



Paying for Support

Our aim is to enable people to live as independently as possible for as long as possible. There is a range of support to help you to do this. Before you make any decisions about your future care have a look at our website www.nottinghamshire.gov.uk and at www.nottshelpyourself.org.uk.

This information is for people who need support to live in the community and who may have to pay towards the costs of their support. It is also for people who feel that they may need support in the future.

The charge people have to pay is called an “assessed contribution”. People who have to pay all the costs of their support are called self funders.

How will I know whether I can be supported at home?

Everyone is able to ask for an assessment of their needs by the local authority. This is free of charge and will determine your eligible support needs – this means your needs which can be met by Nottinghamshire County Council. It lets you know whether you are eligible for support to live at home. You should contact the Customer Service Centre if you want to arrange for an assessment of your needs – their details are below:

Customer Service Centre:

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm,

Saturday: 8am to 12 noon

Email: enquiries@nottscc.gov.uk

Website: Minicom: 01623 434993

Phone 0300 500 80 80 if you need the information in a different language or format

How much will I have to pay towards the cost of my support?

You will **not** have to pay towards your support if **any** of the following applies:

- You are receiving care services provided under section 117 of the Mental Health Act 1988
- You have Creutzfeldt Jacob Disease (CJD)
- All of your needs are met through funding from the NHS

Unless any of the above applies to you, almost everyone who receives support has to pay towards the cost of it. If a social care worker arranges for you to have support, they will notify Adult Care Financial Services. Adult Care Financial Services will then contact you, or somebody who helps you to manage your money, and arrange to complete a statement of your financial circumstances. This enables us to calculate how much you can afford to pay towards the cost of your care. If you have already provided us with this information, because you have received services from us before, we may use the information we already hold about your finances to work out how much you can pay towards the cost of your care.

The rules on how we calculate how much you have to pay for your support are set by the Department of Health.

The amount you will pay depends on:

- The amount of “capital” you have – savings, investments, premium bonds, property (excluding your home)
- Your income, including state pension, disability and means tested benefits, and private pensions

If you have savings and assets (excluding your home) over £23,250 you will have to pay the full costs of your support – you will be a self funder.

If you are a self funder and your savings and assets fall to just above £23,250, you will need to call our Customer Service Centre to let them know that you require a financial assessment to calculate the amount of financial help you will need to pay for your support. The Customer Service Centre can be contacted as detailed above. Any financial support from the Council cannot start from before the date you call the Customer Service Centre, even if your savings and assets fell below £23,250 before that date.

If you have savings and assets (excluding your home) between £14,250 and £23,250 you will be charged based on your income. This equates to £1 for every £250 you have between these two amounts in your savings or capital such as investments.

If you have savings and assets below £14,250, you will only be charged based on your income.

If you give away savings, property or other assets then this may be investigated as “Deprivation”, and the person you have given them to may become legally liable for any unpaid support charges.

If you are assessed as having healthcare needs, you may be able to get some or all of your costs paid by the NHS if you meet their “Continuing Healthcare” criteria. Contact details for more information are below. If only a proportion of your costs are paid by the NHS, you will be expected to pay the remainder yourself if you are a self funder.

For more information about NHS funding:
If you live in **Bassetlaw** – call the Clinical Commissioning Group on 01777 274400

If you live in **Ashfield, Broxtowe, Gedling, Mansfield, Newark and Sherwood, Rushcliffe** – call the Clinical Commissioning Group on 01623 673100

Disability Related Expenditure

When we work out how much you are to pay towards your care services, we can make an allowance of £20 per week to help you to meet any additional expenses you have because of your disability or illness. To have this allowance included you must be eligible to receive Attendance Allowance (AA), Disability Living Allowance – care component or Personal Independence Payment – daily living component. We will exclude £20 per week from your income to help you meet these costs. The kind of costs you might have could be:

- Extra fuel costs to heat your home due to your disability
- Extra costs of laundry if you are incontinent
- Special foods you may need due to your disability or illness which are not provided by prescription
- Property maintenance you would have been able to do yourself if you did not have your disability or illness
- Special items of equipment or clothing needed due to your disability or illness

These examples are not exhaustive, they are just a guide. If you have other disability related expenses these may be considered. If you need an allowance of more than £20 per week to meet these costs, and you can evidence this, you should speak to your Social Worker about an increase.

Will I have to sell my home?

Your home will **not** be taken in to consideration while you are living in the community. If you own a property you do not live in this will be taken into consideration as an asset. If you move from a property you own to live in accommodation where you receive support (such as “Extra Care” accommodation) and you do not want to sell your property you may be eligible for a Deferred Payment Agreement. Further details can be found in the “[Universal Deferred Payments Scheme](#)” Fact Sheet.

