



Fairer Charges for Community Care



This publication is available in other formats including large print, Braille, audio cassette, compact disk and email. You can contact the Community Care Charges Team on 020 8356 4738 or fax 020 8356 4324 for more information.

If you need this publication in another language please refer to pages 11 and 12.

Fairer charges for community care

Charges for care in the home

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; or
- receive Supporting People services but do not receive Housing Benefit.

Supporting People services

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

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.

Benefits advice

- We will give you free benefits advice when you ask us.
- We can come to your home and check that you are getting all the benefits you are entitled to.
- If you receive more than 10 hours of service a week, we will automatically give you free benefits advice.

For advice about welfare benefits, please call **020 8356 4738** or email **jointvisitingteam@hackney.gov.uk**.

Working out your charge

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

- Up to £13,500 – we will not take account of your savings.
- Between £13,500 and £22,250 – we will add £1 for every £250 to your accountable income.
- Above £22,250 - we will ask you to pay the full charge.

Currently the maximum charge is £105 a week.

Weekly income

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;
- retirement pension;
- occupational (works) pension;
- Attendance Allowance;
- Incapacity Benefit;
- Widowed Parent's Allowance; and
- Severe Disablement Allowance.

Essential costs

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

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

Disability benefits are Attendance Allowance, Disability Living Allowance and the Severe Disability Premium paid with Income Support.

We may ignore some of your Attendance Allowance or the care component of your Disability Living Allowance 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

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 2008– 2009

Under 60 - £98.95 a week + 25% = **£123.68**

Over 60 - £124.05 a week + 25% = **£155.06**

We use these amounts when looking at your assessable income.

Assessable income for your charge

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

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
205 Morning Lane
London E9 6JX

Phone: **020 8356 4738**

Fax: **020 8356 4324**

Email: **care.charges@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

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

First you should contact:

Community Care Charging Manager

London Borough of Hackney

205 Morning Lane

London E9 6JX.

Phone: **020 8356 4738**

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

Complaints Section

London Borough of Hackney

205 Morning Lane

London

E9 6JX.

Phone: **020 8356 4720**

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

Bu belgenin içeriğinin açıklamasını istiyorsanız lütfen bu kutuyu işaretleyin, adınızı, adresinizi ve telefon numaranızı bu sayfanın altındaki boş yerlere yazın, ve sayfayı aşağıdaki adrese gönderin. (Turkish)

Haddii aad jeceshahay in aad ogaato waxa warqadan laguugu sheegaayo, Fadlan waxa aad calaamadisaa Sanduuqan oo waxa aad Magacaaga, Adirayskaaga iyo Telifoon Lambarkaaga aad ku qortaa xagga hoose ee boggan, oo ku soo celi markaa Adirayskan xagga hoose ku qoran. (Somali)

如果你想知道這份文件的詳細內容，請在格子里 剔一下。在本頁下面寫下你的名字，地址和電話號碼并寄到下面的地址。(Chinese)

Nếu quý vị muốn tìm hiểu tài liệu này nói điều gì xin đánh dấu vào ô và ghi tên, địa chỉ và số điện thoại của quý vị vào cuối trang này và gửi về địa chỉ dưới đây. (Vietnamese)

এই দলিলে কি লেখা আছে সে সম্পর্কে যদি আপনি জানতে চান অনুগ্রহ করে সাথের বাক্সে টিক দিন। তারপর পাতাটির নিচে আপনার নাম, ঠিকানা এবং টেলিফোন নাম্বার লিখে নিম্নলিখিত ঠিকানায় ফেরৎ পাঠান। (Bengali)

જો તમને આ દસ્તાવેજ શું જણાવે છે તે વિષે માહિતી જોઈતી હોય તો મહેરબાની કરીને બોક્સમાં નિશાની કરી અને આ પાનાના અંતમાં તમારું નામ, સરનામું અને ટેલિફોન નંબર આપી અને તેને નીચે સરનામે રવાના કરશો. (Gujerati)

ਜੇ ਤੁਸੀਂ ਜਾਣਨਾ ਚਾਹੁੰਦੇ ਹੋ ਕਿ ਇਹ ਦਸਤਾਵੇਜ਼ ਕੀ ਕਹਿੰਦਾ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਖਾਨੇ ਵਿਚ ਠੀਕਾ ਮਾਰੋ ਅਤੇ ਆਪਣਾ ਨਾਂ, ਪਤਾ ਅਤੇ ਫੋਨ ਨੰਬਰ ਇਸ ਪੰਨੇ ਦੇ ਥੱਲੇ ਲਿਖੋ ਅਤੇ ਇਸ ਨੂੰ ਹੇਠ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਵਾਪਸ ਭੇਜ ਦਿਓ। (Punjabi)

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

Si desea saber de lo que trata este documento, ponga una señal en el recuadro y escriba su nombre, dirección y número de teléfono al final de esta página y envíela a la dirección que se indica abajo. (Spanish)

اگر آپ یہ جاننا چاہتے ہیں کہ دستاویز میں کیا لکھا ہے تو ازراہ کرم باکس میں ایک صحیح کا نشان لگائیے اور اپنا نام، پتہ اور فون نمبر اس صفحہ کے نیچے لکھیے اور اسے نیچے دیئے گئے پتے پر واپس بھیج دیجئے۔ (Urdu)

Return to:

The Community Care Charges Team
London Borough of Hackney
205 Morning Lane, Hackney E9 6JX

Name:

Address:

Phone number:

