



# Fairer charges for community care





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If you need this publication in another language please refer to page 15.

# Fairer charges for community care

## Charges for care in the home

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The Government has given local authorities new rules to make sure that charges for care at home are fairer. Your charge will depend on your individual circumstances.

We will assess you for a fairer charge if you:

- receive care at home;
- receive personal care;
- receive personal care with a bathing service;
- go to a daycentre;
- do any other day activities;
- receive direct payments;
- receive Personal Budget or
- receive Supporting People services but do not receive Housing Benefit.

## Supporting People services

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We have one charging system for community care and Supporting People services. If you receive both of these services we will assess you once for charges.

If you receive long-term services (services that run for more than two years) and do not receive Housing Benefit, we will ask you to pay a charge for Supporting People services.

## You will continue to pay separately for:

- Meals on wheels;
- Meals at luncheon clubs;
- Meals at daycentres; and
- The blue badge for disabled drivers.

## Assessment for charges

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We will ask you to fill in and return a financial assessment form (CA1). This is important, as your charge will depend on the information you give us on the form.

The form has questions about your pensions, earnings, benefits, savings and essential costs such as rent, Council Tax and water rates.

If you have difficulty filling in all parts of the form, fill in what you can and return the form to us. You can ask us to send someone to help you.

## Welfare benefits advice

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- We will give you free welfare benefits advice when you ask us.
- We can come to your home and check that you are getting all the welfare benefits you are entitled to.



For advice about welfare benefits, please call **020 8356 4738** or email [jointvisitingteam@hackney.gov.uk](mailto:jointvisitingteam@hackney.gov.uk).

## **Working out your charge**

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We will work out your charge from the information you give us, and then write to tell you your weekly charge. We will explain how we have worked out your charge.

To do this, we will look at your total income first. This will include some types of benefits and may include an amount from your savings and other assets - including shares and bonds. We will not include the value of the property you live in but we may include other properties you own in this country or abroad.

## **Savings and assets**

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- Up to £14,250 we will not take account of your savings.
- Between £14,250 and £23,250 – we will add £1 for every £250 to your accountable income.
- Above £23,250 we will ask you to pay the full charge.

## Weekly income

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We will need to ask you about all your weekly income. However, we will ignore some of your weekly income and benefits in the calculation, such as:

- Any earnings;
- Disability Living Allowance (the mobility component);
- War pensions and war reparation payments;
- Housing Benefits;
- Council Tax Benefits;
- Child Benefit;
- Payments from the Independent Living Fund;
- Christmas bonus payments;
- Social Fund payments; and
- Winter Fuel payments.

Accountable income we do take account of includes:

- Income Support;
- Jobseeker's Allowance;
- Employment Support Allowance;
- Retirement pension;
- Occupational (works) pension;
- Attendance Allowance;
- Incapacity Benefit;
- Widowed Parent's Allowance; and
- Severe Disablement Allowance.

## Essential costs

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From your accountable income, we will deduct essential expenses such as:

- rent not covered by Housing Benefit;
- Council Tax not covered by Council Tax Benefit;
- water rates;
- mortgages;
- service charges; and
- 67 % of your disability benefits.

## Disability benefits

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We will not ask you to pay more than 33 % of any disability benefit.

Disability benefits are Attendance Allowance, Disability Living Allowance (Care component).

We will ignore night element of your Attendance Allowance or the Disability Living Allowance (Care component) if we do not provide your care at night.

If you have disability costs above 67 %, then we will need to complete a full assessment and will ask for evidence of the extra spending.

When we have agreed the extra costs with you, we will take account of these when we work out your charge for care at home.

## Protected income to live on

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The charge you will pay will be based on the amount of money you have to live on each week. Various checks and procedures exist to make sure that we do not charge you more than you can afford.

The Department for Works and Pensions sets new Minimum Income Guarantee levels each April. The protected income is based on this amount plus 25%.

### For year 2011-2012

Under 60 = £110.40 a week + 25% = **£138.00**

Over 60 = £137.35 a week + 25% = **£171.68**

We use these amounts when looking at your assessable income.

## Assessable income for your charge

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To work out your charge for care at home, we will first look at:

- your income; and
- the income from your savings and other assets.

We will then take away from this:

- your spending on essential items;
- income that we have said we will ignore; and
- the protected income.

The amount that you are left with after these items have been taken away from your income is called your 'assessable income'.

The assessable income is then charged as follows.

Disability income - **charged at 33%**

Other income - **charged at 50%**

If you do not have assessable income, we will not ask you to pay for the services you receive.

We then compare the charge for care at home with the costs of providing the service. We will not charge you more than the cost of providing the service.

## Questions and answers

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### **1 How will you treat my partner's income and savings?**

We will ignore your partner's income and savings.

If you share a joint account or have joint ownership of assets, we will take account of your half share.

### **2 Do I have to tell you if my income or savings change?**

Yes, as it may affect your charge.

### **3 Do I have to pay if no service is provided because I am in hospital or on holiday?**

No, you only pay for the services we provide. You will need to tell us if you are going away. Some Supporting People services will continue to charge the same amount each week, even if the service user does not receive the service.

**4 Will I have to sell my house to pay for my care at home?**

No.

