



Paying for social care in your home or local community

The amounts quoted are
valid up to April 2019



Avoid a wrong turn with care planning

Stopping for independent financial advice can make a big difference

How am I going to pay for my care?

How much might it cost me?

Will I have to sell my house?

What can I afford?

carewise
WEST SUSSEX | Care Funding Advice



01243 642121

www.westsussexconnecttosupport.org/carewise

socialcare@westsussex.gov.uk

- **Help to consider care options**
- **Money advice and benefits check**
- **Comprehensive care services information**
- **Approved care fee specialists who are:**
 - qualified independent financial advisers
 - specialists in long-term care advice
 - accredited by the Society of Later Life Advisers
 - approved by Trading Standards' *Buy with Confidence* or equivalent local authority approved scheme
 - trained in safeguarding adults
 - Disclosure and Barring Service checked



WS31782 01.2017



Looking for care in West Sussex?

If you are looking for care services in West Sussex, the care guide will certainly be of help. The guide lists domiciliary care (care at home services) and care homes in West Sussex. As well as a benefits and payments checklist, it also includes information on day care and community care services, extra-care housing schemes and support for carers.

To find out more, please see a copy of the care guide, visit our website at www.westsussex.gov.uk/careguide or phone 01243 642121.



Other formats

If you would like more copies of this booklet or you need this information in another format, for example, on audio CD, in an easy read format or in another language, please contact us. Please see the back page of this booklet for our contact details.

Getting advice and support

If you need help to live independently or to care for someone, we may be able to provide you with money to pay for your social care support.

First, you should contact us to discuss your situation – our contact details are on the back page.

One of our staff will give you free, confidential advice. At this stage we will consider your abilities, disabilities, health and mobility, and talk to you about what help you need.

If you are eligible to receive social care support from us, we will look at what you have told us and work out how much money may be available for your support. We call this a personal budget.

A member of our staff, a family friend, or a support service can help you to choose support that meets your needs. We will also make sure that we carefully consider the needs of your family or other people interested in your wellbeing.

If you are a carer, you can ask for help both for yourself and for the person you are looking after. You are entitled to an assessment of your needs even if the person you care for has not been assessed or is not receiving any services from us. We will ask you about your wellbeing and the needs that you have as a result of your caring role. You should contact us or Carers Support West Sussex to arrange an assessment. The contact details are on page 15 of this leaflet.

If you are not able to make decisions

Anyone aged 16 or over can make decisions for themselves, with support if needed, unless we have proof they cannot do so. This is in line with the Mental Capacity Act 2005. If you are not able to make your own decisions and we have to take action on your behalf, we will only do this in your best interests. If this is the case, we will discuss your needs with anyone who has the power of attorney (someone who is legally allowed to make decisions for you) to act on your behalf. If the Court of Protection has asked someone to act on your behalf, we will also work closely with that person to make sure that we meet your best interests.

If you are not eligible for funded social care support

We will provide you with information and advice to help you find the support you need.

If you have been assessed as having eligible social care needs but you have savings or investments over the current national threshold of £23,250 (not including the value of your home), we can help you arrange and buy services if you would like us to do this for you. We call this a brokerage service. It only covers services within the community and short-term residential care – it does not include long-term residential care. We will make a charge for this service but it is only to cover the cost to the County Council of making the arrangements.

We will make an initial charge of £166.76. If you want us to change your support later on, we will make another charge of £166.76.

If you want us to buy services for you and then reclaim the cost from you, we will charge you an ongoing administration fee of £5.35 per week.



You may also like to visit our West Sussex Connect to Support website, which provides information and advice about ways to help people live independently. Some of these are free or low-cost activities in the local community, and some are products and services which you can buy through the website.

Visit www.westsussexconnecttosupport.org

Working out how much you will need to pay – your contribution

We can only pay up to a certain amount to support someone living in their own home.

If your social care worker thinks you need support, they will ask a trained benefits adviser to assess your finances and work out whether you should pay towards the cost of your care. They will use the County Council's charging policy to do this. This will not delay the start of any support you may receive.

We will contact you to arrange a benefits adviser to visit you and we will tell you what information you will need to have ready for the visit. The benefits adviser will make sure that you receive all the benefits you are entitled to. The contributions you pay towards the cost of your care depend on your financial situation.

Your contribution

For most people, the amount you pay will only be a contribution towards the full cost of your care. However, if you have more than £23,250 in savings or investments (not including the value of your home), you will have to pay the full cost.

If you have less than £23,250 in savings or investments, the amount you will pay is based on your weekly income and any capital you may have. This is explained in the next section. The financial assessment also takes account of some property-related household expenses, and certain extra expenses you may have because you are disabled. These are called disability-related expenses. You can find more details and examples about capital, income, property-related household expenses and disability-related expenses in the definitions section on pages 11 to 14.

