westsussex.gov.uk/social-care-and-health

West Sussex County Council

Do I need to pay for social care in my home or local community?

The amounts quoted are valid up to April 2027

Expert advice on paying for care

When you or someone close to you is beginning to need longer term support, besides choosing the right care, you'll also be thinking about how to pay for it.

Care in your own home or in a residential care home is expensive, but with expert advice from independent financial specialists, Carewise can help you to make informed decisions on choosing and paying for the long-term care.

The Carewise care fees specialists are regulated by the Financial Conduct Authority and members of the Society of Later Life Advisers. They are also trained in adult safeguarding and checked through the Disclosure and Barring Service, so you can have peace of mind when contacting Carewise.

Carewise could also help to protect your finances for the future. Before you make any decisions, contact Carewise to find out how you could benefit.

carewiseadvice.com carewise@westsussex.gov.uk 0330 222 7000

carewise
WEST SUSSEX | Care Funding Advice

west sussex county council · SOLLA Society of Later Life Advisers · West Sussex Brighton & Hove age UK · West Sussex Partners in Care

Planning for Your Future

Planning ahead can help you stay independent, understand your care options and prepare for any future costs. Social care is not free, and most people will contribute something towards their support. Thinking ahead now means you can stay in control and avoid decisions being made in a crisis.

Talking early with people you trust — family, friends, your carer or a trusted professional — can help you think about:

- Where you want to live
- How you would like to be supported
- Who should make decisions for you if you cannot

You may also want to set up a Lasting Power of Attorney to ensure your wishes are respected.

A full Planning for Your Future guide is available on the West Sussex County Council website. Visit **westsussex.gov.uk/PFYF**

Getting advice and support

If you need help to live independently or to care for someone you should contact us to discuss your situation. Our Adults' CarePoint contact details are on the back page of this booklet.

When you first contact us, one of our staff will give you free, confidential advice. At this stage we will consider your abilities, health and mobility, and talk to you about what support you need to live as independently as possible and to prevent, reduce or delay the need for social care support.

We use national guidelines to help us decide whether you have care needs which are eligible for council-funded support. Your social care worker will explain the assessment process to you.

You can also find information about assessment in our 'Adult social care: an overview' information booklet. Please visit our website **westsussex.gov.uk** and search under 'Adults' social care publications' or contact our Adults' CarePoint and ask for a copy.

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.

You may have to pay towards the cost of your social care support. This is known as your contribution. If you are assessed as needing reablement, the service is free for as long as the occupational therapist says that you need it for. If you continue to receive care after this, you may have to pay towards the cost.

Reablement is short-term support designed to help you keep or relearn skills following a period of ill health or if you have been finding things more difficult at home. If you need care and support after your period of reablement, the amount you pay will depend on your financial situation. See pages 6 to 8 for information about how we work out how much you may need to pay.

A member of our staff, a family friend, or a support service can help you 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 17 and on the back of this leaflet.

Help with making decisions

We assume anyone aged 16 or over can make their own decisions unless there is evidence they cannot. If you are unable to decide for yourself, we will only act in your best interests.

If a best-interest decision is needed, we will involve anyone who has a valid power of attorney or has been appointed by the Court of Protection, working with them to make sure decisions about your care and support are made in your best interests.

If you are not eligible for funded social care support

If you have been assessed as having eligible social care needs but you have capital assets (including property, but not the value of your main or only home) over the current national limit of £23,250, we can help you arrange and buy services if you would like us to do this for you. We call this a brokerage service. The brokerage service only covers services in the community, which we would have a legal duty to provide in order to meet your eligible social care needs. We will make a charge for this service but it is only to cover our costs of making the arrangements.

We will make an initial charge of £228. If you want us to change your support later on, we will make another charge of £228.

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 £7.30 a 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 and directs people to local community activities and care services. Visit **westsussexconnecttosupport.org**

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

If your social care worker thinks you need support, they will ask a financial assessment officer to assess your finances and work out whether you should pay towards the cost of your care. They will use our charging policy to work this out. This will not delay the start of any support you may receive. You can find our charging policy at **westsussexadults.trixonline.co.uk/resources/local-resources**. Or you can contact our Adults' CarePoint and ask for a copy. Our contact details are on the back page of this booklet.

We will contact you to arrange an assessment and we will tell you what information you will need. The financial assessment officer will tell you about the type of benefits you may be entitled to. We take account of disability-related expenses, household costs and affordability, so that you are not charged more than you can reasonably afford to pay.

