

Financial assessments: what you need to know

Information for people receiving care and support services in their
home or local community



Contents

Contents	2
Why do I need a financial assessment?	4
What we look at in your financial assessment	4
Your income – money you receive	4
Benefits	4
Occupational pension, including occupational widow's pension	5
Annuity	5
Trust	5
Your capital – saving and assets	5
Savings and investments	5
Property	6
Housing-related spending	6
Disability-related expenses	6
Examples of disability-related expenses we can consider	7
Community alarms	7
Special clothing or footwear	7
Extra bedding	7
Basic garden maintenance	7
Specialist washing powders or laundry services	7
Buying, repairing and maintaining disability equipment	7
Domestic cleaning	8
Personal assistants	8
Transport	8
Heating your home	8
Other expenses	8
What happens next?	8
Reassessments	9
How do I provide the documents and information you need as evidence?	9
How will I be told about any change to my contribution?	10
What happens if I have more questions or I do not agree with my contribution? ...	10
Free advice on your money	10
Someone to help you have your say – an advocate	11
Confidentiality and privacy	11
Checklist	12

Useful contacts..... 12

 Financial Assessment Team 12

 Carers Support West Sussex..... 13

Adults’ CarePoint 13

Other formats 13

This document will help you prepare for your financial assessment. It tells you why we carry out financial assessments, the questions we will ask and the documents and information you will need to provide as evidence.

Why do I need a financial assessment?

We carry out financial assessments to work out how much you may need to pay towards the cost of your care and support. We call this your contribution.

The amount of your contribution will depend on your financial circumstances and how much you can reasonably afford to pay. A member of the Financial Assessment Team will contact you to arrange your financial assessment.

We normally ask you to fill in an online form and provide the evidence and information we ask you for. Let the Financial Assessment Team know if you can't do this and you don't have anyone who can do it for you.

Please see [page 12](#) for a checklist of the evidence we may need to see.

The financial assessment should be simpler for you if you get the documents and information ready beforehand.

What we look at in your financial assessment

If you are receiving social care in your local community, we will look at the money you receive (your income) and any savings and assets you have (your capital). These are explained in 'Your capital – savings and assets'. We will also look at what you spend, including housing costs (for example, council tax, rent or mortgage) and disability-related expenses.

For more detailed information about how we work out your contribution, please see our 'Do I need to pay for social care in my home or local community?' leaflet. Please visit [the West Sussex County Council website](#) and search under 'Adults' social care publications'. Or you can contact our Adults' CarePoint and ask for a copy. See the contact details on the last page of this document.

Your income – money you receive

We will ask you about the money you receive. The main examples are listed below, but you may also receive other money.

Benefits

We can usually check the details of any benefits you are receiving with the Department for Work and Pensions. This includes the State Pension, Pension Credit, Employment and Support Allowance (ESA), Disability Living Allowance (DLA), Personal Independence Payment (PIP) and Attendance Allowance.

If you get Universal Credit, we need to see your most recent payment. You can find this information on your Universal Credit account.

We will tell you if you need to provide evidence of any other benefits.

Occupational pension, including occupational widow's pension

A pension provided by your employer to pay you an income when you retire.

Annuity

This is money paid to you from an investment, such as a pension pot.

Trust

This is when you receive money, property or investments from a fund that has been set up by you or another person on your behalf.

If you have an occupational pension, annuity or trust, we may need you to send us copies of letters or bank statements showing the amount these pay you. We may also need to see the trust document.

You may need to show us evidence of any other income that you get (for example, money you get from renting out a property).

Your capital – saving and assets

We will ask you about your savings and any assets you have.

The main examples of the evidence we need to see for savings and investments are shown below. Please remember that these are examples only and you may have other assets or savings that you need to provide evidence of.

Savings and investments

Please provide the evidence shown below if it applies to you.

- Six months of statements for all your bank accounts, including any savings accounts.
- Copies of building society passbooks. (These must cover the last six months.)
- National Savings Bank passbooks.
- Details of stocks, investments and share certificates. (These show how much money your investment in a company is worth.)

- Evidence of any Premium Bonds, National Savings Certificates and Income Bonds that you own.
- Evidence of any other money that you have (for example, Post Office accounts, ISAs, trust funds or cash).

Property

Any property that you own and continue to live in will be 'disregarded'. This means it will not be included in the financial assessment.

We need to know about the value of any other property or land that you own, and do not live in. We also need information about any payments you make every month to pay back any mortgage or equity release on any property or land you own, and who you pay it to.

