

Your Contribution Explained for Non Residential Care - from 10th April 2023

People who receive **non-residential social care services** are asked to complete a financial assessment to calculate whether they will be asked to make a contribution to the cost of their care. By non-residential care services we mean services and support, such as home care and day care, which help people to remain independent at home.

If you choose not to complete a financial assessment, you will have to pay the full cost of care.

This guidance explains your contributions for non-residential adult social care services and the way contributions are assessed and calculated in line with Southampton City Council policy.

Benefit rates and the maximum contribution rates included below apply from 10th April 2023.

It is important that you provide us with up to date information so that your contribution can be calculated correctly.

Working out how much you will be asked to pay

You will need to complete a financial assessment to work out how much you will be asked to contribute towards the cost of your services. We calculate your contribution using the information you provide us in line with the Care Act 2014 Statutory Guidance, Regulations and the Southampton City Council's policy.

Your weekly income

We look at your income first. This will include most types of benefits and take into consideration your income from savings and other assets, including shares, bonds and premium bonds.

For non-residential we do not include the value of the property you live in, but we may include other properties you own in this country and abroad.

We ignore some of your income and benefits in the calculation such as:

- Any wages or earnings
- The mobility component of Disability Living Allowance or Personal Independence Payments (PIP)
- War pension and war reparation payments
- All Guaranteed Income Payments (GIPs) made under the Armed Forces Compensation Scheme (AFCS)
- Housing Benefits
- Council Tax Reduction
- Child Benefit
- Christmas bonus payments
- Winter Fuel payments
- Savings Credit - Pensions Credit
- If you are in receipt of a DS 1500 form - disability related benefits (including Disability Living Allowance, Personal Independence Payments, Attendance Allowance and Constant Attendance Allowance) will be disregarded for the purpose of financial assessment.

Income we take into account includes:

- Income Support
- Universal Credit
- Employment and Support Allowance
- Retirement Pension
- Pension Credit – Guarantee Credit
- Occupational Pensions
- Incapacity Benefit
- Disability Benefits

Disability benefits are; Attendance Allowance, Disability Living Allowance (care component), Personal Independence Payments (living component), Severe Disability Premium paid with Income Support, Employment Support Allowance and Pension Credit. These benefits are made available to you to help with the costs of your care.

Savings and assets 2023/24

- Savings and assets of up to £14,250 will not be taken into account
- If you have savings and assets between £14,250 and £23,250 we will apply a tariff income to this amount. For every £250 of savings or assets above £14,250 and up to £23,250, you will be asked to contribute £1 per week towards the cost of your care services (and also £1 per week for any remaining incomplete part of £250).

You are not asked to pay:

- If you receive mental health aftercare services under section 117 of the Mental Health Act
- If you suffer Creutzfeldt Jacob Disease (CJD)
- If you are a carer receiving specific carer services
- If you are eligible for Continuing Health Care and your care is fully funded by the NHS
- If you are a former Local Based Hospital Unit (LBHU) client

The following services will still be free:

- Reablement services (up to a maximum of 6 weeks)
- Minor adaptations/Equipment up to £1,000
- Care management and assessment services

New Charges:

- Non- residential care clients with over £23,250 where SCC manage their care will be billed at full cost and charged a £250 arrangement fee .
- There could be a further £250 arrangement fee on each occasion the customer asks the Council to arrange a new or significantly changed provision of service. Minor changes to existing arrangements will not be subject to a charge.

New Charging Policy Changes from 6th May 2019

- Southampton City Council will now take into account in full the higher rate of Attendance Allowance, Personal Independence Payment living component and Disability Living Allowance care component.
- Southampton City Council will also begin charging the assessed client contribution from the first day that chargeable services are provided. However charges will not apply for a period any longer than 8 weeks prior to the completion of a financial assessment.
- If you have a light touch financial assessment you will be charged this rate from first day of chargeable care. When a full financial assessment is carried out you will then be charged the new assessed rate.

Your weekly allowances

Minimum Income Guarantee –

The Council follows government regulations which state that everyone receiving services (apart from long term residential care) must be able to keep a guaranteed minimum income. The level of “minimum income guarantee” depends on different factors including a person’s age and disability benefits received. Full details are set out in the Care and Support (Charging and Assessment of Resources) Regulations 2014.

Housing costs -

We will also take account of your housing costs such as –

- Rent (excluding ineligible housing costs such as heating etc.) not covered by Housing Benefit
- Council Tax not covered by Council Tax Reduction
- Mortgage repayments for the property that you live in
- Some service charges

Extra expenses due to your disability

In certain circumstances, disability related expenses may be added to the relevant allowances set against your assessed income. If you have additional costs related to your disability, you will need to tell your care manager about these costs and they can be considered under the terms of the Council’s agreed policy on Disability Related Expenditure. Evidence of receipts will be required.

