

Putting the Community First

**BARNET**  
LONDON BOROUGH



# Social Care Services for people living at home

fairer charging policy 2009-2010

CP01/0409

[www.barnet.gov.uk](http://www.barnet.gov.uk)

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**Each year Barnet Council agrees its charges under the Fairer Charging Policy, which sets out how and what we will charge for the adult social care services you receive.**

The policy is based around a set of guidance notes provided by the Department of Health. This year, Barnet Council will be reviewing its charging policy. You will have the opportunity to comment on any changes as part of the consultation process. Further details will be available on the Barnet Council website ([www.barnet.gov.uk](http://www.barnet.gov.uk)) later in 2009.

We take care to make sure that the charges we ask people to pay are affordable and reflect individual circumstances. The charging policy sets out which charges can be reduced and how any reduction is worked out.

This leaflet tells you about the charges, how you can apply for a reduction in the standard charge, and how we work out any reduced charge.



## What services are covered in the Fairer Charging policy?

- **Home care services** - such as help with your personal needs, getting up, washing and dressing, and domestic needs like help with your laundry and shopping
- **Lifeline Service** - this is Barnet's emergency response service. It is only provided following an assessment of your needs
- **Supporting People charges** - this covers housing related support mainly for people in supported tenancies. Services are provided free of charge to people who receive Housing Benefit but, if you do not qualify for Housing Benefit, you can apply for a reduction under the Fairer Charging Policy.

## What are the standard charges?

For **2009-2010** the standard charges are:

<b>Home Care</b>	£13.99 per hour (up to a maximum of 25 hours per week)
<b>Lifeline</b>	£3.55 per week
<b>Supporting People charges</b>	These vary and will be specified by your service provider. A separate leaflet providing more information about Supporting People charges is available from your support provider or from the Supporting People team.

## What services are not included in the Fairer Charging Policy?

Some services provided by Adults Social Services, such as meals, respite care or call out fees for Lifeline, are not covered by the fairer charging policy, but are instead charged at a fixed amount as shown below. You will need to pay for meals provided at day centres. Other services will be charged to you by invoice after the service has been provided.

- **Meals at home** £3.99 per meal
- **Meals provided at day care centres** £4.20 per main meal
- **Refreshments at day centre** (morning or afternoon) £0.60
- **Respite care** £73.35 per week
- **Lifeline** (for call-out fees) Please ask your social worker or assessor for more information about these charges.

## Will I have to pay the standard charge?

If you have **capital** (savings or other assets) of **more than £23,000** you will have to pay the standard full charge for the services you receive.

If you do not have capital of this amount you can apply for a reduction in charge. We will ask you to provide details of your income and capital to work out what you can afford to pay. If however, you do not wish to give us these details you will have to pay the standard charges.

## Are there any exceptions where I will not be charged for a service?

There are a few limited circumstances in which you will not be asked to contribute towards the cost of your care. These include:

- If you are being provided with care under Section 117 of the Mental Health Act 1983
- If your care is being paid for in full by a Primary Care NHS trust
- If you are being provided with intermediate care for up to six weeks (e.g. following a stay in hospital) and were not receiving care from us before you went to hospital.

If you are not sure whether any of these apply to you, please ask your social worker (please see page 21-22) or the person assessing your needs for more information.

## How is the reduced charge worked out?

We will do your calculation in two parts:

- **Step 1** - We will look at your income and savings and compare these with a standard set of everyday living allowances. At this stage many people on lower incomes are assessed as not having to pay anything towards the cost of their care.
- **Step 2** - If you have a slightly higher income and after Step 1 would be liable for a charge, we will contact you to see whether you have any extra expenses due to an illness and / or disability that we should take into account. In this way we can make sure that our charges are fair and reflect what you are really able to afford.

## What types of income and savings are counted?

- **Income** - Most common forms of income, including Income Support, Pension Credit and former employment pensions are included when we work out your charge. Some types of income, such as Disability Living Allowance (Mobility) or payments from the Independent Living Fund are ignored. Other types of income, such as Disability Living Allowance (Care) are partly ignored.
- **Savings** - Most forms of savings or assets are counted, including ISAs and PEPs, stocks and shares, Unit Trusts, as well as bank and building society accounts. Some less common types of capital, such as certain types of compensation payments, can be ignored.

When we add up all your assessable savings, we **ignore the first £14,000** of the total amount. If your savings are more than this we will add £1 per week to your assessable income, for every £250 extra capital that you have. This is called **tariff income**.

Please enter details of all your income and savings when applying for a reduction in charge and we will automatically ignore those that are not counted. We will also need to see evidence of all of the amounts declared.