- A mortgage is money you have borrowed to buy a property.
- Equity release is where you borrow (release) money from the value of a property without having to sell it.

Housing-related spending

The financial assessment will consider housing-related costs that you are responsible for paying. Examples of these costs and the evidence you will need to show us include the following.

- Your most recent council tax bill.
- Evidence of any rent or mortgage you pay.
- If you get Housing Benefit or Universal Credit, we need to see evidence of the amount you have been awarded towards your rent and service charges.
- Evidence of household costs, such as water and sewage rates, home insurance, ground rent and service charges. We need to see the bills.

Disability-related expenses

The financial assessment for care and support in the community also looks at extra costs you may have because of your disability or medical condition. These are called disability-related expenses.

These expenses are not limited to what is in your care and support plan. For example, we can consider your heating costs if they are higher than average because of your disability.

We can consider your disability-related expenses if the expense relates to an item or service that:

- you need because of your disability or illness;
- cannot be provided at a lower cost or free by another organisation;
- costs more than a person without a disability or medical condition would have to pay for the same item or service;
- is not provided as part of your funded social care or by another part of the county council, for example a Blue Badge; or
- is not something the NHS should pay for. Examples of things the NHS may pay for include chiropody, physiotherapy, nutritional supplements, some items of equipment and travel expenses for medical appointments.

Examples of disability-related expenses we can consider

Community alarms

The amount you pay for the alarm, unless this is paid for through your Housing Benefit.

Special clothing or footwear

Clothing or footwear you need because of your disability or condition.

Extra bedding

If you need to replace your bedding frequently because of your disability or condition (for example, incontinence or a skin or other relevant health condition).

Basic garden maintenance

Maintaining your garden to a basic safe standard (for example, cutting the lawn, pruning, and clearing the path).

Specialist washing powders or laundry services

If you have to do more laundry (for example, because of incontinence or risk of infection).

Buying, repairing and maintaining disability equipment

The costs of buying, servicing or repairing disability equipment that you have bought privately (but not costs relating to any equipment that could have been provided for free or through a grant).

Domestic cleaning

If this is essential to your general health and wellbeing.

Personal assistants

If the costs are in addition to those already provided as part of your funded support.

Transport

We will consider costs on a case-by-case basis.

Usual transport costs should be met through your Disability Living Allowance or Personal Independence Payment (mobility component) and through any travel concessions, such as a bus pass.

We will not consider transport costs if you have use of a Motability vehicle but choose not to use it.

Heating your home

This might be because you need to keep your heating on for longer periods or at a higher temperature (for example, if you need 24-hour support from carers in your home, which means you have your heating on during the day and night).

You will need to show us your bills and explain how your illness or disability affects the amount of energy you use.

Other expenses

For example, internet costs if you use the internet for a purpose that is related to your disability, such as monitoring your safety or for accessibility.

You will need to tell us about each disability-related expense you want to claim for. We understand that you may not be able to provide evidence of all your disability-related expenses but, if possible, please provide us with copies of receipts and invoices.

What happens next?

After your financial assessment, we will calculate how much, if anything, you will need to contribute towards the cost of your care.

We will consider the following.

- Your income
- Your capital

- Your property (but not the home you live in)
- Any disability-related expenses and housing-related expenses
- Personal allowance (also called the 'minimum income guarantee') This is the 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.

We will tell you if you need to pay a contribution towards the cost of your care and give you a written record of your assessment.

Reassessments

Each year we will look again at the amount you have to pay as your contribution towards the cost of your care. We will take account of any increases in the State Pension, your benefits, any other income you receive and certain expenses.

We may be able to get all the financial information we need for the reassessment from the Department for Work and Pensions. If we can do this, you will not need to provide any further evidence.

As part of the reassessment, you can ask us to review your disability-related expenses if there have been any changes. You can also ask us to review your contribution if your financial situation has changed.

If we need any further information, we will contact you by phone or in writing to let you know what we need.

Please let us know of any changes to your financial circumstances (your income, capital and other assets) as this may affect your contribution.

How do I provide the documents and information you need as evidence?

We will send you a link which you can use to upload copies of the evidence we need. If you have a face-to-face financial assessment, you can show your evidence to the member of the Financial Assessment Team carrying it out.

Or you can send us copies of documents and information in the post or by email to wba.dutyworker@westsussex.gov.uk. You can find the full contact details for the Financial Assessment Team on page 12. If you have any problems sending us your information by email, please phone us on 0330 222 5220.