Carers

If you are a carer with support needs and you have less than £23,250 in savings or investments (not including the value of your home), you will not have to pay a contribution towards your support. If you have savings and investments above this level, we will give you information and advice to help you get support to meet your needs.

How we work out your contribution

To work out the amount you will have to pay each week, we add together:

- your weekly income, such as pensions and state benefits (but not money you earn); and
- a weekly charge on capital, at a rate of £1 a week for every £250 (or part of £250) of your savings over £14,250. This does not include the value of your home.



Then we take away allowances:

- to cover your day-to-day living expenses (the minimum income guarantee);
- for property-related household expenses; and
- for agreed disability-related expenses.

The final figure is your contribution. The benefits adviser will explain how we work out your contribution when they carry out your financial assessment. We will give you a record of the amount we will expect you to pay.

You will have to pay your financial contribution from the time your support begins.

If you do not want to give us your financial information, we will send you an invoice for the full cost of your support.

Staying in a residential or nursing home for a short time

If you have an emergency, or you or your carer need a break, you may need to stay in a residential or nursing home for a short time.

If you have more than £23,250 in savings and investments (not including the value of your home), you will have to pay the full cost of your stay. If you do not have this amount, you will have to pay a weekly charge for stays of up to eight weeks. Your social care worker or benefits adviser will tell you how much this will be. If you stay for more than eight weeks at any one time, we will need to carry out a full residential financial assessment to calculate what you should pay for the rest of your stay.

See our booklet 'Choosing and paying for care in a residential or nursing home' (WS299[B]) for more information. You can find this at www.westsussex.gov.uk under 'Adults' social care publications', or you can ask us for a copy by phoning **01243 642121**, or emailing us at socialcare@westsussex.gov.uk

What to do if you have more questions or you want us to review your financial assessment

The first thing you should do is talk to your social care worker or your benefits adviser. If you are a carer, you can also speak to a member of staff at Carers Support West Sussex. They should be able to answer all your questions.

If you feel that the amount we are asking you to pay is unreasonable, or that your personal circumstances are not properly shown in the financial assessment, you may ask us to review your contribution.

If you are not satisfied, you have the right to:

- ask us to stop providing a service;
- ask us to take account of exceptional personal or financial circumstances so that we can review our decision; or
- make a formal complaint.

See page 10 for more information.



Annual review

Each year, we will work out the amount you will have to pay, taking into account any increases in state benefits and allowances you receive. You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution.

Confidentiality and privacy

We will keep all the information you give us confidential. We will only share your information with other organisations if you give us your permission or in line with the Data Protection Act 1998 (General Data Protection Regulation from May 2018).

We are the data controller for the purposes of the Data Protection Act 1998 (General Data Protection Regulation from May 2018). This means that we are responsible for making decisions about how we use your personal information.

We have a security procedure to protect information we hold on paper files and on computer, and only the relevant staff can have access to your information.

If you have any questions about data protection, please phone **01243 642121** or email **socialcare@westsussex.gov.uk**

If you do not want to discuss your finances with your benefits adviser, you can fill in the forms yourself. You can also get independent advice on benefits. Please see page 15 for more information.

Comments, compliments and complaints

We try to make sure that we always provide a high-quality service, but we recognise that there may be times when you are not entirely satisfied.

Please let us know if you have found our services useful, or if you feel we could improve them. If you are not happy or are worried about your situation, tell someone you feel might be able to help you. The member of our staff you have been in contact with, or their manager, is often the best person to help you.

You can also ask Adults' CarePoint for a copy of our leaflet 'Comments, compliments and complaints: Adults' social care' (WS31178A). The contact details for Adults' CarePoint are on the back of this booklet. You can also find a copy at **www.westsussex.gov.uk** under 'Adults' social care publications'.

You may want to ask someone else to help you do this, for example, a friend, a relative, Citizens Advice, or an advocate (someone acting on your behalf).

If we cannot sort the problem out at the local office, please contact:

Customer Relations Team

County Hall Chichester PO19 1RQ.

Phone: **01243 777100** (ask for the customer relations team)

Textphone: **18001 01243 777100**

Email: **feedback@westsussex.gov.uk**

If you phone out of office hours, you can leave a message on our answerphone.



Healthwatch West Sussex

Healthwatch is the consumer champion for health and social care. Healthwatch represents patients, customers, and public interests locally and nationally. It is independent of local councils and the NHS. You can contact Healthwatch West Sussex by phoning 0300 012 0122 or visiting www.healthwatchwestsussex.gov.uk

Definitions of the terms used in this booklet

Minimum income guarantee

The minimum income guarantee is an amount of your income that we don't count when working out your contribution. It covers normal day-to-day living costs, such as for food, utility bills (gas, electricity and so on), clothing and personal spending.

