Easy Read

west sussex county council

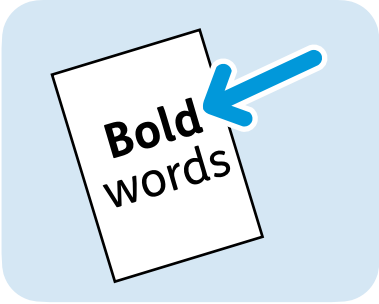
Financial Assessments

For people who get care at home or in the local community

Easy Read

This is an Easy Read version of some hard information. It may not include all of the information but will tell you about the important parts.

This Easy Read information uses easier words and pictures. You may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker.

These are words that some people will find hard. When you see a bold word, we will explain it in the next sentence.

Blue and underlined words show links to websites and email addresses. You can click on these links on a computer.

West Sussex County Council thinks equality and making sure everyone is treated fairly is very important.

We respect the people we support, our staff and the organisations we work with.

We want to work in a way that is fair to everyone.

We also expect the people we support to treat our staff with respect.

What is in this booklet

About this booklet 5

What are financial assessments? 6

What we will ask you about in the assessment 8

What happens next 20

Comments, complaints and appeals 26

Advice about money 28

For more information 30

Helpful contact details 31

About this booklet

This booklet is from West Sussex County Council.

It will explain what **financial assessments** are.

We do **financial assessments** to work out how much money you might need to pay for your care.

This booklet is for people who get care in their own homes or in the local community.

We will tell you about:

- How to get ready for your financial assessment.
- What will happen at the financial assessment.
- The questions we will ask you.

What are financial assessments?

A **financial assessment** is when we find out how much you might need to pay for your care.

This is called your contribution.

How much your contribution is will depend on:

- How much money you have.

- How much money you can pay.

When we do a financial assessment, we ask you for some documents that give us more information.

The assessment will be easier if we have all the documents we need beforehand.

We will keep any information you give us safe and will follow the law about sharing your information.

What we will ask you about in the assessment

We will ask you about the money you have and how much you can pay.

Money you have coming in

Benefits

We will ask you about the money you have coming in, like **benefits**.

Benefits is money paid to some people by the government to help pay for the things they need to live.

Your benefits might include:

- Pensions.

- Employment and Support Allowance (ESA).

- Disability Living Allowance (DLA).

- Personal Independence Payment (PIP).

- Attendance Allowance.

Usually, we can check the details of the benefits you get.

But if you get Universal Credit we will need to see your most recent payment.

We will tell you if we need to see any more information about your benefits.

Occupational Pension

An **occupational pension** is a pot of money that your job pays into while you are working. You can use it to live on after you retire.

Annuity and **trusts**

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

A **trust** is when you get money from a fund that you or someone else has set up.

If you have any of this money coming in you will need to show us how much money you get for these things.

You can send us copies of letters or **bank statements** that show how much you get.

A **bank statement** is a list of the money that goes in and out of your bank account.

You need to show us any other money you have coming in, like from renting out a house you own.

If you get benefits we will try to get all of your benefits information from the government so you might not have to do anything.

But if we do need any more information from you we will tell you.

Money you have saved up

We will ask you about any money you have saved up.

You will need to show us how much you have by giving us copies of things like:

- The last 6 months of bank statements for all of your bank accounts.

- Any savings passbooks that you have - these must show the last 6 months.

- Any certificates of money you have saved in **bonds or stocks and shares**.

  Bonds or stocks and shares are certificates or parts of businesses that you can buy or sell.

Money from property you own

Property includes houses, other buildings and land.

You will need to tell us about any property that you own but do not live in.

Property that you own and live in will not be included in your financial assessment

If you have a house, we will look at the money you are spending on your house in your financial assessment.

If you are still paying for a house, you will need to tell us who you have borrowed money from to pay for it - this is called a mortgage.

Money you spend on living in your house

You will need to tell us about money that you have to spend on your house by law, like:

- Council Tax.
- Any rent or mortgage you pay.
- Water bills.
- Home insurance.

You will need to show us any bills or statements that show how much you pay for these things.

If you get benefits to help you pay for your house, you will need to show us what you get.

Money you need to spend because of your disability

If you are getting care at home, we will look at any extra money you need to spend to help with your disability.

These are called disability-related expenses.

The money does not just need to be spent on what is in your care and support plan.

We will look at any money you spend to help with your disability if:

- It is for an item or service you need because of your disability or illness.

- You cannot get the item or service for a lower cost or for free from another organisation.

- The item or service you need is more expensive because you are disabled or ill.

- It is for an item or service that is not part of your funded care.

- It is for an item or service that is not paid for by the NHS.

Examples of disability-related expenses

Some things you might spend money on for your disability are:

- Special clothing or footwear.

- Extra bedding.

- Having your garden looked after.

- Disability equipment.

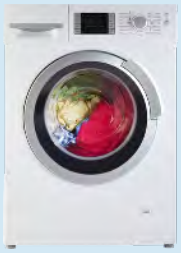
- Cleaning.

- In some cases, money you spend on travelling to places.

- Extra heating.

Some other things you might spend money on for your disability are:

- Special products you have to use to wash your clothes.



- Laundry services.

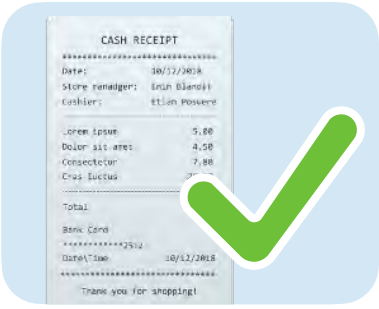
- A personal assistant if this is not included in your funded care.

