

Paying towards your personal budget

You will first need to have a community care assessment to find out if you are eligible for a personal budget. The assessment helps us to find out exactly what you need and what we can offer you. Telephone 08449 808080 to arrange an assessment.

Paying towards your personal budget

If you are eligible for a personal budget you may have to pay towards it. This fact sheet explains:

- Who has to pay towards their personal budget
- How we work out how much you might have to pay
- When and how you pay

You will **not** have to pay towards your personal budget if **any** of the following applies

- You are receiving after care services provided under section 117 of the Mental Health Act 1983
- You have Creutzfeldt Jacob Disease (CJD)
- You are receiving services funded by the Independent Living Fund (ILF)
- Your day services are paid for by the NHS

How we work out how much you might have to pay

We ask for details of your income, outgoings and savings. This is called a **financial assessment**. We will either send a form for you to complete or arrange for an officer to visit you to collect this information.

If you have a partner we will also ask for details of their income and savings, even if they do not need a service. Your partner does not have to give this information, but you

usually have to pay less if we assess you as a couple.

If you do not want to have a financial assessment, you will have to pay the full amount of your personal budget. You will be asked to complete a form to say that you agree to pay the full amount.

Income

You have to tell us about all your income including disability benefits, means tested benefits, earnings and pensions. Some of your income is disregarded, for example:

- earnings
- pension credit (savings credit element only)
- disability allowance (mobility component)
- disability allowance (night time element)
- tax credits
- interest from savings and investments

Savings

If you have over £23,250 in savings and investments you will have to pay the full amount of your personal budget.

If you have under £14,250 you will not have to pay anything towards your personal budget from your savings.

If you have between £14,250 and £23,250 we will calculate the amount you need to pay from your savings. We will take into account £1 for every £250 you have above £14,250.

e.g. if you have £15,000 we will assume an income of £3 per week from your savings. (£15,000 less £14,250 equals £750 divided by 250 equals £3 per week)

Allowances

We make allowances to cover your day to day living expenses. If you are single the allowance is £178.38 per week. For a couple the weekly allowance is £272.38. You may be entitled to additional allowances if you are a carer or have a child. We also make allowances to cover, rent, mortgage and council tax payments.

We also make an allowance to cover costs that you may have because of your disability e.g. higher heating bills or additional laundry costs. We only make this allowance if you are receiving the higher rate of Disability Living Allowance or Attendance Allowance. This is a standard allowance of £20 per week. If you think that this amount does not cover the additional costs you have, please discuss this with your social care worker during your community care assessment.

Here is an example of how we work out how much Mr A can afford to pay towards his service.

Income

Retirement Pension	£185.15
Attendance Allowance	£ 51.85

Savings

£16,000	
(£16,000 less £14,250 equals	
£1750 divided by 250)	£ 7.00

<u>Total Weekly Income</u>	<u>£244.00</u>
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Allowances

Single person	£178.38
Council Tax	£ 12.62

<u>Total Weekly Allowances</u>	<u>£191.00</u>
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Income less allowances	£53.00
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This shows that Mr A can afford to pay a maximum of **£53** per week towards his service.

If your personal budget is less than the maximum amount you are assessed as being able to pay, you have to pay only your actual

personal budget amount. You will have to pay towards your personal budget each week unless you go into hospital.

Attending a day service

If you use your personal budget to attend a day service run by the council, you will also have to pay for your meals when you attend. You will also have to pay towards transport if this is provided by the council. The cost of a meal is £3.95 and a return journey to the day service is £5.00. If you travel to more than one place, you will be charged for each return journey.

Living in a care home

If you use your personal budget to move to a care home, the way we calculate how much you can afford to pay is worked out differently. Your care worker will give you a booklet 'Living in a care home' which provides more information to help you.

When and how you pay

You will not have to pay towards your support until you have had a financial assessment. If you have provided financial information before, you may not need to have a new financial assessment. You do not have to pay until you start to receive a service.

We will send you an invoice every four weeks and you can choose how you want to pay. The easiest way to pay is by direct debit, but other payment methods are listed on the back of the invoice that we send you. If you want to discuss payment options please contact the **Business Support Centre on (0115) 9772727**

Contact Information

For information on community care assessments

Customer Services Centre

Phone: (08449) 80 80 80
Monday to Friday: 8am to 8pm
Saturday: 8am to 12 noon

(Calls cost 3p a minute from a BT landline.
Mobile costs may vary).

Email: enquiries@nottsccl.gov.uk
Website: www.nottinghamshire.gov.uk
Minicom: 01623 434993

For information on financial assessments

Adult Care Financial Services

Phone: (0115) 9772426
Monday to Thursday: 8.30am to 5.00pm
Friday : 8.30am to 4.30pm

Email:
acfs.communityassessment@nottsccl.gov.uk

