



Social care services for people living at home

Fairer Charging Policy 2010-2011

CP01/0410

Contents

	Page
Introduction	2
What services are covered in the Fairer Charging Policy?	3
What are the standard charges?	3
What services are not included in the Fairer Charging Policy?	4
Will I have to pay the standard charge?	4
Are there any exceptions where I will not be charged for a service?	5
How is my contribution worked out?	5
What types of income and savings are counted?	6
Will my partner's income and savings be counted in the assessment?	7
What expenses will you disregard?	8
Calculating your contribution	9
Will I have to pay this amount every week?	10
What if I receive more than one of these services?	11
Examples of how the contribution is worked out	12-13
Will my contribution change after it has been assessed?	14
What changes should I tell you about?	14
Benefit checks	15
How do I pay my charges?	15
Direct Payments	16
What if I don't agree with the contribution you work out?	17
Who can see the information I give you? What is it used for?	18
Where to go for more information	19
Useful contact details	20

Introduction

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.

We take care to make sure that any contributions we ask people to pay towards the costs of services are affordable and reflect individual circumstances. The Charging Policy sets out how contributions towards the costs of services are worked out.

This leaflet tells you about the charges for services and how we assess any contribution you may need to make towards the cost of these services.



What services are covered in the Fairer Charging policy?

The Policy includes:

- **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.
- **Direct Payments** to enable you to be supported within your home.
- **Enablement Services** apply when you have lost the ability to care for yourself as a result of illness, accident or following discharge from hospital. They rehabilitate you into the home environment by helping you to relearn skills of personal care and independent living.
- **Extra Care Housing** - home care elements.
- **Assist Alarm 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.

The above services are covered by this Policy whether or not they are delivered as part of a Personal Budget. Personal Budgets allow people the option of receiving their social care budget as a cash payment (known as a Direct Payment), or allowing the council to organise support and services on their behalf, whilst still choosing how their own support needs are met.

What are the standard charges?

For 2010-2011 the standard charges are:

- **Home Care** **£14.27 per hour** (up to a maximum of 25 hours per week)
- **Assist Alarm Service** **£3.45 per week**
- **Supporting People charges.** These vary and will be specified by your service provider.

What services are not included in the Fairer Charging Policy?

Some services provided by Adult Social Services, such as meals, respite care or call out fees for Assist Alarm Service, are not covered by the Fairer Charging Policy, but are instead charged at a fixed amount as shown below. 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** £4.10 per main meal
- **Refreshments at day centre** (morning or afternoon) 60p
- **Respite care** £75.35 per week
- **Assist Alarm Service** (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 £23,250** you will have to pay the standard full charge for the services you receive.

If you do not have capital of this amount we will assess any contribution towards the costs of these services. We will ask you to provide details of your income and capital to work out what you can afford to pay. If you do not wish to give us these details you will have to pay the full standard charges for the services you receive.

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 an 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 20) or the person assessing your needs for more information.

How is my contribution 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 contribution, 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 Employment Support Allowance, Pension Credit and former employment pensions are included when we work out your contribution. 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 £14,250** of the total amount. If your savings are more than this, but less than £23,250, we will add £1 per week to your assessable income, for every £250 extra capital that you have. This is called **tariff income**. If your total accessed capital exceeds £23,250, you will need to pay for the the full cost of the services you receive.

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 contribution 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 contribution 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 ask you to contribute the lower amount.



What expenses will you disregard?

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

These amounts 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 contribution using the single person's allowance, rather than that for a couple.

After assessing any contribution the amount you will be left with should always be at least 25% more than the basic level of Income Support, or 25% more than the basic level of Pension Credit if you are over 60.

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.

Calculating your contribution

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 contribution.**

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 £14.27, we will only charge you £14.27 for that week.

If, however, you receive 10 hours of care, costing £142.70 (10 x £14.27 per hour), we will continue to only charge you £20 for that week.

