

Paying for support at home



This easy read tells you about paying for support at home.

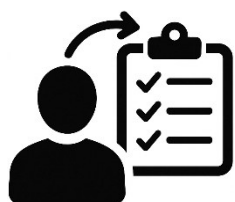


This information is for people who want support at home and may have to pay towards the cost.



It is also for people who feel they may need support in the future.

Can I get support from the council?



Anyone living in Nottinghamshire can ask for an assessment of their needs by Nottinghamshire County Council.



This assessment is free and will show your **eligible support needs**.



Eligible support needs are your needs that the council can help you with.



The assessment will tell you if you can get support from us.



You should [contact the Customer Service Centre](#) if you want an assessment.

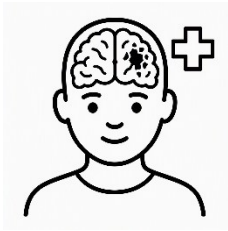
Will I pay for my support?



You will not have to pay towards your support if:



- You are getting aftercare services provided under section 117 of the Mental Health Act 1988.



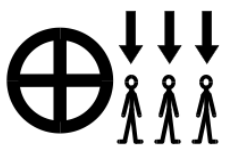
- You have Creutzfeldt Jacob Disease (CJD)



- All your needs are met through funding from the NHS.



If none of these apply to you, you will probably have to pay something for your support.



Almost everyone who gets support must pay towards the cost.

Financial Assessments



Financial means things to do with money.



If a social care worker arranges for you to have support, they will tell Adult Care Financial Services.



Adult Care Financial Services will send you a **financial assessment form**.



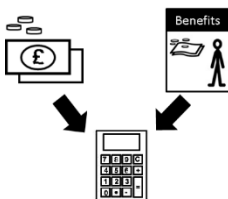
A financial assessment form helps us look at the money you have and decide what you can afford to pay.



You can fill in the form yourself or someone who supports you with your money can help you.



If you have used our services before, we may already have information about your money and savings.



We can use this information to work out how much you will pay towards your care.

How much will I pay for my support?



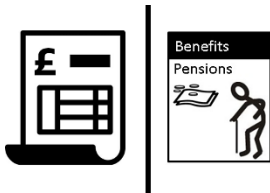
The government tells us how we must work out how much you should pay.



The amount of money you pay depends on:



- Your savings, investments, premium bonds and property you own.



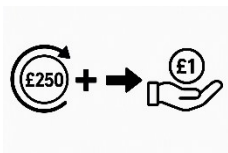
- Your **income**, including pensions, disability and means tested benefits.



If you have savings and assets between £14,250 and £23,250 you will be charged based on your income and savings.



For every £250 over £14,250 and below £23,250 in your savings and assets you will be charged £1 a week.



For example, if you have £15,000 you will be charged for the extra £750.

That is $£250 \times 3$. $3 \times £1 = £3$ a week.



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



If you have savings and assets (not including your home) worth over £23,250 you must pay the full cost of your support.

Being a self-funder



Someone who pays the full cost of their support is called a **self-funder**.



More details on self-funding can be found on our factsheet [A Self-Funder's Guide to Care and Support](#).



We are making an easy read version of 'A Self-Funder's Guide to Care and Support'.



If you are a self-funder but you only have a bit more money than £23,250, call our [Customer Service Centre](#) and tell them you need a financial assessment.



This is to work out how much help you will need to pay for your support.



Self-funders can use our self-funder arrangement service.



It costs £75.97 to set this up, as well as £14.39 every 4 weeks.



The service matches your care needs to a care provider in your area and manages your care package and payments.

Deprivation of Assets



If you give away savings, property or other assets then this may be investigated as **deprivation of assets**.



Deprivation of assets is giving away money, savings, property, or belongings so you can pay less for your care.



If you give away your money, savings, property, or belongings, the council may look into why you did this.

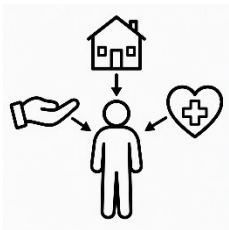


We have an [easy read document about deprivation of assets](#) if you want more information.