- House alarms.

- Internet costs, if you are using the internet for a reason that is to do with your disability.

You will need to tell us about each disability-related expense and show us that you spend money on it.

We understand that you may not be able to do this for all of your disability-related expenses.



But please try and keep copies of receipts and other evidence where you can.

Showing us information

If you have an in person financial assessment, you can show the documents to the person carrying out the assessment.

If you are doing an assessment form and sending your documents online, you can email them all to: wba.dutyworker@westsussex.gov.uk

If you have any problems sending us your information by email, please send it by post.

What happens next

After you have had your financial assessment we will work out how much you need to pay for your care.

When we work out how much you need to pay we will think about:

- The money you have coming in.

- The money you have saved up.

- How much your home is worth and the money you spend on it.

- Your disability-related expenses.

We will also think about your personal allowance - this is money that you have left over after you have paid your contribution.

Your personal allowance covers day-to-day costs like food shops and clothing.

How you will be told about what we decide

We will write to you as soon as we have checked your information to tell you how much you need to pay towards your care.

We will also give you a written copy of your financial assessment for you to keep.

Looking at what you pay again

Every year we will check if how much you pay for your care is right.

We will write to you as soon as we have checked your information to let you know if there is a change in what you need to pay.

We will try to get all of the information we need from the government so you might not have to do anything.

But if we do need any more information from you we will contact you by phone or post.

You can also ask us to check how much you are paying for things related to your disability.

If how much money you have changes

Please let us know if how much money you have changes, as this could change how much you pay.

If you have any questions

You can speak to **your social care worker** or your **financial assessment officer** if you have any questions about the financial assessment.

A **social care worker** is someone who helps you with your daily life.

A **financial assessment officer** is someone you speak to about your financial assessment.

If you are a carer and you have a question, you can speak to Carers Support West Sussex by:

- Phone: 0300 028 888
- Email: info@carerssupport.org.uk

If you disagree with what we decide

You might disagree with the amount of:

- Money we are asking you to pay.

- Disability-related expenses we have included in your assessment.

If you do disagree, you can ask for your information to be looked at again.

Please ask your social care worker or financial assessment officer about how to do this.

Comments, complaints and appeals

We know that there may be times when you are not happy with our services.

If you are not happy with our services, please tell the person from the service that you have been contacting.

This is called a complaint.

You can also make an **appeal**.

An **appeal** is when you don't agree with a decision and ask for it to be changed.

If you would like more information about how to make a complaint or an appeal you can:

- Ask your social care worker.

- Read our ‘comments, compliments and complaints about adult’s social care’ leaflet, or our ‘making an appeal’ leaflets.

- Visit our website at westsussex.gov.uk and search for ‘Adults’ social care publications’.

Advice about money

Age UK

Age UK West Sussex, Brighton and Hove give free advice about money for people over 50.

You can contact Age UK by:

- Phone: 0800 019 1310
- Email: info@ageukwsbh.org.uk

Citizens Advice

People of any age can get advice about money from Citizens Advice.

You can contact Citizens Advice by:

- Website: www.citizensadvice.org.uk
- Phone: 0808 278 7969

To find other organisations that can give you advice about money you can look at the West Sussex Connect to Support website:

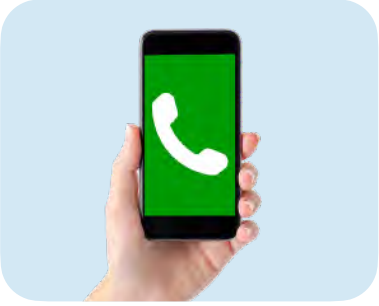
www.westsussexconnecttosupport.org

For more information

You can look at our website here: www.westsussex.gov.uk/social-care-and-health/social-care-support/adults/paying-for-social-care-support/financial-assessment

If you need more information, please contact us by:

- Post:
  Adults' CarePoint
  County Hall
  Chichester
  West Sussex, PO19 1RG



- Phone: 01243 642 121

- Textphone using Relay UK:
  18001 01243 642121

- Filling in the 'Contact Us' form on our website:
  www.westsussex.gov.uk/contact-help

Helpful contact details

Financial Assessment Team

For advice about benefits, you can contact the Financial Assessment Team by:

- Phone: 0330 222 5220
- Textphone using Relay UK: 18001 0330 222 5220

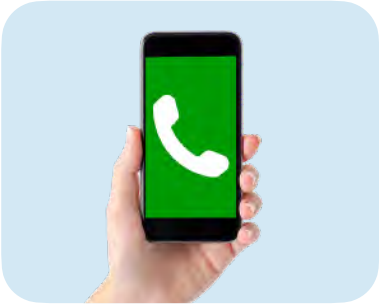
- Email: wba.dutyworker@westsussex.gov.uk

- Post:

  Financial Assessment Team
  West Sussex County Council
  County Hall
  West Street
  Chichester
  PO19 1RG

Carers Support West Sussex

If you are a carer and you need support, you can contact Carers Support West Sussex by:



- Phone: 0300 028 8888

- Email: info@carerssupport.org.uk

- Website: carerssupport.org.uk

This Easy Read booklet was produced by easy-read-online.co.uk
The booklet includes images licensed from Photosymbols & Shutterstock.

WS33395(B) 10.25