Assist Alarm Service:

If the amount we work out is less than the weekly cost of Assist rental, you will pay the lower amount.

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 to pay the balance of your weekly charge direct to your support provider.

What if I receive more than one of these services?

If you receive more than one of these services we will work out how much you would have to pay in total for the services. We will also make sure that you are not asked to pay more than you can afford.



Examples of how the contribution is worked out

Mrs Williams

Mrs Williams is 85 years old. She lives alone and receives 14 hours of home care per week. The standard charge for Mrs Williams' care would be £199.78 per week. However, once we have looked at what she can afford, Mrs Williams will pay just £16.35 per week.

How the contribution is worked out:

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

- Retirement Pension of £97.65
- Pension Credit of £78.60
- Savings Credit of £5.55 (Savings Credit is disregarded as income when we assess contributions)
- Attendance Allowance of £47.80. However, £18.95 of this benefit is ignored when we work out her contribution. Mrs Williams also has building society savings and an ISA totalling £14,750. This means that we count an extra tariff income of £2 per week.

Her total weekly assessable income is therefore £207.10 per week.

We deduct the standard living allowance (including the extra 25%) of £165.75. As Mrs Williams receives full Council Tax Benefit and Housing Benefit there are no housing costs to deduct. She does have extra expenses because of a disability.

Mrs Williams pays £25 per week for the costs of someone to do housework and gardening. She is unable to do these tasks herself due to her disability and has provided proof of these expenses.

The most we will ask Mrs Williams to pay towards the cost of her care would be £16.35 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 £328.21 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 contribution is worked out:

Mr Shah's **weekly income** is:

- Incapacity Benefit of £91.40 per week
- Ill-health pension from his former employers of £30 per week
- Disability Living Allowance (Mobility) of £49.85 per week.

However, the Disability Living Allowance is ignored when we work out his contribution.

Mr Shah has savings of £14,000. As this is less than the amount we can ignore (£14,250) we do not add any tariff income from these savings.

His **total assessable income is therefore £121.40 per week**

Mr Shah's Standard Living Allowance (including the extra 25%) is £116.81 per week and he pays Council Tax of £4 per week (after allowing for his Council Tax benefit).

After all the deductions, the net amount left is 59p 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.

Will my contribution change after it has been assessed?

We review everybody's contribution once a year (usually in April) to coincide with the annual change in benefit and pension rates. If your contribution 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?

Please let us know about any changes to your income, savings or expenses and the number of people in your household.

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 contribution. 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 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 phone **020 8359 2238**.

How do I pay my charges?

- **Home Care and Assist Alarm services**

You will be sent invoices for home care and Assist Alarm 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** on **0845 356 3456**
- Through our **website internet payment service** **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 contribution 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 contribution of £5 per week from your own money to pay for all the care you need.



What if I don't agree with the assessed contribution?

When we write to tell you about the contribution 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 19 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 contribution and let you know the new amount to pay.

If we do not agree that your contribution 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 contribution.



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 contribution. 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**
Open **Mon-Fri 9am-5pm**

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



Useful contact details

Barnet Social Care Direct

For social care support and advice.

Tel **020 8359 5000**
Textphone **020 8359 6011**
SMS **07506 693707 (text from mobile phones)**
Fax **020 8359 2570**
Email **socialcaredirect@barnet.gov.uk**
Website **www.socialcareconnect.barnet.gov.uk**

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

**If you need to contact Adult Social Services in an emergency
outside office hours, please contact **020 8359 2000**.**

Barnet Learning Disabilities Service

Tel **020 8492 5422**
Fax **020 8492 5468**

Primary Care Mental Health Team

Edgware Community Hospital, Dennis Scott Unit,
Burnt Oak Broadway, Edgware HA8 0AD

Tel **0845 389 2989**
Fax **020 8951 2149**

NHS Barnet

Tel **020 8952 2381**
Fax **020 8937 7727**
Website **www.barnet.nhs.uk**

NHS Direct

Tel **0845 4647**
Website **www.nhsdirect.nhs.uk**

Council Tax

Council Tax, PO Box 329, Sale M33 6XR

Tel **020 8359 2608**
Text (SMS) **07781 473279**
Typetalk **18001 020 8359 2608**
Email **local.taxation@barnet.gov.uk**

Housing Benefit

Tel **020 8359 2111**
Text (SMS) **07781 473279**
Typetalk **18001 020 8359 2111**
Email **benefits@barnet.gov.uk**

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 on 0845 601 6916.