How do I find support?

If you are assessed as eligible for support at home, we can provide you with information to help you find support – we may charge for this help if you are a self funder and ask us to arrange the support on your behalf.

When and how do I pay for my support?

If you have organised your own support then you will have to make your own payment arrangements with whoever provides your support.

If you have chosen to have a Direct Payment and organise your own support then you will pay whoever provides your support from your Direct Payment account and you will have to organise how you do this with them. There are support services which help people who receive a Direct Payment to do this. We have a Fact Sheet called "[Direct Payments](#)" which will tell you how they work.

If you ask the Council to arrange your support for you, and want the payments to go through us, you will receive an invoice (a bill) every four weeks. The back of the invoice tells you the different ways you can pay. The invoice will be based on the support you are planned to receive. There may be occasions when you have not had all of your planned support. We monitor what you have been charged every 3 months and if we know that you have missed any of your support, you will receive a Personal Budget Statement showing how much you have overpaid during that period. If you know you are up to date with your payments, you can deduct this amount from your next payment. If you pay by Direct Debit, this will be done automatically for you.

For information about whether you are up to date with your payments contact:

Debt Recovery Team - Phone (0115) 9772727 (Option 2, Option 1, Option 1)
Monday to Thursday: 8.30am – 5.00pm
Friday: 8.30am – 4.30pm
Email: debtrecovery@nottsgov.uk

What if I don't pay?

If you do not pay your fees, you will be contacted by the Council to find out whether there is any problem. If there is a problem, we will try to help you sort it out. If there is no problem, but you still do not pay your bills, then we will take action to recover any debts. This could mean court action if all else fails.

Can I get independent advice about my finances?

Many people who have to pay for their own support do not seek independent advice about their finances, and so either run out of money or do not choose the best course of action for themselves and their family.

We strongly recommend that you seek independent advice before entering into any arrangements regarding paying for your care.

The organisations below can help you with specialist financial information and advice. There are also other organisations who can do this.

Age UK Nottingham and Nottinghamshire

Bradbury House, 12 Shakespeare Street
Nottingham, NG1 4FQ
Tel: 0115 859 9209
Textphone: 0115 841 4460
Email: info@ageuknotts.org.uk

Society of Later Life Advisers

Website: www.societyoflaterlifeadvisers.co.uk
Phone@ 0845 303 2909
Email: admin@societyoflaterlifeadvisers.co.uk

Money Advice Service

Website: www.moneyadviceservice.org.uk
Phone: 0300 330 2030
Email: enquiries@moneyadviceservice.org.uk
Typetalk: 18001 0300 500 5000

Other useful information is available on the Council's own website: www.nottinghamshire.gov.uk and at www.nottshelpyourself.org.uk or you can call us on 0300 500 8080.

Please note - Nottinghamshire County Council has supplied details of some financial advisers for your information only, the information is not exhaustive and there are more financial advisers available in the market. The Council has not vetted any financial advisers and does not control and is not responsible or liable for them or any advice or services they provide. The Council does not endorse or make any representations about any financial advisers, or any results or advice that may be obtained from using them. If you decide to use any financial adviser please ensure that you conduct your own prudent checks.

Should I get advice about my benefits and pension?

There are non-means tested benefits available to people who require support to live at home. You should seek advice about your other benefits as individual circumstances vary.

There is also benefits information on the Council website at:
www.nottinghamshire.gov.uk

Alternatively, contact your nearest Citizens Advice Bureau or Age UK. Some local libraries have information of local organisations offering help and advice.

What about short term care (or respite care)?

If you or your family decide you should go into short term care (sometimes called respite care or short breaks) you will have to pay the full cost of this if you pay the full cost of your support at home. You may wish to organise this yourself and if you do so, you will have to pay the providers of your short term care yourself. If the Council organise it for you, you will receive invoices for the full cost.

What If I have more questions?

If you have any questions about residential care or anything contained in this leaflet please contact:

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 8080

Monday to Friday: 8.00am to 8.00pm

Saturday: 8.00am to 12 noon

Email: enquiries@nottscc.gov.uk

Website: www.nottinghamshire.gov.uk

Minicom: 01623 434993

Phone: 0300 500 8080 if you need the information in a different language or format

Or

Community Assessment Team, Adult Care Financial Services

Phone: 0115 9775760 (Option 2)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: acfs.community-assessments@nottscc.gov.uk

For **complaints, comments or compliments** about the services you have received visit:

<http://www.nottinghamshire.gov.uk/contact-and-complaints/complaints/make-a-complaint-comment-or-compliment>