



## Living at home - Paying towards your Personal Budget

If you have a community care assessment and it tells us you need some care and support, we will work out how much money this support will cost. This is called your Personal Budget.

### Paying towards your Personal Budget

When we discuss and agree what support you want, we also arrange a financial assessment to see whether you will have to pay towards your Personal Budget. The amount we calculate you can afford to pay is called your financial assessment amount.

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

You will **not** have to pay towards your Personal Budget if any of the following apply to you:

- 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

If none of the above apply to you, you must have a financial assessment to see how much you can afford to pay towards your Personal Budget. If you do not want to have a financial assessment, you will have to pay the full amount of your Personal Budget. We will ask you 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 by sending you a form to complete. We will ask for information on income, outgoings and savings.

#### Income

We will want to know about all 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 doing your financial assessment.

#### 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 factsheet ***A Self-Funder's Guide to Care and Support***.

Self-funders can use our brokerage service. This is where we arrange your support service for you and we then bill you £12.40 a week every 4 weeks to cover our administration costs. Our brokerage service can help you make informed choices about which care and support providers and services you may want to use.

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 is £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 you need to cover your day to day

expenses, and 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. For example, 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.

Your financial assessment amount is the amount we calculate you can afford to pay towards care and support. If this amount is higher than your Personal Budget then you will only have to pay what your care costs.

## **Paying the full cost of your support**

If your financial assessment tells us that you can pay the full cost of your support, or if your financial assessment amount is higher than your Personal Budget amount, we will send you an invoice (bill) every 4 weeks for the total of your support costs, even if you have sometimes cancelled or not received your support. Every 6 months, we will compare the number of hours of support for which we have invoiced you with the number of hours you have received. If you have been invoiced for more support than you have received, we will make the necessary adjustments and give you the details of these in a Personal Budget Statement.

If you receive a Direct Payment for your care and support (and no other service from us) and your financial assessment amount is higher than your Personal Budget amount, you will no longer be eligible for a Direct Payment. This is because you can arrange and pay for the cost of your care privately.

## **When and how you pay**

Your financial assessment amount is payable from the start date of your service but we won't invoice you for this until we have told you how much you will need to pay.

You will have to pay your financial assessment amount 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 whether we need to adjust 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. Unless you are exempt, you will also have to pay towards transport if this is provided by us. Please see our factsheet **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.

## **Contacting us**

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@nottsc.gov.uk](mailto:acfs.community-assessments@nottsc.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@nottsc.gov.uk](mailto:debtrecovery@nottsc.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.

## SignVideo

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  
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