You can find more information in our 'Financial assessments: what you need to know. Information for people receiving care and support services in their home or local community' leaflet.

Please visit our website at **westsussex.gov.uk** and search under 'Adults' social care publications'. Or contact our Adults' CarePoint and ask for a copy. See our contact details on the back page of this booklet.

Your contribution

For some 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 capital assets (including property, but not the value of your main or only home), you will have to pay the full cost.

If you have £23,250 or less in capital assets (including property, but not the value of your main or only home), the amount you will pay is based on your weekly income and any capital assets 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 assets, income, property-related household expenses and disability-related expenses in the definitions section on pages 13 to 16.

Carers

If you are a carer with eligible support needs relating to your caring role, and you have £23,250 or less in capital assets (including property, but not the value of your main or only 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 your capital assets, at a rate of £1 a week for every £250 (or part of £250) over £14,250. This does not include the value of your main or only 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 financial assessment officer 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. If you think you can't afford that amount, you should contact us immediately. Please see the section 'What to do if you have more questions or you want us to review your financial assessment' on page 9.

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

You will need to pay your contribution even if you do not use a service for a period of time, for example if you go into hospital. This is because you will still be receiving social care funding during this time. Any overpayment you make will be refunded. If you do not want to give us your financial information, we may 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 capital assets (including property, but not the value of your main or only 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 financial assessment officer will tell you how much this will be. If you do not think you can afford the charge, you can ask us for a financial assessment. 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 towards care in a residential or nursing home' (WS299B) for more information. You can find this at **westsussex.gov.uk** under 'Adults' social care publications', or you can ask us for a copy by contacting our Adults' CarePoint. See our contact details on the back page of this booklet.

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 financial assessment officer. 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. Their contact details are on page 17 of this booklet.

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;
- make an appeal about the amount of disability-related spending we take into account; or
- make a formal complaint.

See pages 12 to 13 for more information.

Someone to help you have your say – an advocate

You may need some help to say what you want. An advocate can help you do this. They can also help protect your rights, represent your interests, find things out for you and help you get the support you need.

There are a number of advocacy services in West Sussex. For more information about this support, please ask a social care worker, visit the West Sussex Connect to Support website at **westsussexconnecttosupport.org** or contact our Adults' CarePoint. See our contact details on the back page of this booklet.

If you do not have an available or appropriate person to represent you or to support your involvement in assessments, support planning or care reviews, 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.

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 cover a range of issues, such as benefits, National Insurance, budgeting, pensions and debt. Visit **citizensadvice.org.uk** or phone **0808 278 7969** to use the service.

You can also visit our West Sussex Connect to Support website for more information, including links to organisations which can provide advice on managing your money.

Visit **westsussexconnecttosupport.org** and search under 'Money Advice'.

Annual review

Each year, we will work out the amount you will have to pay, taking into account any increases in State Pension, benefits and other income you receive and also certain expenses. We call this a reassessment. 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 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. Our contact details are on the back page of this booklet.

If you do not want to discuss your finances with your financial assessment officer, you can fill in the forms yourself. You can also get independent advice on benefits. Please see pages 17 to 18 for more information.

Comments, compliments and complaints

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.

For copies of our leaflets 'Comments, compliments and complaints: Adults' social care' (WS31178A) and 'Appeals relating to adult social care' (WS529), please visit our website at **westsussex.gov.uk** and search under 'Adults' social care publications'. You can also contact our Adults' CarePoint and ask us to send you copies of the leaflets. Our contact details are on the back page of this booklet.

You may want to ask someone else to help you make an appeal or a complaint. This can be a friend, a relative, Citizens Advice, or an advocate (someone acting on your behalf).

If we cannot sort out the problem at the local office, please contact our Complaints Team. The quickest and easiest way to make a complaint or an appeal is to tell our Complaints Team online at **feedback.infreemation.co.uk/westsussex** or go to **westsussex.gov.uk** and search for 'Complaints'. If you can't use the online form, please contact:

- Complaints Team, County Hall, Chichester, PO19 1RQ
- Phone: **01243 777100** (Ask for the Customer Relations Team.)
  Calls using BT Relay UK: **18001 01243 777100**
  (for deaf callers from a textphone or the BT Relay UK app downloaded onto a computer, tablet or smartphone)
- 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 **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.