NHS Funding



If you are assessed as having healthcare needs, you may be able to get some or all your costs paid by the NHS if you meet their “Continuing Healthcare” criteria.

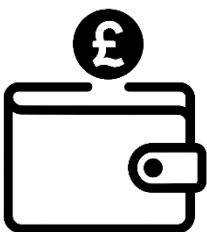


The criteria looks at how much support a person needs, how complex their needs are, and how quickly their needs can change.



Contact NHS Nottingham and Nottinghamshire ICB on 0115 8834720 for more information on NHS funding.

Disability Related Expenditure



When we work out how much you need to pay for your care, we may allow an extra £20 each week.



This money is to help with extra costs you have because of your disability or illness.



To have this allowance included you must be eligible to get:

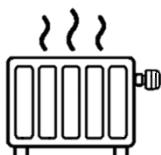
- Attendance Allowance
- Disability Living Allowance
- Care component
- Personal Independence Payment



We will not count £20 a week of your income in your assessment to help you meet these costs.



The kind of costs you might have could be:



- Extra fuel costs to heat your home because of your disability.



- Extra laundry costs if you are incontinent. Incontinent means you cannot control when you go to the toilet.



- Special foods you may need due to your disability or illness which you cannot get on prescription.



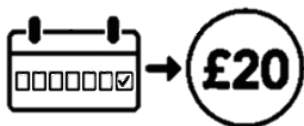
- Property maintenance you would have been able to do yourself if you did not have your disability or illness.



- Special items of equipment or clothing you need because of your disability or illness.



If you have different disability related expenses these may also be included.



If you need an allowance of more than £20 per week to meet these costs, and you can show us proof of this, you should speak to your social care worker.

Will I have to sell my home?



If you live in your own home, we will not count the value of your home when we work out how much you must pay for your care.



If you own a property you do not live in, such as a house you rent out to other people, this will be counted as an asset.



You may move from your home to housing where you can get support if you need it.



You may still own your home and choose not to sell it.



You might be able to get a Deferred Payment Agreement.



The Universal Deferred Payments Scheme helps people who own their own home to pay for the cost of their care.



There is more information on our [Universal Deferred Payments Scheme factsheet](#).



We also have [easy read information about the Universal Deferred Payments Scheme](#).

How do I find support?



If your assessment says we can give you support, we can give you information to help you find the right support for you.



This might cost you money if you are a self-funder and ask us to arrange your help for you.

When and how do I pay for my support?



If you have arranged your own support, you will sort out how to pay with the people who are giving you support.



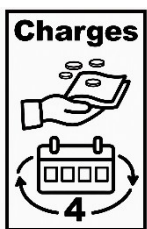
If you get a Direct Payment, you can get help to arrange how you pay for your support.



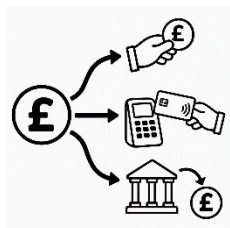
This help can be from a service called a Direct Payment Support Service.



We have an [easy read document about Direct Payment Support Services](#).



If you ask the council to arrange your support and you want the payments to be made by the council, you will get a bill every 4 weeks.



The back of the invoice tells you the different ways you can pay.

Invoice



The cost on the invoice will be based on the support you should receive.



There may be times when you have not had all the help that was planned.



We look at what you have been charged every 6 months, and you will not have to pay for help you did not get.



You will get a Personal Budget Statement every 6 months which will show you if you have paid too much money. This is called overpaying.



If you are up to date with your payments, you can take the amount of money you have overpaid off your next payment.



If you pay by Direct Debit, this will be done automatically for you.

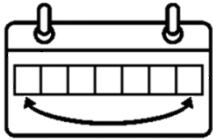


For information about whether you are up to date with your payments contact:

Debt Recovery Team:



Phone: 0115 9772727 (Option 2, Option 1, Option 1)



You can phone them:

On Monday to Thursday: 8.30am – 5.00pm

On Friday: 8.30am – 4.30pm



You can email:

debtrecovery@nottsccl.gov.uk

What if I do not pay?



