



# Paying for Care Services in Bracknell Forest



# Disclaimer

This document has been produced by Bracknell Forest Council for general information and guidance purposes only. It is not a definitive statement of the law, but takes into account relevant legislation, statutory guidance, recommended practice and policies. Whilst Bracknell Forest Council endeavours to keep the information accurate at the time of publication of this document, the contents may be subject to change following amendments to the law, practice or policy.

## Note

It is recommended that, where appropriate, this booklet is read in conjunction with the following booklets, also produced by the Council:

- Residential Care: Deferred Payments
- Residential Care: Top Up's

Information is also available on the council's website:

<https://www.bracknell-forest.gov.uk/health-and-social-care/care-and-support/paying-care>

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# Non-Residential Care Services

## **What is a Financial Assessment?**

A financial assessment is an assessment of your ability to contribute towards the cost of any chargeable services you may receive.

We look at your income, savings, other capital assets and certain expenses to work out whether you are able to make a contribution towards the cost of care and if so, how much can be afforded.

We also carry out a benefits check for you. We may be able to identify, and assist you with your claim, and any benefits you may be entitled to but do not currently receive.

## **Why is a Financial Assessment being carried out?**

If you are eligible for non-residential services, you will be required to complete a financial assessment as most non-residential services are chargeable.

The assessment will be completed in order to ascertain your ability to contribute towards the cost of these services.

There are some exceptions such as community equipment and intermediate care services.

## **What are classed as non-residential services?**

Non-residential services include (but are not restricted to):

- Home Care.
- Supported Living.
- Day Care and Transport.
- Direct Payments.

The services can be arranged directly by the Council or as part of a Personal Budget. Contributions will apply in either circumstance.

## **What happens if I do not want a Financial Assessment?**

If you do not wish to disclose your financial circumstances, you will be charged the full cost of the services you receive.

## Exemptions

Some people are not required to contribute towards the cost of their care. For example:

- If you have Creutzfeldt Jacob Disease (CJDF).
- If you receive after-care service under Section 117 of the 1983 Mental Health Act.
- Those services that are fully funded by Community Health Care Services.

## Is there a limit to the capital I can hold?

Yes, the current capital limit, according to government guidelines, is £23,250\*. Please remember that this relates to any savings or investments held in your name only, plus your share of any jointly held capital. We will not account for the value of your own home in the assessment. However, other property you own or have a beneficial interest in may be included as capital.

If your capital exceeds the maximum level, you will be deemed a “self-funder” and would normally be expected to make your own care arrangements. The Council can make arrangements for you, but fees for this service may apply. Please see fees & charges, on the Bracknell Forest Council website:

<https://www.bracknell-forest.gov.uk/health-and-social-care/care-and-support/paying-care>

## Is all capital taken into account?

No. The first £14,250\* of your assessable capital is disregarded. If your capital is below £23,250\*, but exceeds £14,250\*, a “tariff income” will be applied in the assessment.

\*As of April 2024

## How will you know I require a Financial Assessment?

We have a system in place that enables the Financial Assessments and Benefits Team to be informed when an assessment is required.

A Financial Assessments and Benefits Officer may contact you or your representative to discuss your finances.

The assessment can be completed online, over the phone, or in person

if required. You may have someone with you to support you with this process. They will require appropriate authority or consent.

### **What will happen at the visit?**

A Financial Assessments and Benefits Officer will always show you their identification if they call to see you in person.

They will look at your:

- Income.
- Capital.
- Essential expenditure.

Other than for any jointly held capital, income (including benefits) and expenses, there is no requirement for a partner to disclose any financial information about themselves. Full disclosure enables us to fully calculate any additional benefit entitlement you may be eligible for as a couple. Without this information, the advice we can give would be limited to non-means tested benefits only.

### **How is the contribution calculated?**

The contribution is calculated as follows:

- Your total income (including any tariff income), minus the minimum income guarantee, less any allowable disability related expenditure  
= your maximum assessed contribution.

The amount you will need to contribute will be the total cost of care services received, up to your maximum assessed contribution.

Disability related expenditure is only taken into consideration if you receive a disability related benefit such as: Attendance Allowance, the care component of the Disability Living Allowance (DLA) or the Daily Living Component of any Personal Independence Payment (PIP).

### **What is regarded as income?**

We will include most state benefits, pensions, disability benefits and income from other sources. We will disregard some types of income, for example:

- The mobility component of DLA or PIP.
- Earnings.
- £10 of any War Widows or War Disablement Pension.

- War Widows Special Payment.
- War Pensions from The Veterans Agency.

### **What is the minimum income guarantee (MIG)?**

The MIG is set by the government. The MIG is the minimum amount of income a person must be left with after being charged by the local authority for support they receive. This allowance is made to cover the costs of everyday living and is updated annually by the government.

### **What is regarded as Disability Related Expenditure?**

Many people incur additional costs due to their condition or disability. Some people find it difficult to identify these because they have been paying the extra money for a long period of time.