## Will my partner's income and savings be counted in the assessment?

Only the person who is assessed as needing the service from us must provide details of their income and capital in order to apply for a reduced charge. If you choose to give us details of only this person's income we will work out the charge using living allowances for a single person, and will allow for half of any joint household expenses.

In some circumstances, it may be beneficial for you to apply for a financial assessment as a couple and to declare both partners' income, capital and expenses.

### An example

If the person receiving the majority of a couple's income is also the person receiving the service, we may be able to assess a lower charge using both partners' income and a couple's living allowance, rather than just comparing the higher income against a single person's living allowance.

If you are unsure which option would be better for you, you can ask us to do a 'better off' calculation and we will work out which would be lower and charge the lower amount.



## What expenses will you disregard?

The standard daily living amounts that we use to work out your charge are based on the amounts for basic living set each year by the Department for Work and Pensions.

These are called **Income Support** for people up to the age of 59, and **Pension Credit** for people aged 60 or over. The amount of allowance used depends on personal factors such as your age, disability and family make-up. If you are one of a couple, but only choose to tell us about one partner's income, we will work out your charge using the single person's allowance, rather than that for a couple.

To make sure that our charges leave you with income above this basic level we add on an extra 25% to the basic allowances when working out charges.

We also allow for any housing costs you have, such as rent or mortgage payments, Council Tax or service charges. If you are applying as one of a couple, we would allow half of any joint expenses.

In Step Two of the assessment we will, if necessary, ask you for information about any extra expenses that you have as a result of illness or disability. We call this **Disability-Related Expenditure**.

**Disability-Related Expenditure** includes special items such as maintenance of a wheelchair, incontinence products or gardening help that you need because of a disability. It also includes extra costs you may have for other everyday expenses, such as the cost of having to do extra laundry, special clothing or diets, or travel costs by taxi if you cannot access public transport. A visiting officer will explain more about this.

We can only take expenses into account that you incur because of a disability or illness and we will ask you for proof of your expenditure.

## How is my charge worked out?

1. Add up your income (A)
2. Add up any savings to work out any **tariff income** (B)
3. Add the total of your income and **tariff income** ( $A + B = C$ )
4. Work out your basic living amount and add 25% (D)
5. Add up any identified housing costs (E)
6. Add up any **disability-related expenditure** (F)
7. Add up all identified allowances and expenses ( $D + E + F = G$ )
8. Deduct total allowances/expenses from the total income ( $C - G$ )  
= Result: **maximum weekly charge**

This amount is the **most** we will ask you to pay towards the cost of your care each week.

If the resulting amount is **less than £2** per week you will not be asked to pay anything towards the cost of your care.



# Will I have to pay this amount every week?

## Home Care:

- If you do not have any care in a particular week (and where possible, have told your care provider that you do not need them to visit you) you will not be asked to pay.
- If the cost of your care in any week is less than the amount we work out for you, you will only be charged the lower amount.

### An example

If we have worked out that you can afford £20 per week, but you only get one hour of care costing £13.99, we will only charge you £13.99 for that week.

If, however, you receive 10 hours of care, costing £139.90 (10 x £13.99 per hour), we will only charge you £20 for that week.

## Lifeline:

If the amount we work out is less than the weekly cost of the lifeline rental you will not have to pay towards the cost of rental.

## Supporting People charges:

If the amount we work out is less than your standard Supporting People charge, we will let your support provider (normally your landlord) know that you only have to pay the lower amount.

We will arrange for our Supporting People team to pay the balance of your weekly charge direct to your housing provider.

## What if I receive more than one of these services?

We will work out how much you would have to pay in total for all the services you receive and will make sure that you are not asked to pay more than you can afford.

### An example

If your standard Supporting People charge is £10 per week and you also receive 3 hours Home Care at £13.99 per hour = £41.97

Your total **standard** charge would be £52.00

If we work out that the maximum charge you can afford is £5 per week we will adjust your charges like this:

You will pay:

£5 towards your Supporting People cost

£0 towards your home care costs



## Examples of how the charge could be worked out

### Mrs Williams

Mrs Williams is 85 years old. She lives alone and receives 14 hours home care per week. The standard charge for Mrs William's care would be £195.86 per week. However, once we have looked at what she can afford, Mrs Williams will pay just £15.80 per week.

#### How the charge is worked out:

Mrs Williams's **weekly income** is:

- Retirement Pension of £95.25
- Pension Credit of £87.60
- Disability Living Allowance (Care) of £47.10. However, £18.65 of this benefit is ignored when we work out her charge.

Mrs Williams also has building society savings and an ISA totalling £14,500. This means that we count an extra tariff income of £2 per week.