The Pension Service

Tel **0845 60 60 265**
Website **www.thepensionservice.gov.uk**
Open **Mon-Fri 8am-8pm**

Benefits Enquiry Line

Tel **0800 882 200**

Counsel and Care

Tel [0845 300 7585](tel:08453007585)

Website www.counselandcare.org.uk

The Relatives and Residents Association

Tel [020 7359 8148](tel:02073598148)

Website www.relres.org

Supporting People

The Supporting People Programme offers a wide range of services that provide practical help with managing your home and living independently.

For charging enquiries

Tel [020 8359 6097](tel:02083596097)

For all other enquiries

Tel [020 8359 3215](tel:02083593215)

Barnet Homes Assist Alarm Service

Tel [020 8359 4841](tel:02083594841)

Email assist@barnethomes.org

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

Citizens Advice Bureaux (CAB)

Tel **0844 826 9336 (advice line) - Mon-Thu 10am-2pm**
Website **www.barnetcab.org.uk**

Finchley CAB

23-35 Hendon Lane, Finchley N3 1RT

Fax **0844 826 9336**
Open **Mon, Wed and Thu 10am-2.30pm**

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 **0844 826 9336**
Open **Mon-Thu 9.45am-2.30pm,**
 Fri 9.45am-12.30pm

New Barnet CAB

30 Station Road, New Barnet EN5 1PL

Open **Mon-Tue 9.45am-2.30pm,**
 Wed and Fri, 9.45am-12.30pm

Advocacy in Barnet

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

Tel **020 8201 3415**

Email **admin@advocacyinbarnet.org.uk**

Age Concern Barnet

Meritage Centre, Church End, Hendon NW4 4JT

Tel **020 8203 5040**

Email **ageconcernbarnet@btconnect.com**

Barnet Carers Centre

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

Tel **020 8343 9698**

Email **admin@barnetcarers.org**

CommUNITY Barnet

52 Moxon Street, High Barnet EN5 5TS

Tel **020 8364 8400**

Website **www.communitybarnet.org.uk**

Disability Action in the Borough of Barnet (DabB)

954 High Road, North Finchley N12 9RX

Tel **020 8446 6935**

Email **info@dabb.org.uk**

Friend in Need (FIN)

East Barnet Baptist Church, Crescent Road, East Barnet EN4 8PS

Tel [020 8449 8225](tel:02084498225)
Fax [020 8441 2463](tel:02084412463)
Email fin@fin-eastbarnet.org.uk
Website www.ebarnetbaptist.org.uk

Mind in Barnet

Mind in Barnet, 2 School Way, North Finchley, London N12 0RY

Tel [020 8343 5700](tel:02083435700)
Email admin@mindinbarnet.org.uk

Or visit www.socialcareconnect.barnet.gov.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 and Representations Manager
London Borough of Barnet
FREEPOST NAT 8011
London N11 1BR

Abuse or ill-treatment

To make a complaint about abuse or ill treatment, please call Adult Social Services on **020 8359 5000** or email **socialcaredirect@barnet.gov.uk**

If the person is in immediate danger, please contact the Police or call an ambulance (999).

More information about protection from abuse, please visit **www.barnet.gov.uk/safeguarding-adults**

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.

This booklet is available on audio tape, CD, large print, Braille or alternative language. To request your preferred format, please contact the Communications Officer for Adult Social Services on 020 8359 4579 or email 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