

Paying for **non-residential care**

Social care in your home
or local community

The amounts quoted are valid up to April 2012



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Other formats

If you would like more copies of this booklet or you need this information on audio tape or in another language, please contact us. The contact details for our offices are listed at the back of this booklet.



Managing the support you receive

If you need help to live independently, we may be able to provide you with money to pay for your social care support. We call this a personal budget. We believe that if you need social care support from us, you should be able to choose the help you need and how you receive it. For example, you can receive help with personal care in your home, or, if you prefer, we can give you money to help pay for the support you need.

We believe that anyone aged 16 or over can make decisions for themselves, unless they have been assessed as not being able to do so. This is in line with the Mental Capacity Act 2005. If you are not able to make your own decisions and we have to take action on your behalf, we will only do this in your best interests. If this is the case, we will discuss your needs with anyone who has the power of attorney (someone who is legally allowed to make decisions for you) to act on your behalf. If the Court of Protection has asked someone to act on your behalf, we will also work closely with that person to make sure that we meet your best interests.

If you want to receive the money from us and manage your personal budget, you can have more choice and control over the support you receive, and arrange this to fit in with your own way of life. For more information, please ask us about this.

This booklet tells you about paying for social care support in the community, for example, help in your home.

Getting help

First, you should contact us to discuss your situation – our contact details are on the back page. If you cannot visit us, a social care worker can come to talk to you at home. If you are a carer, you can ask for help either for yourself or for the person you are looking after.

The social care worker will give you free, confidential advice. At this stage we will consider your abilities, disabilities, health and mobility, and talk to you about what help you need.

If you are eligible to receive social care support from us, we will ask you to complete a self or supported assessment. We will look at what you have told us and work out how much money may be available for your support. Your social care worker, a family friend, or a support service can help you to choose support that meets your needs. We will also make sure that we carefully consider the needs of your family or other people interested in your wellbeing.

Assessing your finances

We can only pay up to a certain amount of financial support to someone living in their own home.

If your social care worker thinks you need support, they will ask a trained benefits advisor to assess your finances and work out whether you should pay towards your personal budget. This will not delay the start of any support you may receive.

The benefits team will contact you to arrange a benefits advisor to visit you and tell you what information you will need to have ready. They will also make sure that you receive all the benefits you are entitled to. The contributions depend on your financial situation.

Contributions

For most people, the amount you pay will only be a contribution towards the full cost of your support. However, if you have more than £23,250 in savings (not including the value of your property) you will have to pay the full cost.

If you have less than £23,250 in savings (not including the value of your property), the amount you will pay towards the cost of your non-residential care support is based on your weekly income and a 'tariff charge' on any capital you may have. This is explained in the next section. The financial assessment also takes account of any property-related household expenses, and extra expenses you might have because you are elderly or disabled. These are called disability-related expenses. You can find more details and examples about capital, income, property-related household expenses and disability-related expenses in the definitions starting on page 12.

How we work out the amount you have to pay

To work out the amount you will have to pay each week, we add together:

- your weekly income, such as pensions and state benefits (but not money you earn); and
- a tariff income charge on capital at a rate of £1 a week for every £250 (or part of £250) of your savings over £14,250. This does not include the value of your property.

Example

Mr X has £16,855 in capital. We ignore the first £14,250, which leaves £2,605. Then we divide £2,605 by £250, which is £10 and there is £105 left over. This £105 counts as 'part of £250', so we round up the tariff income charge to £11.

Then we take away allowances for:

- a basic living allowance;
- property-related household expenses; and
- disability-related expenses.

The final figure is your contribution.

The benefits advisor will go through this with you when they carry out your financial assessment. They will explain how we work out your contribution.

When the benefits advisor has worked out your contribution, or you have agreed to pay the full cost of your care because you have more than £23,250 in savings (not including the value of your home), we will give you a record of the amount we will expect you to pay.

Staying in a residential or nursing home for a short time

If you have an emergency, or you or your carer need a break, you may need to stay in a residential or nursing home for a short time. You can arrange this as part of your support plan and pay for it out of your personal budget. You will have to pay a basic charge for the first eight weeks of your stay and your social care worker or welfare benefits advisor will tell you how much this will be. If you stay for more than eight weeks at any one time we will need to carry out a full residential financial assessment. See our booklet 'Choosing and paying for care in a residential or nursing home' for more information.

