

# Charging Information

for people who are cared for at home

Adult and Older People's Services



**This booklet tells you how we charge for services you receive at home. This is known as ‘non-residential care’. The information in this booklet is for guidance only.**

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## **Community Care Charges**

### **Why do we charge for community care?**

Unlike health care, social care support is not free for everyone. The Royal Borough charges people for services that we provide or for services that we arrange for other organisations to provide.

There is a charge for:

- Non-residential services such as home care and day care services;
- Community meals;
- Rented accommodation where there is a warden or community alarm support.

### **Does everyone have to pay?**

No. There are some exceptions and not everyone has to pay the charges. We will assess your financial situation to decide how much, if anything, you will need to pay.

When you are assessed we will consider your financial circumstances and take into account:

- The cost of the care provided;
- How much income you receive each week.

### **Who does not have to pay?**

If your weekly income is less than the Minimum Income guarantee (MIG) as set by the Department of Health (DOH), you will not have to pay for:

- Home care.
- Day care.
- Laundry.
- Warden or community alarm support.
- Support Living / sheltered Housing

In addition, people in the following categories do not have to pay:

- People in residential care who are receiving day care.
- Those who are assessed as needing a service provided under section 117 of the Mental Health Act.
- Those who have Creutzfeldt - Jakob disease (CJD) and are receiving services at home (not in residential care).
- People receiving warden or community alarm support, and are in receipt of housing benefit.

## **Financial Assessments**

### **Will I need a financial assessment?**

We will need to assess your financial circumstances to make sure we do not charge you more than you can reasonably afford to pay.

Because everyone's circumstances are different, we need different information from different people. For example we do not charge people receiving basic Income Support unless they are also receiving Attendance Allowance or Disability Living Allowance or Personal Independent Payment (care component only).

We will ask you to complete a financial assessment. This will have questions about your earnings, pensions, welfare benefits and savings. A Financial Assessment Officer will carry out the assessment and will also check whether or not you are entitled to any other benefits.

You may be asked to provide supporting evidence, such as copies of your pension advice or bank statements.

### **How do you assess my financial circumstances?**

We will add up how much money you have coming in and then make an allowance for costs that relate to your housing and your disability

When we look at your income we will not count:

- The mobility component of Disability Living Allowance or Personal Independent Payment.
- War Pensioners' Mobility Supplement.
- The first £10 of any war disablement or war widows or widower's pension.
- Earnings if you are working.
- Tax Credits.

### **What income will be counted?**

The council will take into account any other income you get, including benefits such as Income Support, Employment and Support Allowance (ESA), state retirement pension and disability benefits, together with other income such as an occupational or private pension.

If you have capital (savings) in excess of £14,250 (not including the value of your home) we will calculate an assumed rate of interest on that money. This is known as 'tariff' or 'notional income', and is calculated at £1 per week for every £250 you have above the £14,250 level. As an example, if you have savings of £15,750, we will assume that you earn £3 per week in interest and will include that in our calculations.

If you have capital (savings) in excess of £23,250 (not including the value of your home) we will charge the full cost of the services provided.

## **Do my disability benefits count?**

The following disability benefits are included when calculating your weekly income for the purpose of the assessment:

- Attendance Allowance.
- The care component of Disability Living Allowance or Personal Independence Payment (we ignore the mobility component).
- Severe Disability Premium included in your benefit.
- Constant Attendance Allowance or Exceptionally Severe Disablement Allowance paid as part of an industrial injury benefit or war pension.

**Note** that any element of your disability benefit that relates to your night care needs is not taken into account if Adults and Older People's Services are only providing or arranging daytime services for you.

## **What deductions will you make?**

We will deduct housing costs such as your rent (less any housing benefit you are getting), your council tax (less any council tax support), and your mortgage payments from your income.

We will also deduct any property service charges you pay. We will not take into account the value of the home you currently live in but will take into account any second property that you own when we calculate your contribution to your care costs.

