

Will I have to pay for my care at home?

Introduction

The information contained in this factsheet is about paying for care and support to help you stay in your own home. If you are moving to a permanent residential home, please ask for “Will I have to pay for my care to stay at a residential or nursing home?” - FAB Factsheet 2 RES

The majority of care services provided by South Gloucestershire Council are chargeable. Some specific services are not chargeable in accordance with regulations under the Care Act 2014, or are not chargeable for a specific time period. If you qualify to receive non chargeable services for a specific period and this is extended, or costs are to be waived, we will inform you in writing. You will be charged for day care services even if you do not attend, and many services have rules around notice periods if you no longer wish to attend.

Contributing to your care and support

The council may help with the costs of the care and support you receive but how much you pay depends on your financial situation. We will look at your income and outgoings along with the amount of savings you have – this is known as a means tested financial assessment. We will carry out the financial assessment with you to work out how much we think you could afford to pay, if anything. The result will be your maximum contribution toward your care and support charges.

Once your financial assessment is complete, we will backdate any charges to the date that services actually started.

How does a financial assessment happen?

If your social care worker thinks you may be eligible for ongoing care and support they will ask our Financial Assessments and Benefits Team (FAB Team) to carry out a financial assessment. Please tell your social care worker if someone else looks after your money as they will need to be involved in your financial assessment.

You can request an **estimate** of the amount that you would likely have to contribute to your care and support at any time - please contact the Financial Assessments and Benefits Team on 01454 864269 or by email to FABTEAM@southglos.gov.uk

Please have available all the information about you and your partner's savings, investments and income. The estimate is subject to confirmation of the information you provide.

N.B. You do not have to tell us about your finances if you do not want to, but if this is the case, we will assume that you are able to afford to pay the full cost of the care and support you receive.

Important things to note

- the value of the home you live in as your main residence is **not** taken into account. If you own a second home and/or holiday home, the value of this will be taken into account.
- If your total savings and capital e.g. a second home, savings and investments adds up to £23,250 or more you will have to pay the full cost of your care and support.
- If your total savings and capital is below the threshold of £23,250 we will calculate the maximum amount that you are able to contribute.

Even if you have to pay the full cost of your care and support, you can still have help and support to set up services, or to recruit personal assistants or agency staff.

If you are offered care and support services from South Gloucestershire Council, you cannot give away or dispose of your savings or assets to qualify for reduced charges. This is known as deprivation and you may still be treated as possessing the savings or capital asset even though you do not have them. For further information, please contact the Financial Assessments and Benefits Team on 01454 864269 or by email to FABTEAM@southglos.gov.uk

Personal Budgets

The council will calculate your personal budget – this is an estimate of how much money will be available for your care and support, including what the council will pay and what amount (if any) you will have to pay. Your contribution is determined by a financial assessment, as previously explained in this leaflet. Services can be arranged for you or you can choose to receive your personal budget as a direct payment to enable you to arrange your own services.

For further information about this, please discuss with your social care worker, visit our website www.southglos.gov.uk/personalbudgets or ask for the guide “About personal budgets and direct payments”.

Disabled Facilities Grants

The financial assessment for a Disabled Facilities Grant is a separate process to the one described in this factsheet. If you need adaptations to your home because you are disabled and need financial support, please contact the Occupational Therapy team on 01454 868007

How will I be asked to pay my assessed contribution?

Once the amount you have to pay towards your care has been assessed, you will receive an invoice every four weeks for your contribution. Information about how to pay or query the charge is provided on the back of every invoice.

Contact information

If you need independent support (an advocate) to help you discuss your concerns contact:

Swan Advocacy, Hi Point House, Thomas Street, Taunton, TA2 6HB
Telephone: 0333 447 928
Email: southglos@swanadvocacy.org.uk
Website: www.swanadvocacy.org.uk

Financial Assessments and Benefits (FAB) Team

The Financial Assessments and Benefits (FAB) Team has specialist advisors available to help you complete a statement of your financial circumstances. You can contact them by phone 01454 86 4269 or email FABTeam@southglos.gov.uk

Adult Customer Care Services

If you want to make a comment or enquire about other adult care and support services from South Gloucestershire Council, please contact Adult Customer Care Services by phone 01454 868007 or email CSOdesk@southglos.gov.uk

What if I am not happy with the service I'm getting?

In the first instance you should speak with the team or service involved. Most problems can be sorted out quickly this way. You can ask a friend or relative to do this on your behalf if you wish.

Complaints about social care services

For further information about making a complaint contact the Complaints and Freedom of Information Team:

South Gloucestershire Council
Children, Adults and Health - Complaints and FOI Team
Council Offices, Badminton Road
Yate, BRISTOL
BS37 5AF

Phone: 01454 865924

Fax: 01454 865940

Email: CAHfeedback@southglos.gov.uk

These are the maximum charges for services set up by South Gloucestershire Council (2019/20):

N.B: People are charged for the places booked for them, whether or not they attend.

Service type	Unit type	Cost £/unit
1. Building-based Support (includes cost of transport to & from site)		
1. Dementia	Days	96.30
2. Learning Difficulties	Days	177.30
3. Other	Days	66.20
2. Community-based Support		
	Hours	19.92
3. Direct Payment		
1. Continuous	£	1.00
2. One-off	£	1.00
4. Extra Care Housing – new users from Sep 2016		
1. Entry	Weeks	32.80
2. Low 1	Weeks	103.30
3. Low 2	Weeks	169.20
4. Medium 1	Weeks	235.10
5. Medium 2	Weeks	296.20
6. High 1	Weeks	389.20
7. High 2	Weeks	521.70
4a. Extra Care Housing – Users before Sept 2016		
1. Low	Weeks	45.30
2. Medium	Weeks	132.00
3. High	Weeks	258.60
5. Home Care		
	Hours	19.92
6. Shared Lives		
1. Day Service	Sessions	Individual basis
2. Permanent Placement	Days	Individual basis
3. Short Break	Days	Individual basis
7. Short Break (Nursing)		
1. Elderly	Weeks	Individual basis
2. EMI or dementia registered placement	Weeks	Individual basis
3. People with mental illness (under 65)	Weeks	Individual basis
4. People with Learning Difficulties	Weeks	Individual basis
5. Physical Disability (under 65)	Weeks	Individual basis
8. Short Break (Residential)		
1. Elderly	Weeks	Individual basis
2. EMI or dementia registered placement	Weeks	Individual basis
3. People with mental illness (under 65)	Weeks	Individual basis
4. People with Learning Difficulties	Weeks	Individual basis
5. Physical Disability (under 65)	Weeks	Individual basis
9. Sitting Service		
	Hours	19.92

People attending day services are charged 52 weeks per year, and the charge reflects planned closures during the year.