Calculating your contribution

To calculate your contribution for non-residential social care services we will first look at:

- Your income
- Any tariff income from your savings and other assets

We will then take away from this:

- Your Minimum Income Guarantee
- Your eligible housing costs
- Your eligible disability related expenses

The amount that remains is called your **maximum assessed charge**.

Your assessed net disposable income is then compared to the Council’s maximum contribution for your care and you will be asked to pay whichever is the lower of these amounts.

The maximum contribution for your care is based on these amounts depending on your services:

- Care at home or sessional support (£18.26 per hour)
- Day care (£57.35 per day)
- Planned 1:1 waking night care (£18.26 per hour)
- Planned 1:1 sleep in care (£22.33 per night)
- Overnight support as a tenant in extra care housing (£3.66 per night)
- Live in care (£75.15 per day)
- If you have a Direct Payment you may pay up to the whole cost

Changes to your income or circumstances

If your income or your circumstances have changed in any way, you must notify us immediately so that a new Financial Assessment can be carried out.

The effect of any change in your income or circumstances which result in an increase in the amount you need to pay will be backdated to the date when the change occurred if the Council had not been informed of the change.

When your care is cancelled or missed

In some cases when your social care services are temporarily cancelled or missed your level of the contribution for that period could be affected, subject to the following conditions:

- If non-residential care is cancelled up to 7 days or if you are in hospital for up to 7 days, the usual contribution is still payable.
- If non-residential care is cancelled for more than 7 days or if you are in hospital more than 7 days, there will be no client contribution.
- For non-residential care if a care provider cancels care or if a carer fails to attend a client contribution will not be payable as long as the Council is notified of this. It is important to tell us about this right away so that we can be sure you are receiving the right level of care and make sure future invoices are amended.

Ways to pay

You may pay by:

- Direct debit, which can be arranged by phone in some cases telephone; 023 8083 3388
- Standing order arranged with your bank Sort code: 30-00-00 Account: 00332526 quoting your invoice number as your reference (without spaces)
- Debit or credit card by phone during office hours telephone; 023 8083 3388
- Debit or credit card over the internet using the Council's secure online payment service - www.southampton.gov.uk/scc_payments/
- Post with a cheque payable to 'Southampton City Council', enclosing your payment slip, to the Cash Office, One Guildhall Square, Southampton SO14 7FP

How you can contact us:

- If you have any questions about the changes to the amount you will pay, you can phone the 'Contributions Helpline': 023 8083 3110
- If the amount of income or capital you have changes, you can phone the FAB team to ask for a new financial assessment: 023 8083 3003 and choose option 3.
- If you have any questions about an invoice for your services, you can phone the Customer Payment and Debt team: 023 8083 3003 and choose option 2.
- If you have any concerns about your care services or you need more help, you can speak to your care manager, or call the Adult Social Care Connect team: 023 8083 3003 and choose option 1.
- You can also talk to your care manager or the Adult Social Care Connect team about any extra costs because of your disability.

You can get advice on managing your money from

- Citizens Advice Bureau (023 8022 1406)
- Southampton City Council Welfare Rights Money Advice Service – if you are a Council tenant (023 8083 2339)
- Southampton Advice and Representation Centre (023 8043 1435)
- Spectrum Advocacy Service (023 8033 0982)

Examples of completed financial assessments 2023/2024 Social Care Contribution:

Pensionable Age Service User

	£
Weekly Income	
Savings pension credit	15.94
Guarantee pension credit	59.34
State Retirement Pension	173.11
Attendance Allowance, High Rate	101.75
Private Pension	45.00
TOTAL:	395.14

Weekly allowances

Minimum Income Guarantee	214.35
Savings Credit	15.94
Wheelchair (Disability related expense)	3.60
Privately arranged care (Disability related expense)	20.00
TOTAL:	253.89

Contribution Calculation

Calculation A: Maximum assessed charge	141.25
Total income less total allowances	

Calculation B: Cost of services	146.08
Personal care: £18.26 x 8hrs	

Calculation C: Weekly contribution	141.25
Lower of A and B	

2023/2024 Social Care Contribution:
Working Age Service User

Weekly Income	£
Employment support allowance	129.50
DLA Mobility High Rate	71.00
DLA Care High Rate	101.75
TOTAL:	302.25

Weekly allowances	
Essential living costs	171.75
Mobility High Rate	71.00
Rent (after Housing Benefit)	15.25
TOTAL:	258.00

Contribution Calculation	
Calculation A: Maximum assessed charge	44.25
Total income less total allowances	

Calculation B: Cost of services	91.30
Personal care: £18.26 x 5hrs	

Calculation C: Weekly contribution Lower of A and B	44.25
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