



Social Services & Housing

Your guide to

Fairer Charging

**For adult services
2006-07**

Fairer Charging Policy for non-residential social services

Bracknell Forest Borough Council provides and arranges a wide range of social services for members of the community who require assistance and support. The Government expects Councils to collect money to help pay for services and make them sustainable into the future.

Some of the Council's services are free, and some have charges. Some services have a fixed rate charge, and others have an assessed charge, which will be calculated on an individual basis.

The Council reviewed its *Fairer Charging Policy* for non-residential social services in 2005-06, which looked at how charges to service users are calculated in a fair and reasonable way.

The Council undertook a consultation to hear the views of people who use our services, their families and community groups. The Council considered people's views and comments about its proposed *Fairer Charging Policy* before changes were approved by the Council in May 2006. Each change to the Council's *Fairer Charging Policy* is in accordance with the Government's guidance on charging for these services.

This booklet explains the Council's revised *Fairer Charging Policy*, the changes that have recently been made, and what this will mean for adults who use non-residential social services. It explains how the Council will work out charges for people using services, how people can pay their charge and how people can ask for their charge to be reviewed.

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Services and charges

What services do I have to pay for?

A fixed rate will be charged for community meals & meals provided at day care services. An assessed charge will be made for:

- Home care
- Direct payments
- Supported living¹

The Council will carry out a financial assessment to work out a charge that is fair and reasonable for you.

What services have no charge?

The Council will make no charge to service users for:

- Community equipment;
- Day care services; and
- Services for children except where:
 - a. The service is provided under Section 2 of the Chronically Sick and Disabled Persons Act 1970; **and**
 - b. The child has, in his or her own right, substantial income or substantial capital which generates income **or** has received a substantial award which is generating income to which the child is absolutely entitled.

¹ A model of accommodation and support to enable people to live independently.

Your charge explained

The Council works out your charge for services depending on your income and savings.

1. If you have more than £21,000* savings or capital (excluding the value of your main home) the Council will work out a charge for your service based on the number of hours of service you receive multiplied by the hourly rate for the service, up to the current maximum charge of £314.25* per week.
2. If you have less than £21,000* savings or capital the Council will need to financially assess you to work out how much, if anything, you should pay towards your care. You will pay up to the amount of your 'assessed charge'. If you don't want to tell the Council about your finances, you can opt to pay the full hourly cost of your care up to the current maximum charge of £314.25* per week instead.
3. If you have a low income, you may qualify for a free service.

* Current figures for 2006-07.

Changes to your services or charges

What happens to my charge if my service increases or decreases?

If you have £21,000 or more in savings or capital, you will pay the hourly cost of your services, up to the current maximum of £314.25 per week. The Financial Assessment team will tell you how much your hourly cost is. If your services change, you will only be expected to pay for the services you receive.

If you pay an 'assessed charge' because you have less than £21,000 in savings or capital, you will not be expected to pay more than your assessed maximum charge, even if your service increases.

How will the Council work out if my charge should change?

The changes to the *Fairer Charging Policy* will mean that the Council may work out some people's charges differently. The Council has provided each person with an automatic financial reassessment. It has used information that you have previously provided about your financial circumstances, to work out your charge under the revised *Fairer Charging Policy*. If your financial circumstances have changed, or the information the Council has is incorrect, you can contact the Council and give updated information for us to consider when we work out your charge.

The Council will offer a financial assessment visit to each person who uses non-residential social services. This will make sure that the Council's information is up-to-date and make sure that you are receiving all of the benefits you are entitled to.

Financial assessments

What is a financial Assessment?

If you have less than £21,000 in savings or capital, the Council needs information on your finances and expenses to work out a fair and reasonable charge for you.

The Council looks at the amount of money you receive each week and then compares this with the amount you have to spend. The Council takes into account welfare benefits such as Attendance Allowance or Disability Living Allowance (care component), and then considers any other money you may have to spend because of your disability or condition. The Council also considers your housing costs and Council Tax payments minus your Housing Benefit or Council Tax Benefit. This gives the Council a figure called '*net assessable income*', which it uses to work out your charge.

Why is a Financial Assessment needed?