What to do if you have more questions or want to appeal against our decision

The first thing you should do is talk to your social care worker or your benefits advisor. They should be able to answer all your questions. If you prefer to ask someone else for help, an information service called

ICIS : information for life can put you in touch with an advocacy service. The contact details for ICIS are on page 9.

If you feel that the amount we are asking you to pay is unreasonable, or that your personal circumstances are not properly shown in the financial assessment, you may ask us to review the contribution.

If you are not satisfied, you have the right to:

- ask us to withdraw a service;
- ask us to take account of exceptional personal or financial circumstances so that we can review our decision; or
- make a formal complaint.

See page 11 for more information.

Annual review

You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution. Each year, we will work out the amount you will have to pay, taking into account any increases in state benefits and allowances you receive. We may also change the amount, but we will tell you before we do this.

Confidentiality and privacy

We will keep all the information you give us confidential. We will only share your information with other organisations if you give us your permission or in line with the provisions of the Data Protection Act 1998.

We are the data controller for the purposes of the Data Protection Act 1998. This means that we are responsible for making decisions about how we use your personal information.

We have a security procedure to protect information we hold on paper files and on computer, and only the relevant staff can have access to your information.

If you have any questions about data protection, please phone 01243 777519.

If you do not want to discuss your finances with your benefits advisor, you can fill in the forms yourself. You can also get independent advice on benefits from Age UK. Freephone: 0800 0191310 between 10am and 4pm, Monday to Friday.

Your local citizens advice bureau can also advise you about benefits. Their phone number is in the Phone Book.

If you do not want to give us your financial information, we will send you an invoice for the full cost of your support.

More information

For information about other organisations in West Sussex that provide non-residential support services please contact ICIS : information for life. Their contact details are as follows.

- 35 Worthing Road
East Preston
West Sussex
BN16 1BQ
Phone: 0800 859929
Fax: 01903 777601
E-mail: enquiries@icis-info4life.org.uk
Website: www.icis-info4life.org.uk

Other organisations that provide non-residential support services

- The Independent Living Association
Second Floor, North Suite
Southfield House
11 Liverpool Gardens

Worthing BN11 1RY.
Phone: 08456 012399
Fax: 01903 227811
E-mail: info@ilawestsussex.org

Or visit your local library, help point (where you can get advice about any local government or health service in West Sussex) or citizens advice bureau.

Information for carers

If you are caring for someone at home, you can also get help from the following organisations.

- Carers Support Service (North and Mid Sussex)
The Orchard
1–2 Gleneagles Court
Brighton Road
Crawley
West Sussex
RH10 6AD
Phone: 01293 657040
- Carers Support Service (Regis, Chichester and Rural)
First Floor
1 to 2 St Pancras
Chichester
West Sussex
PO19 7SJ
Phone: 01243 537011
- Carers Support Service (Worthing and District)
Methold House
North Street
Worthing
West Sussex
BN11 1DU
Phone: 01903 536378

Or visit www.westsussexcarers.org.uk

Benefit information

For information on benefits, please contact your local Department for Work and Pensions office. Or phone their confidential freephone number for people with disabilities and their carers on 0800 882200.

Your local citizens advice bureau will also be able to give you information on whether you are eligible to claim benefits.

Comments, compliments and complaints

We try to make sure that we always provide a high-quality service, but we recognise that there may be times when you are not entirely satisfied.

Please let us know if you have found our services useful, or if we could improve them. If you are not happy or are worried about your situation, tell someone you feel might be able to help you. The person from the county council you have been in contact with, or their manager, is often the best person to help you.

Or, you can pick up a leaflet from one of our offices, which will explain how you make a complaint (the office addresses are at the back of this booklet). You may want to ask someone else to help you do this, for example, a friend, a relative, your local citizens advice bureau, or an advocate (someone acting on your behalf). Please contact ICIS : information for life for more information about local advocacy schemes (or go to page 7 for more details).

If we cannot sort the problem out at the local office, please contact:

- The Customer Relations Team
Adults' social care
County Hall
Chichester
PO19 1QT
Phone: 01243 777100 (ask for the Customer Relations Team)
Fax: 01243 752001
Textphone: 18001 01243 752164
E-mail: feedback@westsussex.gov.uk

Our office is open from 9am to 5pm, Monday to Friday.

If you phone out of office hours, you can leave a message on our answerphone.