**5 What happens if I do not pay?**

We will send you three reminder letters. We may then take legal action to get back the money.

**6 What should I do if I am finding it difficult to pay?**

You should tell us immediately. We will ask you for more financial information and try to come to an agreement on how much you can pay.

**7 What happens if I refuse to give financial information?**

We will charge you the cost of providing the service - this is the maximum charge.

**8 What happens to the information I give you?**

We will use this to assess your charge and we will keep it confidential.

**9 How will this affect me if I am on direct payments?**

We will assess you in the same way as everyone else. We will take your charge from the payment we make to you.

**10 How often will you send me statements?**

We will send statements every four weeks.

## **11 How long do I have to pay my invoice or statement?**

You must pay within 28 days.

## **12 How do I make payments?**

You can:

- pay at any post office using your swipe card;
- pay by standing order; or
- send a cheque or postal order made payable to 'London Borough of Hackney' (please remember to include your reference number). Please do not send cash.

## **13 Who can I contact if I have any more questions?**

You or your representative can write to or phone us.

### **Community Care Charging Team**

London Borough of Hackney  
Hackney Service Centre  
1 Hillman Street  
Hackney E8 1DY

Phone: **020 8356 4738**

Fax: **020 8356 4324**

Email: **[carecharges@hackney.gov.uk](mailto:carecharges@hackney.gov.uk)**

## **14 What should I do if I think my charge is wrong?**

You or your representative can write to or phone us if you need us to explain how we have worked out your charge.

We will write to you within 21 days of your enquiry with details of your community care charges. We will do our best to answer enquiries over the phone immediately.

## **Review and appeals procedure**

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If you are still not satisfied, you can appeal against the charge, giving your reasons for the appeal.

The appeal panel will look at your appeal and send you a decision within 28 days.

## **How to make a complaint**

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First you should contact:

### **Community Care Charging Manager**

London Borough of Hackney

Hackney Service Centre

1 Hillman Street

Hackney E8 1DY

Phone: **020 8356 4738**

**If you are still not satisfied with our response to your complaint, you should contact:**

### **Business Analysis and Complaints**

London Borough of Hackney

Hackney Town Hall

Mare Street

London E8 1EA

Phone: **020 8356 8269**





If you would like to find out what this document says please tick the appropriate box, put your name, address and phone number at the bottom of this page and return it to the address below.

**Bengali**

এই দলিলে কি লেখা আছে সে সম্পর্কে যদি আপনি জানতে চান তাহলে অনুগ্রহ করে উপযুক্ত ব্যঞ্জে টিক দিন, এই পাতার নিচে আপনার নাম, ঠিকানা ও ফোন নম্বর লিখুন এবং এটি নীচের ঠিকানায় ফেরত পাঠান।

**Somali**

Haddii aad jeclaan lahayd in aad ogaato waxa dokumeentigani sheegayo fadlan calaamadi godka ku haboon, ku qor magacaaga, cinwaanka iyo telefoon lambarkaaga boggan dhankiisa hoose ka dibna ku celi cinwaanka hoose.

**French**

Si vous désirez connaître le contenu de ce document, veuillez cocher la case appropriée et indiquer votre nom, adresse et numéro de téléphone au bas de cette page et la renvoyer à l'adresse indiquée ci-dessous.

**Spanish**

Si desea saber de lo que trata este documento, marque la casilla correspondiente, escriba su nombre, dirección y número de teléfono al final de esta página y envíela a la siguiente dirección.

**Kurdish**

Ger hun dixwazin bizanibin ku ev dokument çi dibêje, ji kerema xwe qutika minasib îşaret bikin, nav, navnîşan û hejmeta telefona xwe li jêrê rûpel binivîsin û wê ji navnîşana jêrîn re bişînin.

**Turkish**

Bu dökümanda ne anlatıldığını öğrenmek istiyorsanız, lütfen uygun kutuyu işaretleyerek, adınızı, adresinizi ve telefon numaranızı bu sayfanın alt kısmına yazıp, aşağıdaki adrese gönderin.

**Polish**

Jeśli chcesz dowiedzieć się, jaka jest treść tego dokumentu, zaznacz odpowiednie pole, wpisz swoje nazwisko, adres i nr telefonu w dolnej części niniejszej strony i przeslij na poniższy adres.

**Vietnamese**

Nếu bạn muốn biết tài liệu này nói gì hãy đánh dấu vào hộp thích hợp, điền tên, địa chỉ và số điện thoại của bạn vào cuối trang này và gửi lại theo địa chỉ dưới đây.

**Urdu**

اگر آپ یہ جاننا چاہتے ہیں کہ دستاویز میں کیا لکھا ہے تو ازراہ کرم مناسب باکس میں صحیح کا نشان لگائیے اور اپنا نام، پتہ اور فون نمبر اس صفحہ کے نیچے لکھتے اور اسے نیچے دئے گئے پتہ پر واپس بھیج دیجئے۔

**Chinese**

如果你想知道這份文件的詳細內容，請在方框內打鉤，在本頁下面寫下你的名字、地址和電話號碼並寄到下面的地址。

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**In another language, please state:**

Name:

Address:

Tel:


**Return to:** The Community Care Charges Team

London Borough of Hackney

Hackney Service Centre, 1 Hillman Street, Hackney E8 1DY