The guarantee for 2018 to 2019 is:

- £189 a week for people of pension age; and
- £138.65 a week for people of working age

Capital and savings

Capital includes any savings you have in:

- bank or building society accounts;
- National Savings bank accounts;
- Post Office accounts
- ISA accounts;

- Save As You Earn (SAYE) schemes;
- cash;
- Premium Bonds or National Savings Certificates;
- stocks, shares and trust funds; and
- bonds

Income

Income includes:

- most state benefits;
- income from annuities;
- occupational pensions;
- private pensions;
- refunds of income tax; and
- income from a trust

Personal budget

This is an amount of money given to you to meet the needs identified in your social care assessment.

Property-related household expenses

We take account of these expenses when working out your disposable income, if you have to pay these expenses by law. They include:

- Council Tax, minus Council Tax Benefit;
- rent, minus Housing Benefit or Local Housing Allowance;



- mortgage payments, unless you pay them through Income Support or Pension Credit;
- secured loan repayments for repairs or improvements to your home;
- hire-purchase agreements to buy your home, for example, if you live in a caravan;
- insurance payments relating to your home;
- ground rent;
- service charge payments that are not covered by Income Support or Pension Credit; and
- water rates or metered costs of water and waste water.

Disability-related expenses

Disability-related expenses are the costs you may have as a result of your disability or medical condition. We may take into account any reasonable costs of help or support you need to be able to live independently, as long as those costs are met entirely by you. This means the support cannot be provided or paid for by friends or family, or provided at a lower cost or free by another agency. The cost must also have been identified as a need in your support plan.

The following list shows the sorts of items that we may be able to include as disability-related expenses. You can also check with your benefits adviser if you feel that we should take account of other expenses that are not on the list.

- Community alarm service
- Special washing powders or laundry services
- Extra costs of special dietary needs

- Special clothing or footwear
- Extra costs of bedding
- Extra costs of heating, for example, if you need to keep your home warm because of your medical condition
- Reasonable costs of basic garden maintenance
- Reasonable costs of cleaning or domestic help
- Costs of buying, maintaining and repairing equipment you need because of your condition (for example, a stairlift, an electric scooter or buggy, a wheelchair, or computer equipment)
- Costs of personal help
- Transport costs
- Extra medical costs

More information

For information about other organisations in West Sussex that provide non-residential support services please contact the following organisations.

West Sussex Wellbeing

Find local wellbeing information and services. A free, friendly and impartial service from your local authority, the NHS and other services.

www.westsussexwellbeing.org.uk

Independent Lives

Second Floor, North Suite
Southfield House

11 Liverpool Gardens

Worthing BN11 1RY

Phone: 08456 012399

Fax: 01903 227811

Email: info@independentlives.org

www.independentlives.org



Your local library

For advice about any local government or health service in West Sussex.

Citizens Advice

For advice about any local government or health service in West Sussex.

www.citizensadvice.org.uk

Information for carers

If you are caring for someone at home, you can get help from the following organisation.

Carers Support West Sussex
The Orchard,
1–2 Gleneagles Court
Brighton Road
Crawley RH10 6AD
Phone: **0300 028 8888**
www.carerssupport.org.uk

Carewise West Sussex care funding advice

Independent specialist financial advice on paying for long-term care

Phone: **01243 642121**
Email: socialcare@westsussex.gov.uk
www.westsussexconnecttosupport.org/carewise

Benefit information

For information on benefits, please contact the Department for Work and Pensions. There is a confidential Freephone number on **0800 1690154** or you can visit their website at **GOV.UK**

You can also get advice from Age UK West Sussex on Freephone **0800 019 1310** between 10am and 2pm, Monday to Friday. Or you can visit their website at www.ageukwestsussex.org.uk

Your local branch of Citizens Advice can also give you advice on benefits.

Community learning disability teams

Coastal

Centenary House
West Wing
Worthing
BN13 2QB
Phone: **0330 22 27778**
Email: ctpld.coastal.duty@westsussex.gov.uk

North

County Hall

North Chart Way

Horsham

RH12 1XH

Phone: **01403 229129**

Email: ctpld.north.duty@westsussex.gov.uk

Western

Durban House

Durban Road

Bognor Regis

PO22 9RE

Phone: **0330 222 7888**

Email: ctpld.western.duty@westsussex.gov.uk

Mental health recovery and wellbeing teams

For information and details of your local team, please contact your GP or our Adults' CarePoint. See the back page for details.



Notes

A series of horizontal dotted lines for writing notes, spanning the width of the page.

Adults' CarePoint

Phone: **01243 642121**

Email: **socialcare@westsussex.gov.uk**

Website: **www.westsussex.gov.uk/
social-care-and-health**

Write to: **Second Floor
The Grange
County Hall
Chichester
West Sussex
PO19 1RG**