If you receive disability benefits, the council will also take into account the extra costs you face because of your illness or disability and deduct those from your income. This includes costs for things like special diets, extra laundry, special clothing or footwear, extra heating costs, transport costs, privately-arranged care services and disability-related equipment.

We make a standard minimum allowance of £15.30 per week for service users receiving a disability benefit, although some people with disabilities may feel they spend more than £15.30 in extra costs related to their disability. If this is the case you can ask us to take additional costs into account. You will be asked to provide evidence of this expenditure.

## **Couples**

If you are receiving services then you must provide your personal information. If you are married or in a civil partnership, your partner is not obliged to provide their financial details for the purpose of a financial assessment.

**Note:** Though, that we cannot make any allowances for a partner if you do not provide any financial details, and in some circumstances it may be better for you to ask for a joint

financial assessment. The assessing officer can help you make that decision by calculating the costs jointly and separately so you can see which is better for you.

We have an obligation to carry out a benefit check. To do this, we need information about your partner's financial details. They can provide this on a separate piece of paper if they prefer.

## Charging Information

### What are the charges for services?

This is a list of service charges. You will only pay what you are assessed as being able to afford:

- **Laundry charges:** The laundry service will collect, wash, and dry laundry for disabled and elderly residents of the borough. It costs £6.20 per collection of laundry.
- **Day centre charges:** If your care package includes attending a day centre there is a charge of £5.25 a day. Meals and refreshments are charged separately.
- **Home care:** There is a charge of £13.35 for every hour of home care you receive.
- **Community meals/meals on wheels:** Community meals are charged separately. The charge for a frozen meal is £3.60. This is a fixed charge and everyone pays the same amount. It is not based on income.
- **Telecare alarm:** The standard charge for an alarm is £5.80 per week; but what you pay will depend on your personal circumstances. If you only receive basic Income Support there is no charge.
- **Warden Supported Accommodation (council run scheme):** The standard charge for your support is £28.90 per week. What you pay will depend on your personal circumstances. If you are on housing benefit or have your housing costs paid via pension credit, there is no charge. If you only receive basic Income Support there is no charge (although you will still need to pay for community meals).

All charges are subject to change.

### How will I know what I will have to pay?

We will show you how we work out your charge. You will only pay towards the services you actually receive and no-one will pay more than it costs us to provide his or her service.

### How do I know if I am receiving all my benefits?

As part of your assessment, we will offer you a benefits check to make sure you are getting all the benefits you are entitled to.

### How do I pay?

You will receive an invoice every four to five weeks for the services you have received (in arrears).

You can pay:

- Directly through your bank account, by standing order or direct debit.
- By cash or cheque at any Royal Borough cash office or Post Office (the Post Office will charge you for this service).
- By BACS payment.
- By telephone or the internet using a debit card.

If you wish to pay by post then you should send a cheque or postal order made payable to “*Royal Borough of Greenwich*” and sent to the Corporate Finance Department. The full address is on the back of the invoice you will receive.

If you have any queries relating to invoices please ring the Income Team on 020 8921 2674 / 2868.

### **What happens if I cannot afford to pay?**

If you think we have made a mistake in our assessment or you do not feel that you can afford to pay the charge, then you should let us know as soon as possible. You should give us any information you think might help us reconsider the charge.

We will then check the information and our calculation to make sure we have not made a mistake and consider any new information you give us.

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

If you have difficulty paying, you can talk to us about paying any accumulated arrears by instalments.

Please contact the Debt Recovery Section on 020 8921 2868, 020 8921 3893 or 020 8921 2856.

If you refuse to pay, the council will take legal action to collect the money you owe.

### **If you do not wish to tell us about your income**

If you do not wish to tell us about your financial situation you will be charged the subsidised cost of the service(s) you receive, up to a maximum of £546.55 per week.



## **Further Information**

### **Can I get more information?**

If you would like to find out more about the charging system or how it affects you, please contact the Adults and Older People's Services Financial Assessment Team on 020 8921 3759.