The Assessments and Benefits officer can help you identify any reasonable costs you have.

#### **Here are a few examples of some additional costs you may have:**

- Extra heating costs.
- Community alarm system (where this is not covered by Housing Benefit).
- Special clothing or footwear.
- Special dietary needs.
- Private payments for domestic help and garden maintenance.
- Special equipment or incontinence costs.

We may ask you to provide proof of any additional costs you tell us about.

For more information on Bracknell's charging and disability related benefits, please go to:

<https://www.bracknell-forest.gov.uk/health-and-social-care/care-and-support/paying-care>

### **What information will I need to show the officer?**

The following information may be helpful for the assessment:

- National Insurance Number.
- State Retirement Pension.
- Any other state benefits such as Pension Credit, Income Support, Employment Support Allowance (ESA) and Universal Credit.

- Attendance Allowance, Disability Living Allowance (DLA) or Personal Independent Payment (PIP).
- Private or Occupational Pensions.
- Annuities or Trust Funds.
- Any other regular income or benefits.

**Details of Bank Accounts, investments and capital, for example:**

- Bank, Building Society and Post Office Accounts.
- Bonds, shares and other investments.
- Details of any land or property (including any land or property owned abroad).
- Any other capital, investment or savings.

**Details of expenditure, for example:**

- Mortgage or rent payments.
- Council tax payments.
- Water rates.
- Utility bills.
- Home insurance.

**When will I know the outcome of the Financial Assessment?**

In most cases, the officer will be able to give you a provisional outcome of what your contribution will be at the time of the visit/assessment.

This will be confirmed in writing.

You should have written notification of your assessed contribution within ten days of the visit/assessment taking place. The notification will give a breakdown of how the contribution has been worked out. In most cases, the contribution will be effective from the start date of any service received.

The invoice for any contribution will follow in due course, along with details of how to pay. There will be an invoice for an initial period, thereafter they will be sent every four weeks.

## **Delays in completing the Financial Assessment.**

If an individual unreasonably delays the completion of a financial assessment, the cost for the services provided will be payable in full until such time as the financial assessment is completed.

## **What if I cannot afford the contribution?**

If you feel the contribution is more than you can reasonably afford, you can ask us to review it. You may feel that we have not allowed for all the expenditure you told us about, or you may have thought of something you did not tell us about previously.

Another Financial Assessments and Benefits Officer will look at the assessment again. This is called a review.

We will tell you the outcome of the review and the reason for the decision in writing.

## **What if I am not happy with the outcome of the review?**

If you still feel the contribution is more than you can reasonably afford, you have the right to appeal.

A panel will look at the assessment again and make a final decision.

We will give you more information about appeals when we confirm the outcome of the review.

## **What if I am not happy with the outcome of the appeal?**

The decision made by the appeals panel is final. They will review the assessment, consider the information you have provided, and decide if the calculated contribution is fair.

If you are not happy with the outcome of the appeal or if you feel you have been treated unfairly, you may follow our formal complaints procedure.

We will send details of the complaints procedure to you with the outcome of the appeal.

## **What if I need help making an appeal?**

There are local voluntary organisations that can offer free and independent advice. These include agencies such as:



- Citizens Advice Bureau (CAB).
- Age UK.
- Action for Carers.
- Mencap.

You can find the contact information for these and other organisations in the local telephone directory or online.

## Legislation

The Care Act 2014 provides a single legal framework for charging for care and support under sections 14 and 17. It enables a local authority to decide whether or not to charge a person when it is arranging to meet a person's care and support needs.

Bracknell Forest Council's Contribution Policy will ensure that:

- Social Services maintain a reasonable level of income to fund services.
- People in receipt of non-residential care services fairly contribute to the cost of their services subject to a financial assessment.
- People receive a benefits check as part of their financial assessment to ensure that they have access to their full benefits and entitlements.

Bracknell Forest Council is committed to ensuring it uses a consistent and fair approach to charging people. This approach will promote high quality, sustainable services for community members that require Social Services.

Bracknell Forest Council's Charging Policy can be found on its website: [www.bracknell-forest.gov.uk](http://www.bracknell-forest.gov.uk)

## Privacy

Information will be collected to enable the calculation of charges relating to services provided and assessment of welfare benefit entitlement. In accordance with the Data Protection Act 1998 and the General Data Protection Regulation, this information will only be shared with other relevant people and agencies in accordance with the data protection principles or with the written consent of the service user or their legally appointed representative.

An individual has the right to request to view their personal information held by the Council at any stage.

# Residential Care Services

## What is a Financial Assessment?

A financial assessment is an assessment of your ability to contribute towards the cost of any residential services you may receive.

A financial assessment is being carried out to work out how much you will need to contribute towards the cost of your residential accommodation.

## What happens if I do not want a financial assessment?

If you do not wish to disclose your financial circumstances, the full cost of services will apply, and you will be asked to make your own arrangements with the care to fund your care. For more information, please see the leaflet “Funding your own support”.

