

Living at home: Paying towards your Personal Budget



This document tells you about paying towards your personal budget.

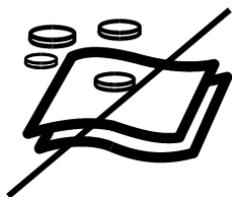


If your care assessment tells us you need care and support, we will work out how much money this care should cost.

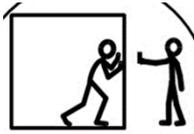


This is called your Personal Budget.

Who must pay towards their care?



You will not have to pay towards your care if:



- You are getting aftercare services provided under Section 117 of the Mental Health Act 1983.



- You have Creutzfeldt-Jacob Disease (CJD)



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



If none of the above apply to you, you will have to have a financial assessment to see how much you can afford to pay towards your care.



If you won't agree to have a financial assessment, you will have to pay the full cost of your care.

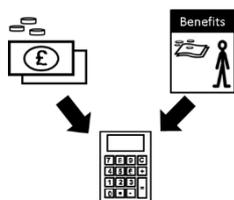


We will then ask you to fill in a form to say you agree to pay the full amount of money.

Financial Assessments



We will talk to you about what help you need, and do a financial assessment to see if you will have to pay towards your care.



A financial assessment is where we look at the money you have and your income to see what you can afford to pay.



We have an easy read document on financial assessments if you want more information.



After we have done a financial assessment, we will tell you how much money you will have to pay towards your care.

How we work out how much you must pay



We will do a financial assessment by sending you a form to fill in. We will ask you for information on income, outgoings and savings.

Income



We will want to know about all your income, including:

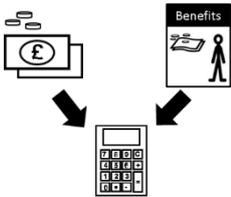
- Retirement pension
- Employment Support Allowance
- Wages
- Pension Credit
- Attendance Allowance
- Disability Living Allowance (mobility and care)
- Personal Independence Payments (mobility and care)
- Universal Credit
- Tax Credit
- Interest from savings and investments



If we see that you are allowed to get more benefits from the Department of Work and Pensions, we will tell you.



If you decide not to take these benefits, we will still take them into account when doing your financial assessment.



This means we will do the calculations as though you have the money.

Savings and Self-Funding



If you have savings and assets over £23,250 you will have to pay the full cost of your support. This means you will be a **self-funder**.



We have a factsheet called [a Self-Funder's Guide to Care and Support](#) if you need more information.



There will soon be an easy read version of this guide in [the Easy Read Library](#).



Self- funders can use our Brokerage Service.
We arrange your support for you and it costs £12.77 every 4 weeks.



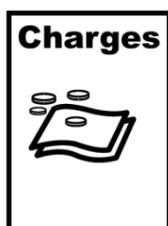
Our Brokerage Service can give you information and help you make informed choices about which care and support providers and services you may want to use.



If you have savings and assets (not including your home) between £14,250 and £23,250 you will be assessed and charged based on your income and savings.



For savings, this charge is £1 for every £250 you have between £14,250 and £23,250.



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.



- Your rent or mortgage.



- Your Council Tax.



We may allow you more money in our calculations if you are a carer or have a child.



We will also make an allowance to cover costs that you may have because of your disability such as higher heating bills or extra laundry costs.



This is called **Disability Related Expenditure**.



We have an [easy read document on Disability Related Expenditure](#) if you want more information.



Department
for Work &
Pensions

We only make this allowance if you get:

- Disability Living Allowance (care component)
- Personal Independence Payment (care

component)

- or Attendance Allowance.



If you don't think this allowance will be enough to cover the extra costs you have, tell your social worker when you have your assessment.



Your financial assessment amount is the amount of money we work out you can afford to pay towards your care and support.

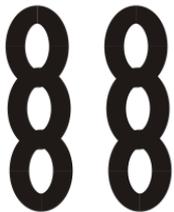


If your financial assessment amount is more than your care costs, you only have to pay the care costs.

Paying the full cost of your support



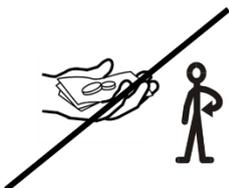
If you pay for all your support yourself, we will send you an invoice (bill) every 4 weeks, even if you have sometimes cancelled or not had your support.



Every 6 months, we will look at the number of hours of support we have billed you for and see if it is the same number as the hours of support you have had.



If we have charged you for more support than you have had, we will make changes and send the details to you in a Personal Budget Statement.



If you get a Direct Payment for your care and support (and no other service from us), and we work out you can afford to pay for all your support, you won't get a Direct Payment anymore because you can arrange and pay for your care costs privately.

When and how you pay



You need to pay from the start of getting your care and support, but we won't send you a bill until we have told you how much you need to pay.



You will have to pay unless you are in hospital or short-term care.



If you are in hospital or short-term care, you should tell us, so we can check if we need to change the amount of money we are charging you.

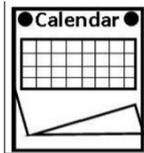


If you are in short-term care, you will be sent a separate invoice for this.



Even if you don't have to pay towards your Personal Budget, you will probably have to pay towards your short-term care.

4 weeks



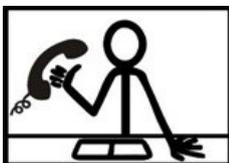
We will send you an invoice every four weeks and you can choose how you want to pay.



The easiest way to pay is by direct debit, but other ways you can pay are listed on the back of the invoice.



If you have any problems and want to talk about paying, please talk to the Debt Recovery Team.



You can phone the Debt Recovery Team from Monday to Thursday, 8:30am to 5pm and on Fridays between 8:30am and 4:30pm.



Their phone number is 0115 977 27 27, then choose option 2, option 1 and option 1.



You can email the Debt Recovery Team on:
debtrecovery@nottsgov.uk.

Attending a Day Service



If you use your Personal Budget to go to a council run day service, and you have a meal there, you will have to pay for your meal.



If the council gives you transport to the day service, you will have to pay for this unless you have been told that you don't have to pay for transport.



If you travel to more than one place, you will have to pay for each return journey.



Your support costs, meals and transport costs will be on the same invoice (bill).



Please see our [factsheet about day services](#) for more information.



[We also have an easy read document about day services.](#)

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](#)



Telephone: 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.

Links in this document

A self-funder's guide to care and support

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/self-funders-guide

Nottinghamshire Easy Read Library

nottinghamshire.gov.uk/global-content/easy-read-library

Disability Related Expenditure easy read

nottinghamshire.gov.uk/global-content/easy-read-library/disability-related-expenditure-easy-read

Day Services factsheet

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/day-services

Day Services easy read

nottinghamshire.gov.uk/global-content/easy-read-library/day-services-easy-read

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 plain English web page version of this information, go to:

[Living at Home - paying towards your personal budget | Nottinghamshire County Council](#)

<https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/paying-towards-personal-budget>

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