The financial assessment is a means test, which gives the Council a fair way to work out charges based on a person's ability to pay. The Government says that this is a fairer way to work out charges rather than make the same charge for everyone, without thinking about if a person can afford to pay or not.

Recent changes to the Council's Fairer Charging Policy

Why has the Council made changes?

The Council has made changes to its *Fairer Charging Policy*, to make sure there is enough money to keep on providing high quality services to people who need them, and to develop services to meet individual needs.

The changes to the *Fairer Charging Policy* will make sure that the financial assessment treats people in a fair and consistent way, and that people are only charged what they can reasonably afford to contribute towards the cost of their care.

What are the recent changes to the Council's Charging Policy?

Recent changes made to the *Fairer Charging Policy* will affect the way the Council:

- Assesses people's income;
- Sets charges;
- Makes allowances for people with disabilities or conditions; and
- Reviews people's situation.

Assessing People's Income

The Council has made the following changes to the way it assesses people's income in a financial assessment.

- 1. The level of protected income (not considered in the financial assessment) is equal to the level of basic income support or pension credit guarantee plus a 25% buffer.**

This means that everyone will be treated consistently in the financial assessment, and have an amount of money that they will be guaranteed to keep before the Council considers making charges for services.

- 2. The Severe Disability Premiums (SDP) are considered assessable income.**

For some people who receive SDP because of their disability or condition, this may mean that more of their income will be considered in the financial assessment. This may mean that their charge for services will change.

3. There are more types of benefits that will be disregarded in the financial assessment.

People who receive certain types of benefits from the Government can now keep the entire amount of benefit, without it being taken into account in the financial assessment. For some people, this change may mean that their charge for services will change.

Charges

4. The level that charges start from has been increased from £1.25 to £2.50.

This means that if someone has an assessed contribution of less than £2.50 per week, they won't have to pay towards the cost of their care. This may mean that more people with a low assessed contribution will now receive a free service.

5. The hourly rate of services has increased from £9.73 to £13.34 per hour.

This increase will make sure there is enough money to keep providing high quality services to people who need them.

This will only affect people who are assessed as being able to afford to pay this amount for services. People will only pay for the amount of care that they receive. The new hourly rate is still less than the amount that it costs the Council to provide or arrange non-residential social care, which means that the Council will continue to subsidise the cost of care, even for people paying £13.34 per hour.

6. The Council's current method of calculating the maximum charge for social services has been maintained.

The Council will continue to calculate the maximum charge for service as 75%, or three quarters of the cost of usual residential care. This will make sure that the cost of care, which people may need to stay at home, will always be less than the cost of residential care. This supports people to remain living in their own homes and maintain their independence.

Allowances for people with disabilities or conditions

The Council acknowledges that some people may have extra costs because of a disability or condition. Therefore it makes allowances in the financial assessment to make sure that people keep an amount of money to pay for these extra costs. The Council calls this 'disability related expenditure and this is explained in more detail in the next section: '*Extra costs because of a disability or condition*'. The Council has developed a new list of items and services which people might pay for because they have a disability or condition, and the Council will make an allowance for these. These changes are explained below.

7. More items and services are allowed for due to a service user's disability or condition.

For people who receive a disability benefit from the Government, this means that the Council will make sure that they keep enough money to pay for extra costs that they may have because of their disability or condition. The Council will now take into account more types of costs that people may have because of their disability or condition.

The Council considers an allowance for extra costs people might have for items or services, including the following examples²:

- Extra heating
- Extra water charges
- Community alarm
- Privately arranged care
- Privately arranged domestic assistance
- Special dietary needs
- Extra laundry
- Extra bedding
- Special clothing or footwear or wear and tear of these
- Special equipment related to a disability or condition (e.g. wheelchair, hoist)
- Services you may need to purchase (i.e. chiropodist)
- Basic help in the garden
- Medical and chemist items
- Some transport costs.

² This is not an exhaustive list, and other items and services may be considered.

8. The Council has increased the allowances it makes for the cost of items or services related to a person's disability or condition.

For each service or item that an individual pays for because of their disability or condition, (such as those listed on page 8), the Council makes a different allowance. The Council has increased the amounts it allows for each of these items or services.

