

## Living at home - Paying towards your Personal Budget

A Personal Budget is what we assess support to meet your personal and social care needs will cost.

If you do not already receive services from us, see Contact Information, Community Care Assessments, at the end of this factsheet.

If you have a Community Care Assessment and it tells us you need some help from us, we will work out how much money this help will cost. This will be called your Personal Budget.

### Paying towards your Personal Budget

When we assess what support you need we also arrange a financial assessment to see whether you will have to pay towards your Personal Budget, and the support you receive.

### Who has to pay towards their Personal Budget?

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)
- If all of your needs are met through funding from the NHS

Everyone else has to have a financial assessment to see how much they can afford to pay towards their Personal Budget. 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.

### How we work out how much you might have to pay

We complete a financial assessment – we will send you a form to complete. We will ask for information on income, outgoings and savings.

#### Income

We will want to know about all of your income:

- Retirement pension

- Employment Support Allowance
- Income
- Pension Credit
- Attendance Allowance
- Disability Living Allowance (mobility and care)
- Personal Independence Payments (mobility and care)
- Universal Credit
- Tax Credit
- Interest from savings and investments

**If we calculate you are entitled to claim any more benefits from the Department for Work and Pensions, we will tell you. If you decide not to claim benefits we say you may be entitled to, we will still take them into account when assessing your contribution.**

### Savings

If you have savings and assets (excluding your home) over £23,250 you will have to pay the full cost of your support – you will be a self-funder. More details on self-funding can be found on our Fact Sheet – A Self-Funder's Guide to Care and Support. Self-funders can access our brokerage service for which there is an on-going 4 weekly charge of £11.81 to cover the Council's administration costs for arranging the service. The service can help you make informed choices about the different options with different providers and access the services that will help you meet your social care needs.

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

For example, if you have £15,000 in savings the first £14,250 is ignored but tariff income would be charged on £750 which would be £3.00 per week.

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

## Allowances

When we look at your income and outgoings we allow for money to cover your day to day expenses, plus extra to cover rent, mortgage and council tax. You may be entitled to additional allowances if you are a carer or have a child.

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 Disability Living Allowance (care component), Personal Independence Payment (care component) or Attendance Allowance. If you think that this allowance does not cover the additional costs you have, please discuss this with your social care worker during your community care assessment.

If the care you receive costs less than the maximum amount you are assessed as being able to pay, you only have to pay what your care costs.

## Paying the full cost of your support

If we assess that you can pay the full cost of your support, or if the amount you can afford to pay is more than what your support costs, we will send you an invoice (bill) every 4 weeks for the total amount of your support costs, even if you have sometimes cancelled, or not received your support. Every 6 months, we will compare what invoices we have sent you with what hours of support you have had, and we will adjust the difference. If you have received invoices for more support than you have received we will send you a Credit Note and a Personal Budget Statement which details all the costs.

## Paying towards your support, but not the full cost

We have to do a financial assessment to determine how much you can afford to pay towards your care. You will be charged from the start of your service but invoices will not be issued until you have been notified how much you will need to pay.

## When and how you pay

You will have to pay towards your Personal Budget unless you go into hospital or short-term care (sometimes called respite or short breaks). If this is the case, you can call us and we will check as you may be entitled to an adjustment to what you pay. If you are in short-term care you will be sent an invoice for this separately. Even if you do not have to pay towards your Personal Budget, you will probably have to pay towards your short-term care.

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 Debt Recovery Team – contact details are at the end of this factsheet.

## Attending a Day Service

If you use your Personal Budget to attend a day service run by the council, and you have a meal there, you will be expected to pay for this. You will also have to pay towards transport if this is provided by the council, unless you are exempt – please see our Fact Sheet “Day Services” for details. If you travel to more than one place, you will be charged for each return journey. Your support costs, and meals and transport costs will be on the same invoice.

## Contact information

Phone: 0300 500 80 80 - Monday to Friday: 8am to 6pm (Calls cost 3p a minute from a BT landline.

Mobile costs may vary).

Enquiries: [www.nottinghamshire.gov.uk/contact](http://www.nottinghamshire.gov.uk/contact)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

## For information on financial assessments

### Adult Care Financial Services

Phone: (0115) 977 5760 (Option 2)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email:

[acfs.community-assessments@nottsccl.gov.uk](mailto:acfs.community-assessments@nottsccl.gov.uk)

## For information on ways to pay

### Debt Recovery Team

Phone: (0115) 977 2727

(Option 2, option 1, option 1)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email:

[debtrecovery@nottsccl.gov.uk](mailto:debtrecovery@nottsccl.gov.uk)

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

Deaf / hard of hearing: Text relay service

Dial 18001 0115 9774050 from your textphone or the Relay UK app.



Download the SignVideo app to communicate with Nottinghamshire County Council in British Sign

Language via an interpreter. Visit:  
[www.nottinghamshire.gov.uk/contact-us](http://www.nottinghamshire.gov.uk/contact-us) for  
more information.

The Council is committed to protecting your privacy  
and ensuring all personal information is kept  
confidential and safe. For more details see our  
general and service specific privacy notices at:  
[https://www.nottinghamshire.gov.uk/global-  
content/privacy](https://www.nottinghamshire.gov.uk/global-content/privacy)