**Her total weekly assessable income is therefore £213.30 per week.**

We deduct the standard living allowance (including the extra 25%) of £162.50. As Mrs Williams receives full council tax benefit and housing benefit there are no housing costs to deduct. She does however have extra expenses because of a disability.

Mrs Williams spends an average of £15 per week using taxis to get to hospital appointments and to visit friends and family as she is unable to use public transport safely. She also pays a neighbour £10 per week to look after her garden, and a laundry company £10 per week to launder and iron her larger items of linen.

All of these expenses are allowed for when we work out our charge because Mrs Williams is unable to do these tasks herself due to her disability.

**The most we will ask Mrs Williams to pay towards the cost of her care would be £15.80 per week.**

## Mr Shah

Mr Shah is 42 and has multiple sclerosis. He lives with his sister's family in a jointly-owned house and receives 23 hours per week home care. The standard charge for Mr Shah's care would be £321.77 per week. However once we have looked at what he can afford Mr Shah will not be asked to pay anything towards the cost of this care.

### How the charge is worked out:

Mr Shah's weekly income:

- Incapacity Benefit of £89.80 per week
- Ill-health pension from his former employers of £28.25 per week
- Disability Living Allowance (Mobility) of £49.10 per week. However this benefit is ignored when we work out his charge.

Mr Shah has savings of £14,000. As this is less than the amount we can ignore (£14,000) we do not add any tariff income from these savings.

His **total assessable income is therefore £118.05 per week**

Mr Shah's standard living allowance (including the extra 25%) is £114.75 per week and his housing costs are Council Tax of £3 per week (after allowing for his Council Tax benefit).

After all the deductions, the net amount left is £0.30 per week. As this is less than our minimum charge of £2, **he will not be asked to pay anything towards the cost of his home care.**

Note: Although Mr Shah does have extra expenses that are related to his disability we do not need to ask him for these details as we have already worked out that he will not need to pay anything towards the cost of his care.

## How do I apply for a reduction in the charge?

Your social worker or the person assessing your needs will give you the opportunity to apply for a charge reduction when they are discussing your service needs with you. They will give you an application form that asks for details of your savings, income and expenses.

Once completed you should normally return the form to the person that gave it to you, unless you are told otherwise.

**Please remember to include evidence of amounts that you enter where asked to do so in the form.**

Once your charge has been worked out we will write to you to tell you how much (if anything) you will need to pay for your care. We will explain in our letter how your charge has been worked out and what amounts we have used in our calculation.

**If you would prefer us to write to someone else who helps to look after your money and bills, please tell us who to write to on the form.**



## **Will my charge change after it has been assessed?**

We review everybody's charge once a year (usually in April) to coincide with the annual change in benefit and pension rates. If your charge changes as a result of this review, or if we need extra information at this time, we will write to tell you.

If your care package is reassessed and you receive a different amount of home care you do not need to reapply as we will automatically compare the maximum charge we have assessed for you with the new cost of your care. If you are already paying us the maximum amount, this will mean that although you get more home care, the charge you pay will not increase.

From time to time we will ask you to complete a new application form so we can check that the details we have for you are up to date. This will not usually happen more than once a year.

## **What changes should I tell you about?**

If you start to receive a new service that is covered by the fairer charging policy (listed on page 3) please let us know.

Please also let us know about any changes in your income, savings and expenses and in the make-up of your household, for example if you have a baby or a child leaves home.

## Benefit checks

As part of our assessment process, we will ask if you want us to check that you are receiving all the benefits that you are entitled to. This may increase your income although a proportion of that may be counted towards your assessed charge. However, you may still be better off as a result of this. If you would prefer us not to contact you about this, please say so on the application form.

The council works closely with the Pension Service and has now established a Joint Visiting Team. Visits can be arranged for you by the team to ensure your income is maximised and to help you complete application forms. To arrange a visit, please contact:

**Tel** 020 8258 3960

Email [barnethill.barnetjvt@thepensionservice.gsi.gov.uk](mailto:barnethill.barnetjvt@thepensionservice.gsi.gov.uk).

## How do I pay my charges?

- **Home Care and Lifeline services**

You will be sent invoices for home care and Lifeline service charges. We will aim to send you an invoice every month.

There are a number of ways to pay the invoices:

- **By post** (cheque or postal order made payable to London Borough of Barnet) at:  
Resources, London Borough of Barnet,  
North London Business Park, Oakleigh Road South,  
London N11 1NP
- At a **bank** or **post office** (charges may apply)
- By **direct debit** or **standing order**
- Through **our automated phone payment** service  
**Tel** 0845 356 3456
- Through our **website internet payment service**  
([www.barnet.gov.uk/pay](http://www.barnet.gov.uk/pay))
- Through **your own bank's phone** or **internet banking** service

Details of all these payment methods will be shown on the back of every invoice we send you.

