

ADDITIONAL CONSULTATION DOCUMENT

Introduction

During the consultation of Orchard Mews and Seagarth Lane, families have told us that they want more information, specifically to answer the following questions:

- 1. Would my relative be financially better off if the service deregistered to Supported Living?**
- 2. Who will manage the household bills and how much are they likely to be?**
- 3. Who will be responsible for applying for benefits?**
- 4. Will there be more work for families to do in relation to finances?**
- 5. What about any other costs (e.g. court of protection), who will pay for these and organise them?**

We have put together some additional information to answer these questions. If you need any clarification or any other questions, please let Jenny Seagrave know, and we can ensure we do our utmost to respond in more detail, if we are able to.

1. Would my relative be financially better off if the service deregistered to Supported Living?

We have spoken to the Council’s Financial Assessment and Benefits (FAB) Team and there is no practical way of obtaining the exact individual figures for income before a home is deregistered (we legally cannot do this, as we would be supporting making a false claim if the decision is made not to deregister). Therefore, figures cannot be provided until benefits are applied for.

However, we have sought out some additional information that shows the trend that Supported Living does generally increase an individual’s income. One reason for this increase is that a person is not eligible for the ‘Care’ element of Disability Living Allowance (DLA) when in residential care but they are eligible under their own tenancy in supported living. Examples from a recent deregistration are given on the next page.

The table below (1) shows what income each individual may be eligible for.

Table 1

What is the income?	Who will help you?	Weekly amount (£)
<p>This could be from wages, pensions or benefits.</p> <p>Benefits could include:</p> <ul style="list-style-type: none"> • Employment and Support Allowance • Disability Living Allowance • Attendance Allowance (if aged over 65 years) • Personal Independence Payment • Income Support. <p>If eligible, housing benefit to pay the rent will be paid directly to Radian.</p>	<p>Dimensions will help the appointee to apply for Housing Benefit as well as other benefits their relative may be eligible for.</p>	<p>This will not be known until benefits are actually applied for. See next page for examples from a recent deregistration from residential to supported living.</p>

Example from a Recent Deregistration

The information below shows how individual's finances were affected following a recent deregistration in the city. Some individuals are still being supported to claim all of the benefits for which they are eligible so their eventual income in supported living may be higher than the figures given below.

Individual A

In residential care:

- Total income was £127.15 per week
- Client contribution was £80.45 per week
- Therefore remaining disposable income was £46.70pw

In supported living (after the deregistration):

- Total income was £148.95 per week
- Client contribution was £0
- Therefore remaining disposable income is £148.95 per week. Part of this is used to pay household bills and for food.

Individual B

In residential care:

- Total income was £173.00 per week
- Client contribution was £126.30 per week
- Therefore remaining disposable income was £46.70pw

In supported living (after the deregistration):

- Total income was £228.10 per week
- Client contribution was £17.30 per week
- Therefore remaining disposable income is £210.30 per week. Part of this is used to pay household bills and for food.

Individual C

In residential care:

- Total income was £163.50 per week
- Client contribution was £116.80 per week
- Therefore remaining disposable income was £46.70pw

In supported living (after the deregistration):

- Total income was £185.30 per week
- Client contribution was £0 per week
- Therefore remaining disposable income is £185.30 per week. Part of this is used to pay household bills and for food.

Individual D

In residential care:

- Total income was £133.85 per week
- Client contribution was £87.15 per week
- Therefore remaining disposable income was £46.70 per week

In supported living (after the deregistration):

- Total income was £188.95 per week
- Client contribution was £35.46 per week
- Therefore remaining disposable income is £153.49 per week. Part of this is used to pay household bills and for food.

Individual E

In residential care:

- Total income was £143.60 per week
- Client contribution was £96.90 per week
- Therefore remaining disposable income was £46.70 per week

In supported living (after the deregistration):

- Total income was £154.40 per week
- Client contribution is £0 per week
- Therefore remaining disposable income was £154.40 per week. Part of this is used to pay household bills and for food.
- This individual has savings of more than £16,000 so is not eligible to claim housing benefit to pay for the rent. So this is paid for from their income. If/when their savings fall below £16,000 they will be supported to apply for housing benefit. The Council's 'Financial Assessment and Benefits' (FAB) Team can look to offset their rent costs, but this will be net of any ineligible costs such as heating, water etc.

Summary

Overall the average change in disposable income from before and after the deregistration was an increase of £123.78 per week. Part of this will need to be used to pay for household bills and food.