Definitions of the terms used in this booklet

Basic Living Allowance

The Basic Living Allowance is the amount we allow that covers normal day-to-day living costs, such as for food. The allowance for 2011 to 2012 is:

- £171.69 a week for people of pension age; and
- £125.26 a week for people of working age.

Capital and savings

Capital includes any savings you have in:

- bank or building society accounts;
- National Savings bank accounts;
- ISA accounts;
- Save as You Earn (SAYE) schemes;
- cash;
- Premium Bonds or National Savings Certificates;
- stocks, shares and trust funds; and
- bonds.

The tariff income charge represents an amount you should be able to contribute towards the cost of your service if you have capital over a certain limit. It does not take account of how much interest that capital could earn.

Income

Income includes:

- most state benefits;
- income from an annuity;
- occupational pensions;
- private pensions;
- refunds of income tax; and
- income from a trust.

Personal budget

This is an amount of money given to you to meet the needs you have identified in your assessment. The money may come from several sources.

Property-related household expenses

We take account of these expenses when working out your disposable income, if you have to pay these expenses by law. They include:

- Council Tax, minus Council Tax Benefit;
- rent, minus Housing Benefit;
- mortgage payments, unless you pay them through Income Support or Pension Credit;
- loan repayments for repairs or improvements to your home;
- hire-purchase agreements to buy your home, for example, if you live in a caravan;
- insurance payments relating to your home;
- ground rent;
- maintenance payments;
- service charge payments that are not covered by Income Support or Pension Credit; and
- water rates or metered costs of water and waste water.

Disability-related expenses

Disability-related expenses are the costs you or your partner or carer may have as a result of your age, disability or medical condition. We can take account of any reasonable costs needed for you to live independently, especially those expenses you cannot avoid.

The following list shows the sorts of items that we can include. You can also check with your benefits advisor if you feel that we should take account of other expenses that are not on the list.

- Community Alarm System
- Special washing powders or laundry
- Extra costs of special dietary needs
- Special clothing or footwear
- Extra costs of bedding
- Extra costs of heating, for example, if you need to keep your home well heated because of your medical condition
- Reasonable costs of basic garden maintenance
- Reasonable costs of cleaning or domestic help
- Costs of buying, maintaining and repairing equipment you need (such as a stairlift, an electric scooter or buggy, a wheelchair, or computer equipment) because of your condition
- Costs of personal help
- Transport costs
- Extra medical costs

Community teams for people with learning difficulties (CTPLDs)

CTPLD Coastal

1 St George's Road
Worthing
BN11 2DS
Phone: 01903 843350
Fax: 01903 843351

CTPLD Western

72 Stockbridge Road
Donnington
Chichester
PO19 8QJ
Phone: 01243 813400
Fax: 01243 783919

CTPLD North

County Hall North
Chartway
Horsham
RH12 1XA
Phone: 01403 229129
Fax: 01403 217671

If you phone outside office hours, you can leave a message on our answerphone.

Community mental health teams (CMHTs)

Please ask your local social care office for contact details.

Social care offices

Please see the back page for contact details.

Our offices

Please note that our offices in Haywards Heath and Littlehampton are due to move between April and June 2011. Please contact us first to check office locations for these two areas.

Bognor Regis

Durban House
Durban Road
Bognor Regis PO22 9RE
Phone: 01243 642400
Fax: 01243 642437

Chichester

1a East Row
Chichester PO19 1PD
Phone: 01243 752999
Fax: 01243 752644

Crawley

Third Floor
Crawley Library
Southgate Avenue
Crawley RH10 6HG
Phone: 01293 895100
Fax: 01293 532807

Haywards Heath

Oaklands
Oaklands Road
Haywards Heath RH16 1SU
Phone: 01444 446100
Fax: 01444 446144

Horsham

County Hall North
Chartway
Horsham RH12 1XA
Phone: 01243 642555
Fax: 01403 267064

Littlehampton

44 High Street
Littlehampton BN17 5ED
Phone: 01903 738900
Fax: 01903 738989

Shoreham-by-Sea

Glebelands
Middle Road
Shoreham-by-Sea BN43 6GA
Phone: 01273 268800
Fax: 01273 268801

Worthing

Centenary House
Durrington Lane
Worthing
BN13 2QB
Phone: 01903 839100
Fax: 01903 839248