How will I be told about any change to my contribution?

We will write to you as soon as we have carried out the reassessment to let you know if there is any change to your contribution.

What happens if I have more questions or I do not agree with my contribution?

If you have any questions about your financial assessment, speak to your social care worker or your financial assessment officer.

If you are a carer, you can also speak to a member of staff at Carers Support West Sussex. See [page 13](#) for their contact details.

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 can ask your social care worker or financial assessment officer about reviewing your contribution.

If you are still not satisfied, you can:

- appeal against the amount of disability-related spending we make an allowance for;
- ask us to take account of exceptional personal or financial circumstances and review our decision;
- make a formal complaint; or
- ask us to stop providing a service.

If you would like more information about the appeals or complaints process, you can ask your social care worker. You can also visit [the West Sussex County Council website](#) and search under 'Adults' social care publications' for copies of our leaflets 'Appeals relating to adult social care' and 'Comments, compliments and complaints: Adults' social care'. Or you can contact our Adults' CarePoint to ask for a copy. Please see our contact details at the end of this document.

Free advice on your money

We fund Age UK West Sussex, Brighton and Hove to provide a free money-advice service for people over 50. They offer advice on issues such as budgeting, savings, pensions, benefits, debt and paying for care. Phone 0800 019 1310 or email info@ageukwsbh.org.uk to use the service.

People of all ages can get free money advice from their local branch of Citizens Advice. We fund this service to give advice on a range of issues, such as benefits, National Insurance, budgeting, pensions and debt. Visit [the Citizens Advice website](#) or phone 0808 278 7969 to use the service.

Someone to help you have your say – an advocate

Some people find it very difficult to plan their social care support and do not have someone to represent them or support them to take part in their assessment, or to help plan or review their care. If this applies to you, we must provide you with an independent advocate to speak on your behalf. If you can have this support, it will help you to be fully involved in your social care assessment and in planning and reviewing your care. It will also help you if we are supporting you because you are at risk of abuse or neglect. We provide this service free of charge.

For more information about this support, please ask a social care worker or contact our Adults' CarePoint. Please see our contact details at the end of this booklet.

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 if we are allowed to do so under the Data Protection Act 2018.

We are the data controller for the purposes of the Data Protection Act 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 contact our Adults' CarePoint. See our contact details on the last page of this document.

Checklist

You might find it useful to use this list to help organise the evidence you need to provide.

State Pension	No evidence needed
Personal Independence Payment (PIP), Disability Living Allowance (DLA)	No evidence needed
Attendance Allowance	No evidence needed
Employment and Support Allowance	No evidence needed
Universal Credit	
Occupational pensions, private and personal pensions and annuities	
Bank and building society accounts	
Property you own but do not live in	
Trust funds and trust income	
Stocks and shares	
Council tax	
Rent	
Mortgage	
Ground rent	
Service charges	
Fuel bills	
Water services	
Home insurance	
Any bills, receipts or evidence relating to any disability-related expense, for example, clothes	

Note: if we tell you in the table above that no evidence is needed, we will check with the Department for Work and Pensions.

Useful contacts

Financial Assessment Team

- Phone: 0330 222 5220.
- Call using Relay UK: 18001 0330 222 5220 (from a textphone or the NGT Lite app downloaded onto a computer, tablet or smartphone)
- Email: wba.dutyworker@westsussex.gov.uk
- Post: Financial Assessment Team, West Sussex County Council, County Hall, West Street, Chichester, West Sussex, PO19 1RG.

Carers Support West Sussex

Phone: 0300 028 8888

Email: info@carerssupport.org.uk

Website: [the Carers Support West Sussex website](#).

Adults' CarePoint

- Phone: 01243 642121
- Calls using Relay UK: 18001 01243 642121 (for deaf callers from a textphone or the NGT Lite app downloaded onto a computer, tablet or smartphone)
- Website: [the How to get adult social care support page](#) on the West Sussex County Council website. Fill in the online 'Contact us' form
- Write to: Adults' CarePoint, County Hall, Chichester, West Sussex, PO19 1RG.

Other formats

If you need this information in another format, for example, in large print or Easy Read, on audio CD or in a different language, please contact us. Please see our contact details above.

Current versions of all our public information are available on [the West Sussex County Council website](#) under 'Adults' social care publications'.

We are committed to equality, celebrating diversity and preventing unlawful discrimination. We value the people we support, our staff and partners for who they are, and we actively promote fairness and respect for all. We also expect our staff to be treated politely and with respect by the people we support.