9. A minimum allowance of £20.83 has been introduced for people claiming the 'disability related expenditure' allowance.

In the financial assessment, an automatic minimum allowance of £20.83 per week will be made for people who receive disability related benefits from the Government. This means that anyone who receives a disability related benefit will automatically have at least £20.83 per week of their income that will not be considered 'assessable income' in the financial assessment. If people have extra costs because of their disability or condition that are more than £20.83 per week, the Council will make an allowance of the actual amount they spend.

Reviewing People's situations

10. The council has introduced an automatic Annual Review of service users' finances to make sure it considers any changes in peoples' situation, or changes in the Governments' benefits or allowances which affect people's charges.

This means that each year, you will be sent a letter with the outcome of your automatic review. You can then tell the Council if there are any changes to your financial circumstance, which the Council should consider when we work out your contribute towards the cost of your care.

11. We have introduced a strong review, appeals and complaints procedure to ensure that people who reasonably can't afford to pay their charge are protected.

This process will make sure that people can tell the Council if they are unhappy about their charge or the way they've been dealt with, and resolve issues quickly. This is explained further in the *Waivers and Reviews, Appeals and Complaints* section on page 11.

Extra costs because of a disability or condition

I have additional costs because of my disability. Has this been taken into account?

The Council considers additional cost of items or services, over and above normal household bills and expenses that you may have because of your disability or condition. In the financial assessment, the Council makes allowances for reasonable expenses, to make sure people have enough money to pay for extra costs that people might have because of a disability or condition. If you have additional costs, such as those in the list on page 8, which have not been considered in the automatic financial assessment, please advise the Financial Assessment Team. You can contact them through the Council's Customer Service Centre, whose details are in the back of this booklet.

The Financial Assessment team may ask you to produce evidence of the actual costs.

Payment methods

How should I pay my charge?

The Council will send you a bill every four weeks. You can pay the bill:

- by direct debit
- by cheque
- at a bank/building society
- at any post office
- by debit/credit card

The Council's preferred method of payment is by direct debit. If you do this, payments are collected automatically from your bank account, so you don't need to worry about paying on time, writing cheques or making special trips to the post office. If your service stops for a while and you overpay, we will refund you once a year without you having to do anything.

If you get Direct Payments to arrange your own care, you will need to pay your assessed contribution into your Direct Payments bank account.

Waivers and Reviews, Appeals and Complaints

What if I think I am being charged too much?

The Council aims to complete financial assessments quickly and correctly to provide you with an assessed charge which will be fair and reasonable. If you think the assessed charge is too much, the Financial Assessment Team will check the details you have given, and confirm your charge. You can request a review of your assessed charge at any stage and a Financial Assessment Officer can tell you exactly how your charge has been worked out.

If you are not satisfied with the outcome of this informal process, you can request that the Council undertake a formal review of your case, which will be managed by two Senior Reviewing Officers; The Principal Accountant (Social Services) and a Service Manager. The Reviewing Officers will advise you of the outcome of your review in writing.

What if I am having difficulty paying my charge?

The Council accepts that some service users may face difficulties or special situations which should be considered on an individual basis. To make sure these people have their situation considered, the Council offers two ways they can formally request that their assessed charge is reconsidered, through:

- Waivers; or
- Reviews, Appeals & Complaints processes.

For more information you can contact the Council's Customer Service Centre, whose contact details are at the back of this booklet.

What if I am still not happy about my charge?

If you disagree with the outcome of a review, you have the right to appeal against the decision. This means that a panel of independent people (who don't work for the Council) will consider your situation and look at your assessed charge, checking that it has been worked out correctly. They will then send you a letter to tell you about the outcome of your appeal.

If you are unhappy with the way you have been dealt with, you can be assisted to access the Council's formal complaints process.

Who can I contact for more information?

If you would like more information, please contact our Customer Service Centre on 01344 35 2000, or you can email us at fairer.charging@bracknell-forest.gov.uk.

Summaries or extracts of this document can be made available in large print, in Braille or on audio cassette.

Copies in other languages may also be obtained. Please contact Customer Services Centre on 01344 352000.