## Direct Payments

If you receive Direct Payments to arrange your own home care, we will deduct your assessed charge from the payment we send you for this care.

### For example

If we have said that you will need £65 per week to buy all the care you need, but we work out that you can afford £5 per week, we will send you a payment of £60 per week.

You will need to add your assessed charge of £5 per week from your own money to pay for all the care you need.

## Supporting People charges

You should pay these charges direct to your support provider (normally your landlord). If we have notified you of a reduced amount you will only have to pay this amount to them. Our Supporting People Team will arrange to pay the balance of your standard charge direct to the provider.



## What if I don't agree with the charge you work out?

When we write to tell you about the charge we have worked out we will explain how it has been calculated. If you feel that the amount we have worked out is not correct, please check the information we have given to make sure the figures we have used are right.

If there are any errors or you are not sure about something in our letter, please contact the Financial Assessment Team (please see page 20 for details) straight away so we can look at your assessment again.

If we have made a mistake, we will be able to correct the charge and let you know the new amount to pay.

If we do not agree that your charge is wrong we will write explaining in more detail why the charge is correct, and will let you know what your further appeal rights are. We will however ask you to continue paying your charge.



## Who can see the information I give you? What is it used for?

The information that you give us is kept by the Financial Assessment Team who work out your charges. It is only used to work out how much you will have to pay for any service we arrange, not to decide whether or not you can have a service.

Councils are required to make sure that we use public money properly, so for this purpose only we may use the information you provide for the detection and prevention of fraud. We may also share the information you give us with other public bodies that look after public monies but only for the same reason.



## Where to go for more information

If you would like more information about the Fairer Charging Policy or fixed rate charges, please contact the **Financial Assessment Team**.

**Tel** 020 8359 2238  
**Fax** 0870 889 6828  
**Email** [financial.assessments@barnet.gov.uk](mailto:financial.assessments@barnet.gov.uk)  
**Open** Mon-Fri 9am-5pm

### Writing to:

Financial Assessment Team, POST ROOM  
Adult Social Services, London Borough of Barnet,  
North London Business Park,  
Oakleigh Road South, London N11 1NP



# Useful contact details

**Website**      [www.barnet.gov.uk](http://www.barnet.gov.uk)

## Services for Older Adults

POST ROOM, Adult Social Services, London Borough of Barnet,  
North London Business Park, Oakleigh Road South, London N11 1NP

**Tel**              020 8359 2440

**Fax**              020 8359 2570

**Email**            [olderadults.dutyteam@barnet.gov.uk](mailto:olderadults.dutyteam@barnet.gov.uk)

## Physical and Sensory Impairment Team

POST ROOM, Adult Social Services, London Borough of Barnet,  
North London Business Park, Oakleigh Road South, London N11 1NP

**Tel**              020 8359 4652 / 020 8359 6009

**Fax**              0870 889 6826 / 0870 889 6827

**Email**            [disabilities@barnet.gov.uk](mailto:disabilities@barnet.gov.uk)

**Textphone**    020 8359 6011

**Typetalk**      18002 020 8359 4652 / 18002 020 8359 6009

## Learning Disabilities Services

POST ROOM, Adult Social Services, London Borough of Barnet,  
North London Business Park, Oakleigh Road South, London N11 1NP

**Tel**              020 8492 5460

**Fax**              020 8492 5468

## **Supporting People**

Building 4, North London Business Park,  
Oakleigh Road South, London N11 1NP

**Tel** 020 8359 4264 (for charging enquiries)

For requests for a Supporting People service:

For council tenants - contact Barnet Homes Housing Support  
Service on

**Tel** 0800 389 5225

**Email** [bhsupport@barnethomes.org](mailto:bhsupport@barnethomes.org)

For people over 60 - contact Barnet Support for Older People on:

**Tel** 020 8343 5730

**Email** [bsop@hornseyht.co.uk](mailto:bsop@hornseyht.co.uk)

For all other enquiries - contact the Housing Support Team on:

**Tel** 020 8359 3215

**Email** [housingsupportteam@barnet.gov.uk](mailto:housingsupportteam@barnet.gov.uk)

**Website** [www.supportingpeople.barnet.gov.uk](http://www.supportingpeople.barnet.gov.uk)

If you need to contact Adult Social Services outside office hours,  
please contact:

**Tel** 020 8359 2000

## **Primary Mental Health Team**

1st Floor, Berkley House, 18-24 High Street, Edgware HA8 7RP

**Tel** 0845 389 2989

**Fax** 020 8731 2201

You may also wish to seek advice from the Department for Work and Pensions and Disability Benefit Centre, Citizens Advice Bureaux or Age Concern.

