- Water bills
- Ground Rent and Service Charges for Leasehold properties
- Disability Related Expenditure (see below)
- Payments in respect of County Court Judgements (CCJ's)

What is a disability-related expenditure?

Many people have extra costs due to their impairment. Some people find it difficult to identify these because they have been paying the extra money for a long period of time. When we work out how much you will contribute, we will also refer to our Disability Related Expenditure information to make sure we have made all appropriate allowances.

Some examples of disability related expenses are set out on pages 18-19.

These extra costs may be additional regular expenses due to your impairment, or they may include the need to save for expensive items of equipment such as a wheelchair accessible vehicle or a special mattress. We can help you work out an appropriate weekly sum that is reasonable to save towards these larger expenses.

In some cases we will ask you to provide proof of extra costs you tell us about.

Income taken into account

Income from many different sources is used as the basis to decide your assessed contribution. For example:-

- Disability living Allowance (Care Component only)
- Attendance Allowance
- Severe Disability Premium
- State Retirement Pension
- Income Support
- Pension Credit
- Pension paid by an employer
- Incapacity Benefit
- Employment and Support Allowance (ESA)
- Industrial injuries disablement benefit
- Carer's allowance
- Bereavement benefits and allowances e.g.
Widowed Parents Allowance
- Working Tax credit
- War disability pension (less £10 disregarded)
- Severe disablement allowance
- Exceptionally Severe Disablement allowance
- Rental income
- Notional Income from savings calculated between the lower and higher Capital thresholds at £1 for every £250 or part thereof. See page 9.
This list is not exhaustive

Savings and Capital taken into account

Capital will include all forms of cash savings. The valuation method used will be as set out in the 'Charging for Residential Accommodation Guidance' (CRAG) and updated annually. This Guidance is available at: http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_114330

Cash savings will include:-

- Money in the bank / building society current and deposit accounts
- Post Office / National Savings and Premium Bonds
- Individual Savings Accounts (ISA's), Personal Equity Plans (PEP's) or Tax Exempt Special Savings Accounts (TESSA's)
- Shares or other equities
- Any other cash savings.

This list is not exhaustive

Income that we ignore

The following forms of income will be ignored when assessing your available income

- 100% of all income from employment
- 100% of Disability Living Allowance Mobility Component
- 100% of War Pensioner's Mobility supplement
- 100% of War Widow supplementary Pension
- 100% of Working Tax credit
- 100% of Child Tax credit
- 100% of Child Benefit
- 100% of winter fuel payments
- 100% of Social Fund payments
- 100% of Housing Benefit
- 100% of Council Tax Benefit
- 50% of the Occupational Pension or Private Pension (couples only)
- £10 per week of War Disability Pension
- £10 per week of War Widows Pension
- Christmas Bonus paid with Benefits
- The surrender value of any life insurance, private pensions or annuities will be disregarded.

This list is not exhaustive

Disability Related Expenditure

When we work out your financial contribution towards your social care support we will take into consideration any extra expenses that you may have as a result of your disability or health condition. We call these Disability Related Expenses.

Who can claim Disability Related Expenses?

You can claim Disability Related Expenses:

- If you are paying for additional services or specialist equipment that are not provided by either adult social care services or the NHS, and;
- You need the service or equipment that you buy to keep you independent, safe and well

What kind of expenses can I claim for?

The examples on the next pages list the most common disability or health related expenses and are divided into three main areas. They are meant as a guide to help you claim for any items you need to buy or maintain to help you live independently, safe and well.

If your disability or health related expenses are not listed in our examples, don't worry, just tell us what they are. These expenses could be weekly, monthly, quarterly, or yearly.

Please provide proof of these expenses such as receipts as you will be asked for this.

Home expenses

- Extra heating costs such as gas, electricity, oil
- Extra wear and tear to your home due to equipment use
- Additional costs to building and contents insurance
- Cost of home adaptations

Personal expenses

- Specialist bath washes/creams for skin conditions
- Contenance products such as pads and aids and any related extra laundry costs, including replacement bedding
- Special diets, supplements and vitamins taken on medical advice
- Specialist clothing such as made to measure shoes, trousers or skirts
- Emotional support costs of counselling or other talking therapy

Equipment and accessible vehicles, products and services expenses

Your savings towards some of the more expensive items listed below, such as an accessible vehicle, wheelchair, adapted home or extension, will not be included when we work out your financial contribution.

- Specialist mattress and bed
- Wheelchair, buggy or scooter (not covered by Disability Living Allowance - mobility component)
- Accessible vehicle
- Specialist riser/recliner chair
- Special food preparation equipment such as a food liquidiser
- Maintenance, repair and replacement of specialist equipment and vehicle
- Purchase or rental of a basic mobile telephone where you cannot access a public telephone and need to contact people quickly due to your disability or health condition (not the costs of telephone calls)

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- Assistive technology and communication aids (hardware or software), for example, an adapted computer, touch screen, joystick, large monitor, Dictaphone, speaking dictionary, talking microwave, voice recognition software, screen reading software, text to speech software and speech to text reporters
- Education and training to support the use of assistive technology
- Pager, loud door bell, flashing door bell, listening equipment, flashing or vibrating alarm
- Daily living equipment, for example, eating and drinking equipment, telecare products
- Interpreter/communicator services for Deaf people

How do I claim a Disability Related Expense?

There is space on our financial assessment form to write down your Disability Related Expenses. There may be free or low cost solutions to your disability related support needs! Ask your social care co-ordinator for more information or contact our Promoting Independent People Service.

Promoting Independent People Service

For free professional information and advice on staying independent. You can also try out and buy a range of equipment to keep you safe and independent.

Noble Centre

109A Blagdon Road

New Malden, KT3 4BD

Telephone: 020 8547 6510/6511

Open Monday, Tuesday and Friday from 9am to 5pm.

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When will I know if I have to contribute?

We will let you know within about two weeks of getting the financial assessment form how much your contribution will be. We will confirm this in writing, showing you how we have worked this out. If you do have to contribute, your social care co-ordinator will explain how you can contribute towards the cost and will try to answer any questions you may have.

What if I cannot afford to contribute?

If you feel the contribution is more than you can afford you can ask us to review it. You may feel that we have not allowed for all of the expenditure you told us about, or you may have thought of something you did not tell us about previously. The team manager will look at the assessment again. This is called a review. We will tell you the outcome of the review and the reason for any decision in writing.

What if I'm not happy with the contribution I have to make?


If you are not happy with the outcome of the review, or if you feel you have been treated unfairly, you can make a complaint. We will send details of the complaints procedure to you with the outcome of the review.

What if I need help making a complaint?

There are local voluntary organisations that can offer independent and free advice. These include agencies such as:

Citizen's Advice Bureau Kingston

Neville House
55 Eden Street
Kingston Upon Thames
KT1 1BW

 0870 126 4019

Age Concern Kingston (Open from 10.00 - 12.00 noon)

Head Office and Raleigh
Activity Centre
14 Nelson Road
New Malden KT3 5EA

 020 8408 8170

Kingston Centre for Independent Living (KCIL)

River Reach, 31-35 High St
Kingston upon Thames
KT1 1LF

 020 8546 9603

Kingston Carers Network

Noble Centre
109a Blagdon Road
New Malden KT3 4BD

 020 3031 2757

Kingston Mencap

17 Oakway
London SW20 9JE

 020 8540 1399

Kingston i - Information Service

 020 8123 6885

www.kingston-i.org.uk

Who can I speak to if I have more questions?

If you have any queries about the care and support you receive you should speak to your social care co-ordinator. Your social care co-ordinator is the person who is arranging the care you need.

You can download a copy of the full Financial Contributions Policy for Adult Social care at http://www.kingston.gov.uk/contributions_policy_ibs_2011-2012.pdf

If you would like advice about how we calculate your contribution for services, a member of our team will be happy to answer any of your questions. To speak to us, please call our contact centre on 020 8547 5005.

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www.kingston.gov.uk

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