The client contribution reduced significantly or in some cases was '0'. This is because clients are funding ineligible costs (e.g. utilities), and therefore these charges are removed from financial assessment for client contribution.

2 Who will manage the household bills and how much are they likely to be?

Dimensions will help with managing the household and with paying bills.

The tables below (2.1 and 2.2) shows the different bills your relative will need to pay, how they will be helped to pay them and how much they are likely to be.

An equality impact assessment will be completed for the whole project and mitigating actions identified to address any issues.

In addition the specific impact on individuals will be considered and mitigating actions will be developed if any negative impact is identified. This will be in the form of a person centred assessment and plan which individuals and families will be fully involved in

Each relative will have an individual assessment completed by Jenny Seagrave, with your input. If the assessment demonstrates a negative impact financially, we will would look at how we could mitigate against this.

Table 2.1

What is the bill?	How is it paid and who will help?	Weekly amount (£)
<p>Rent.</p> <p>This will also include a 'service charge' amount for utility bills in the communal areas only.</p>	<p>This will be paid for by Housing Benefit if your relative is entitled to receive it having had a financial assessment.</p> <p>If your relative is not eligible for housing benefit they will need to pay it from their own income or savings. The Council's 'Financial Assessment and Benefits' (FAB) Team can look to offset their rent costs, but this will be net of any ineligible costs such as heating, water etc.</p> <p>Dimensions will help to apply for Housing Benefit. It will be paid directly to Radian.</p> <p>Utility bills will be sent to Radian who will apportion the amounts within the service charges. Radian will deduct 10% from the utility bills and this will be paid for by the service charge.</p>	<p>Seagarth Lane £113.66</p> <p>Orchard Mews: £114.69</p>

Table 2.2

<p>What is the bill?</p>	<p>How is it paid and who will help me/my relative?</p>	<p>Weekly amount (£)</p>
<p>A minimum rent payment</p>	<p>If eligible, rent costs will be paid by claiming Housing Benefit. As Housing Benefit is paid several weeks in arrears, Radian the landlord will ensure that a minimum payment is made to help manage the rent account.</p> <p>If full Housing Benefit is received your relative will be asked to pay a minimum contribution of £3.70 per week to get rent paid in line with the tenancy agreement conditions.</p> <p>If your relative receives partial Housing Benefit they will be asked to pay a minimum of one week's full rent contribution as a lump sum.</p> <p>This will need to be paid from your relatives own income or savings.</p> <p>Dimensions will help with managing this payment.</p> <p>This would be an on-going cost whilst your relative is a tenant.</p>	<p>£3.70</p>
<p>The utilities your relative uses in their own bedroom.</p> <p>These cannot be paid by Housing Benefit (they are called ineligible service charges) and include:</p> <ul style="list-style-type: none"> • Electric • Gas/Heating • Water 	<p>Utility bills will be sent to Radian who will apportion the amounts within the service charges. 90% of the total bill will be shared between the tenants (10% is covered under the service charge included in rent for communal areas) – as above.</p> <p>This payment will need to be paid by your relative from their income.</p> <p>Dimensions will help with managing these payments.</p>	<p>Seagarth Lane</p> <p>Electric £10.09 Gas/Heating £6.44 Water £5.69 Total: £22.22</p> <p>Orchard Mews</p> <p>Electric £20.19 Gas/Heating £6.44 Water £14.91 Total: £41.54 (Dimensions have confirmed this amount is incorrect and is possibly being charged at a business rate and the wrong rate of VAT). Radian would change electricity supplier as soon as possible after deregistration to secure a</p>

		better deal.
Food	This will need to be paid from your relative's income. Dimensions will help with managing bills and money.	This could vary but an estimate is £40 per week, depending on weekly choices of your relative.
Your relative's own television licence (if they have a television in their bedroom)	This will need to be paid from your relative's income. Dimensions will help with managing this payment.	£2.80 per week
Transport	Your relative may be eligible for DLA mobility component (and in some cases receiving this already) to help fund the cost of car. This cost could be shared with other tenants, so the cost is less. Dimensions will help with managing this payment if your relative wishes to share a car with other tenant/s. Dimensions can also support if you use public transport.	To give an indication of the current costs for vehicles in the service we have used the lease arrangement amounts for the two homes: Orchard Mews 1x small vehicle at a cost of £45.00 weekly. Seagarth Lane 1x adapted vehicle at a cost of £91.21 1x adapted vehicle at a cost of £112.68 Any ongoing cost will be bespoke to your needs and budget and transport choices.