### **Our service standards**

Whenever you have contact with the Adults and Older People's Services, you will be treated with courtesy, honesty and respect.

We will work with you and involve you in decisions where appropriate.

We will treat everyone equally, fairly and with respect, regardless of their race, sexuality, disability, age or gender.

### **Our pledge to you on charging for services**

In addition to our normal service standards, you can expect:

- Written notification of your charge.
- Information on how your charge was calculated.
- A statement of your account.
- A response to any appeal within 20 days.

### **How you can help us**

We welcome and value your opinions, so if you have any suggestions about how we can improve our services, or a complaint about something we have done, please write and tell us.

If you think that the service has failed you, you can talk to a member of staff or write to:

### **Customer Care and Complaints Officer**

Customer Care and Complaints Officer  
Health & Adults Services  
2nd Floor,  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich  
SE18 6HQ

**Telephone:** 020 8921 2385

**Email:** [adults-complaints@royalgreenwich.gov.uk](mailto:adults-complaints@royalgreenwich.gov.uk)

## Contact Adults and Older People's Services

To make a referral, or if you have any further questions or require more information, please do not hesitate to contact our Contact Assessment Team.

### Contact Assessment Team

Contact Assessment Team  
Health & Adults Services  
Upper Ground Floor  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich,  
SE18 6HQ

**Telephone:** 020 8921 2304

**Fax:** 020 8921 3392

**SMS:** 07983 553 380

**Email:** xxxxx.xxxxxxx.xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xx

**Web:** www.royalgreenwich.gov.uk

### Financial Assessment and Monitoring Team

Residential/Non Residential Assessments Team  
Health & Adults Services  
2<sup>nd</sup> Floor  
The Woolwich Centre,  
35 Wellington Street,  
Woolwich,  
SE18 6HQ

**Telephone:** 020 8921 3759

**Email:** financial-assessmxxxx@xxxxxxxxxxxxxxxxxxx.xx

### Mr. Sewa Singh Bahra - Financial Assessment and Monitoring Officer

Email: sewa.bahra@royalgreenwich.gov.uk

Tel: 020 8921 2825

Mob: 07947 308 244

### Ms. Karen Brown - Financial Assessment and Monitoring Officer

Email: xxxxx.xxxxx@xxxxxxxxxxxxxxxxxxx.xx

Tel: 020 8921 2940

Mob: 07908 771 063

### Mrs. Tajinder Kaur Chaggar - Financial Assessment and Monitoring Officer

Email: xxxxxxxx.xxxxxxx@xxxxxxxxxxxxxxxxxxx.xx

020 8921 2875

Mob: 07956 543 859

### Mr. Savon Coleman - Financial Assessment and Monitoring Officer

Email: xxxxx.xxxxxxx@xxxxxxxxxxxxxxxxxxx.xx

Tel: 020 8921 6755

Mob: 07947 157 230

**Ms. Diane Rice – Financial Assessment and Monitoring Officer**

Email: diane.xxxx@xxxxxxxxxxxxxxxxxxx.xx

Tel: 020 8921 2728  
Mob: 07940 391 703

**Ms. Kirsty Widdis – Financial Assessment and Monitoring Officer**

Email: kirsty.widdis@royalgreenwich.gov.uk

Tel: 020 8921 2953  
Mob: 07958 123 917

**Ibrahim Adekoya – Financial Assessment Assistant**

Email: xxxxxxxx.xxxxxxx@xxxxxxxxxxxxxxxxxxx.uk

Tel: 020 8921 3041

**Ms. Caroline O’Neill – Financial Assessment Assistant**

Email: caroline.o’neill@royalgreenwich.gov.uk

Tel: 020 8921 2741

**Mrs. Danielle Toumba – Financial Assessment Assistant**

Email: xxxxxxxx.xxxxxxx@xxxxxxxxxxxxxxxxxxx.uk

Tel: 020 8921 4508