### **Citizens Advice Bureaux (CAB)**

**Tel** 0870 128 8080 (Advice Line)

**Website** [www.barnetcab.org.uk](http://www.barnetcab.org.uk)

**Open** Mon-Fri 10am-3pm

### **Finchley CAB**

23-35 Hendon Lane, Finchley N3 1RT

**Fax** 020 8349 4594

**Open** Mon, Wed and Thu 10am-12.30pm

### **Grahame Park CAB**

The Concourse, Grahame Park NW9 5XA

**Fax** 020 8205 8506

**Open** Mon-Wed, 10am-12.30pm

### **Hendon CAB**

40-42 Church End, Hendon NW4 4JT

**Fax** 020 8203 3202

**Open** Mon-Thu 10am-12.30pm and 1.30-4pm,  
Fri 10am-12.30pm

### **New Barnet CAB**

30 Station Road, New Barnet EN5 1PL

**Open** Mon, Tue, Wed and Fri, 10am-12.30pm

Clients are advised to arrive at least one hour before each session to be given an allocated time slot.

## Department for Work and Pensions and Disability Benefit Centre

To make a new claim for primary benefits such as Income Support, Employment and Support Allowance and Job Seekers Allowance, please phone the contact centre:

**Tel** 0845 601 6916

### The Pension Service

**Tel** 0845 606 0265

**Website** [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

**Open** Mon-Fri 8am-8pm

### Disability Benefit Centre (Wembley)

PO Box 31, London SW95 9BD

**Tel** 0845 712 3456 (National Helpline)

### Benefit Enquiry Line

For general advice on benefits for disabled people and carers, phone the Benefit Enquiry Line on:

**Tel** 0800 882 200

**Textphone** 0800 243 355

**Website** [www.dwp.gov.uk](http://www.dwp.gov.uk)

### Counsel and Care

**Tel** 0845 300 7585

**Website** [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

# Local Voluntary Organisations

## Advocacy in Barnet

The One Stop Shop, 4-5 The Concourse, Grahame Park,  
London NW9 5XB

**Tel** 020 8210 3415

**Email** [admin@advocacyinbarnet.org.uk](mailto:admin@advocacyinbarnet.org.uk)

## Mind in Barnet

2 School Way, North Finchley, London N12 0RY

**Tel** 020 8343 5700

**Email** [admin@mindinbarnet.org.uk](mailto:admin@mindinbarnet.org.uk)

## Age Concern Barnet

Meritage Centre, Church End, Hendon NW4 4JT

**Tel** 020 8203 5040

**Email** [ageconcernbarnet@btconnect.com](mailto:ageconcernbarnet@btconnect.com)

## Barnet Carers Centre

Global House, 303 Ballards Lane, North Finchley N12 8NP

**Tel** 020 8343 9698

**Email** [admin@barnetcarers.org](mailto:admin@barnetcarers.org)

## Disability Action in Barnet (DabB)

954 High Road, North Finchley, London N12 9RX

**Tel** 020 8446 6935

**Email** [info@dabb.org.uk](mailto:info@dabb.org.uk)

## Tell us what you think

It is important for us to know what we are doing well and what we need to improve. If you would like to give us your views about the service you have received, please phone 020 8359 4299 or Fax 0870 889 5476.

Alternatively please write to:  
Complaints Officer  
London Borough of Barnet  
FREEPOST NAT 8011  
London N11 1BR

## Access to Records

Under the Data Protection Act 1998 you are entitled to know what personal information Adult Social Services holds about you, what the information is used for, and with whom this information is shared. Barnet Council has produced a policy to help social workers and other social care staff to record information in the best possible way.

## Do you think we could improve this booklet?

Please let us know what you thought of this booklet and if you have any ideas about the ways we could improve it. Please contact the Communication Manager on:

**Tel** 020 8359 4463  
**Email** [adultsocialservices@barnet.gov.uk](mailto:adultsocialservices@barnet.gov.uk)

This booklet is available on audio tape, CD, large print, Braille or alternative language. To request your preferred format, please contact the Information Officer for Adult Social Services on 020 8359 4579 or email [adultsocialservices@barnet.gov.uk](mailto:adultsocialservices@barnet.gov.uk).

Information about Adult Social Services can also be found on the Barnet Council website - [www.barnet.gov.uk/adult-social-services](http://www.barnet.gov.uk/adult-social-services).