If you do not pay, the council will ask you if there is a 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, we will take action to **recover any debts**. This means get the money you owe us.



If you still do not pay you could go to court.

Independent Financial Advice and Support



It is a good idea to talk to an Independent Financial Adviser if you are making decisions about paying for care, such as if:



- There are different options and you would like support to choose one.



- There is a difference between what you would like and what the council thinks.



- You are about to enter a legal agreement, such as a contract or deferred payment agreement.



- You want advice on the best way to look after your savings and other assets.



- You are thinking about giving away some of your savings and other assets.



- When you want advice on specific financial products to get the most out of your assets.



You may have to pay for advice from an Independent Financial Adviser.



You can get more information from:



- [Your Notts Directory](#)

m moneyadvice

- [Money Advice Service](#)



- [Citizen's Advice Bureau](#)

- [The Society of Later Life Advisers](#)

Which?

- [Which? Elderly Care](#)



We have an [easy read document called Making Decisions about Paying for Care](#) that tells you more information about getting advice about money.

Should I get advice about my benefits and pension?



Some benefits are available for people who need support to live at home.



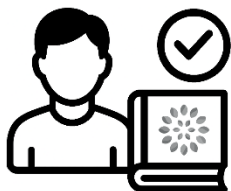
These benefits are not based on how much money or savings you have.



Everyone's situation is different. You should get advice about which benefits you may be able to claim.



You can get more information and advice from the [Citizens Advice Bureau](#) or [Age UK](#).



Some local libraries have information of local organisations offering help and advice.

What about short-term 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 want to arrange this yourself and if you do so, you will have to pay the provider of your short-term care directly.



If the council arrange it for you, you will be sent invoices for the full cost.

Get in touch if you have any questions



Financial Assessment and Assistance Team and Adult Care Financial Services:



Phone: 0115 9775760 (Option 3)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm



Email:

acfs.financialassessments@nottscg.gov.uk

Customer Service Centre



Our Customer Service Centre can answer most of your questions and help with information and form filling.



There are several ways to contact them, including:



Web: [Use our online contact form](#)



Phone: 0300 500 80 80



Text Relay: 18001 0115 977 4050

People who have hearing or speech difficulties and prefer to communicate via text can use the Text Relay service through the [Relay UK app](#).



Sign Video

People who use British Sign Language to communicate can use [the SignVideo app](#) to speak with us.



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

Links in this document

A self-funder's guide to care and support

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/a-self-funders-guide-to-care-and-support-factsheet

Deprivation of assets: easy read

nottinghamshire.gov.uk/global-content/easy-read-library/deprivation-of-assets-easy-read

Universal Deferred Payments Scheme factsheet

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/universal-deferred-payment-scheme-factsheet

Universal Deferred Payments Scheme: easy read

nottinghamshire.gov.uk/global-content/easy-read-library/universal-deferred-payments-scheme-easy-read

Direct Payment Support Services: easy read

nottinghamshire.gov.uk/global-content/easy-read-library/choosing-a-direct-payment-support-service-easy-read

Making decisions about paying for care: easy read

nottinghamshire.gov.uk/global-content/easy-read-library/making-decisions-about-paying-for-care-easy-read

Your Notts Directory

nottshelpyourself.org.uk/

Money Advice Service

moneyadvice.co.uk/

Citizens Advice Bureau

citizensadvice.org.uk/

Society of Later Life Advisers

societyoflaterlifeadvisers.co.uk/

Which? Elderly Care

which.co.uk/search?asug=&mainresult=mainresult%3Ayes&intcmp=GNH-Search&w=elderly+care

Age UK

ageuk.org.uk/

Nottinghamshire County Council – contact us form

nottinghamshire.gov.uk/contactform

Relay UK app

www.relayuk.bt.com/how-to-use-relay-uk/download-app.html

SignVideo app

signvideo.co.uk/download

For the standard version of this information, go to:

[Paying for support at home factsheet | Nottinghamshire County Council](https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/paying-for-support-at-home-factsheet)

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