The table below (2.3) shows the bills that Dimensions will pay themselves and your relative won't need to pay for.

Table 2.3

What is the bill?	Who will pay?	Weekly amount
Landline Phone rental	Dimensions will pay this	£0.00
Television licence for communal lounge TV	Dimensions will pay this	£0.00
Internet in the home	Dimensions will pay this	£0.00

Your relative will not need to pay Council Tax as they will be exempt. Dimensions will complete the relevant paperwork for this.

Once all of the bills have been paid, the balance of money that is left over can be spent on things such as:

- Home contents insurance
- Going out
- Toiletries
- Clothes
- Activities
- Holidays
- Mobile Phone
- Birthday presents
- Christmas presents

This list is not exhaustive and is this will be based on what your relatives wants/needs/likes and choices they make. Whatever the money is spent on, Dimensions will help with managing bills.

3. Who will be responsible for applying for benefits?

4. Will there be more work for families to do in relation to finances?

A family member can be the appointee to manage their relative's money or the Council can do this. A family member does not have to be the appointee unless they want to be.

An appointee will:-

- Manage a client's benefits and state pension
- Advise the DWP or pension service of any change in circumstances
- Ensure that the client is receiving correct benefits
- Arrange the client's daily living expenses to be paid
- Arrange to pay back any benefit or state pension overpayment

If a family member is the appointee for an individual, the FAB Team will ask them to complete a statement of financial circumstances on behalf of the individual. The FAB team will then assess the individual's income entitlement and advise of which benefits they are eligible for.

The appointee will need to complete the benefits forms but Dimensions will support with this.

Radian would also ask the appointee to complete a 'Permission to Discuss Benefits' form to enable Radian to discuss the housing benefit claim with the Council. These requests would be made to help resolve any issues there may be in relation to a person's housing benefit claim.

Families will continue to be invited to participate in reviews, assessments and care planning decisions and can decide their level of involvement in these.

We would expect most family appointees and Dimensions, to have an agreement in place so that sufficient funds in place for their relatives weekly requirements. This will look differently for each individual, depending on what their individual needs/wants and income/outgoings.

5. What about any other costs? Who will pay for these and organise them?

There are two other costs that have been identified, they are:

- Applications for Court of Protection and DOLS
- Changes to the door entry and exit systems

Court of Protection and DOLS

The Court of Protection was created by the Mental Capacity Act 2005 to create one specialist court charged with determining questions in relation to those who lack capacity to take their own decisions. It plays a vital role in securing the rights of some of the most vulnerable people in society. Judges of the court daily have to determine whether individuals have or lack capacity to take specific decisions, and – if they lack capacity – what should be done in their best interests.

The person who lacks (or may lack) capacity to take their own decisions will not always be involved directly in the proceedings. If they are, and if they do not have capacity to participate in those proceedings, then they will need a 'litigation friend' – a person who can conduct the proceedings on their behalf.

The Deprivation of Liberty Safeguards (DOLS) are part of the Mental Capacity Act 2005. They aim to make sure that people living in supported living, care homes and hospitals are looked after in a way that does not inappropriately restrict their freedom.

The Council will pay all of the costs relating to Court of Protection and DOLS and also organise the paperwork. This could include:

- Court of Protection applications for tenancies
- Deputyship (needed when an individual has over £16,000 in savings, property or a private pension)
- Deprivation of Liberty Safeguards (DOLS) application
- Litigation Friend costs

Door entry/exit system

Within a Supported Living model we support and encourage an enablement philosophy (where we look at choice and independence on an individual basis and set realistic goals to maximise this). One of the main differences in supported living for the individual is that this is **their home** with their own tenancy rights (and more security of their tenancy).

As such, individuals should have access to and be able to open/close their own front door and their own space (in this case their bedroom). The Council have agreed, should the decision to move to Supported Living take place that a new door entry system can be installed in each of the homes.

This will give the tenants a pass fob to gain access to their home and their individual bedrooms, together with a handset in their bedrooms. The handset will allow tenants and their families the opportunity to speak to/let in the person at the front door. It's likely that support plans and risk assessments will need to be in place, but this depends on your relative's individual needs.

Dimensions will work with individuals in terms of their individual skills to make use of this. The Council will pay for the installation of this system which is around £10,000 for each property.

The cost to repair or replace the system is included within the rent and 'service charge' paid by the individual via Housing Benefit (if eligible).