For single people, the guarantee for 2026 to 2027 is:

- at least £241.45 a week for people of pension age;
- at least £95.40 a week for people of working age who are aged 24 or under; or
- at least £120.40 a week for people of working age who are aged 25 years or over

If you are in a couple, the amount you receive may be less than this.

Capital assets

Capital assets include, but are not limited to, any money you have in:

- bank or building society accounts;
- National Savings bank accounts;
- Post Office accounts;
- ISA accounts;
- cash;
- Premium Bonds or National Savings Certificates;
- stocks, shares and trust funds;
- bonds; and
- property or land (but not including the value of your main or only home).

Income

Income includes:

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

Property-related household expenses

When working out your disposable income, we take account of any property-related household expenses you are responsible for paying. This includes:

- Council Tax, minus Council Tax Reduction;
- rent, minus Housing Benefit or Local Housing Allowance, or the Universal Credit Local Housing Allowance;
- mortgage payments, unless they are paid through the Government's Support for Mortgage Interest (SMI) scheme;
- 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 Universal Credit or Pension Credit; and
- water rates or metered costs of water and waste water.

Disability-related expenses

Disability-related expenses are the extra costs you may have as a result of your disability or medical condition. We may take into account any reasonable costs of extra help or support you need to be able to live independently. We will usually only consider these if there is no alternative that would cost less, and the cost of this support is not already included within your personal budget.

We will only consider these costs if they are higher than those a person without a medical condition would reasonably be expected to pay (or if a person without a medical condition would not have to pay them).

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 financial assessment officer 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 basic 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

If you are not happy about the amount of disability-related spending we take into account when assessing your contribution towards the cost of your care, you can make an appeal. Please see pages 12 to 13 for details of our appeals process.

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.

- Website: **westsussexwellbeing.org.uk**

Independent Lives

- Ground Floor, Southfield House, 11 Liverpool Gardens, Worthing BN11 1RY
- Phone: **01903 219482**
- Email: **info@independentlives.org**
- Website: **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 and free money advice.

- Website: **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

- Phone: **0300 028 8888**
- Email: **info@carerssupport.org.uk**
- Website: **carerssupport.org.uk**

Carewise West Sussex care funding advice

Independent specialist financial advice on paying for long-term care.

- Phone: **0330 222 7000**
  BT Relay UK: **18001 0330 222 7000**
  (for deaf callers from a textphone or the BT Relay UK app downloaded onto a computer, tablet or smartphone)
- Email: **carewise@westsussex.gov.uk**
- Website: **carewiseadvice.com**

Benefit information

For information on benefits, please contact the Department for Work and Pensions. There is a confidential Freephone number on **0800 731 0469** or you can visit their website at **gov.uk**

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

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

Mental-health social work service

For a referral to the appropriate mental-health team, please contact our Adults' CarePoint. See the back page for details.

The information in this booklet is only a guide.
It does not replace the law. To find out more you can read our charging for care and support policy.

Please visit **westsussexadults.trixonline.co.uk/resources/local-resources**

Or contact our Adults' CarePoint for a copy.
See the back page of this booklet for details.

Adults' Services is committed to providing a fair, inclusive and respectful environment. Everyone who uses or works in our services should be treated with dignity and feel safe.

We understand that people may contact us during stressful times, and that some disabilities or conditions can affect how people communicate. However abusive, threatening or discriminatory behaviour towards staff is never acceptable. This includes discrimination, harassment, violence or prejudice of any kind. It applies to all contact with us.

We ask that you treat our staff with courtesy and respect, communicate appropriately, and allow them to carry out their work safely.

If behaviour is unacceptable, we may need to end the conversation or take steps to protect staff. Serious incidents will be reported to the police.

This approach does not affect your right to access services, raise concerns or challenge decisions. By working together, we can maintain a safe and respectful environment for all.

Adults' CarePoint

Phone: **01243 642121**

Calls using BT Relay UK: **18001 01243 642121**
(for deaf callers from a textphone or the BT Relay UK app downloaded onto a computer, tablet or smartphone)

Website: **westsussex.gov.uk/contact-help**
(fill in the online 'Contact us' form)

Write to: **County Hall**
Chichester
West Sussex
PO19 1RG

Other formats
If you would like more copies of this booklet or 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 our website westsussex.gov.uk under 'Adults' social care publications'.

westsussex.gov.uk

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