## Exemptions

Some people are not required to contribute towards the cost of their care. For example:

- If you have Creutzfeldt Jacob Disease (CJDF).
- If you receive after-care service under Section 117 of the 1983 Mental Health Act.
- Services that are fully funded by Community Health Care Services.

## Is there a limit to the capital I can hold?

Yes, the current capital limit, according to government guidelines, is £23,250\*. This relates to all savings and investments held in your name only, plus your share of any jointly held capital.

If your capital exceeds the maximum level, you will be considered to be a self-funder and will be asked to make your own arrangements with the care home to fund your care. For more information, please see the leaflet “funding your own support”

## Is all capital taken into account?

No. The first £14,250\* of your assessable capital is disregarded completely. If your capital is below the maximum level (£23,250), but exceeds the disregard level (£14,250), a “tariff income” will be applied in the assessment. \*As of April 2024

## **How will you know I require a Financial Assessment?**

We have a system in place that enables the Financial Assessments and Benefits Team to be informed when an assessment is required.

A Financial Assessments and Benefits Officer may contact you or your representative to discuss your finances.

The assessment can be completed online, over the phone, or in person if required. You may have someone with you to support you with this process. They will require appropriate authority or consent.

## **What happens during a visit?**

A Financial Assessments and Benefits Officer will always show you their identification if they call to see you in person.

They will look at your:

- Income
- Capital
- Essential expenditure

## **How is the contribution calculated?**

The contribution is calculated as follows:

The total of your income (including any tariff income) minus your Personal Expenses Allowance (PEA) minus any other allowable expenses = your assessed contribution.

## **What is regarded as income?**

We will include most state benefits, disability benefits, pensions, and income from other sources. We will disregard some income, for example:

- The mobility component of Disability Living Allowance or Personal Independent Payment.
- £10 of any War Widows or War Disablement Pension.
- War Widows Special Payment.
- War Pensions from The Veterans Agency.

## What is regarded as the Personal Expenses Allowance?

This is a set allowance determined by the Government.

The current rate is £30.15\*

\*As of April 2024

## What about my home?

There are strict guidelines over whether a property owned in full, or part, by you can be taken into account as part of the assessment.

After a disregarded period of 12 weeks, the property may be taken into account. The officer will discuss this with you and, where applicable, leave you information about the deferred payment scheme.

This may assist you if your capital is tied up in your home. It would be helpful if an approximate value of your home could be established prior to the visit.

Temporary placements (including respite care) in residential accommodation.

For temporary placements, as well as the Personal Expenses Allowance, household expenses may also be considered as additional allowances. Examples may include:

- Utility bills.
- Home contents insurance.
- Rent and council tax payments.

We will not take your home into account; however other property may be included. Where applicable this will also be discussed as part of the assessment process.

## What information will I need to show the officer?

It would be helpful if you could have the following information ready for the visiting officer:

### **Details of income, for example:**

- State Retirement Pension.
- Any other state benefits such as Pension Credit, Income Support, and Employment Support Allowance (ESA).
- Attendance Allowance, Disability Living Allowance (DLA) or Personal Independent Payment (PIP).
- Private or Occupational Pensions.

- Annuities or Trust Funds.
- Any other regular income or benefits.

#### **Details of Bank Accounts, investments and capital, for example:**

- Bank, Building Society and Post Office Accounts.
- Bonds, shares and other investments.
- Details of any land or property (including any land or property owned abroad).
- Any other capital, investment or savings.

#### **Details of Expenditure, for example:**

- Mortgage or rent payments.
- Council tax payments.
- Water rates.
- Utility bills.
- Home insurance.

#### **When will I know the outcome of the Financial Assessment?**

In most cases, the officer will be able to give you a provisional outcome of what your contribution will be at the time of the visit. This will be confirmed in writing.

You should have written notification of your assessed contribution within ten working days of the visit taking place. The notification will give a breakdown of how the contribution has been worked out. In most cases, the contribution will be effective from the start date of service received.

The invoice for any contribution will follow in due course, along with details of how to pay. There will be an invoice for an initial period, thereafter they will be sent every four weeks.

#### **Delays in completing the Financial Assessment**

If an individual unreasonably delays the completion of a financial assessment, the cost for the services provided will be payable in full until such time as the financial assessment is completed.

#### **Top ups and third-party top ups**

If the fees for your chosen care home are more than the authority would usually pay, someone else (a 'third party') may need to agree to pay the difference.

You are not usually allowed to pay the difference yourself. However, there are some exceptions to this. Please refer to the information booklet: Residential Care - Top Up's

## **Disability related benefits**

Please note that Attendance Allowance, the care component of Disability Living Allowance, and the daily living component of Personal Independent Payments are only payable for four weeks following admission to residential care.

Any periods of hospitalisation may also affect your entitlement to these benefits. It is your (or your representative's) responsibility to contact the Department of Works and Pensions to advise them of your change of circumstances.

Should you become self-funding after the 12-week disregard period, your disability related benefit may be re-instated for the period that you continue to meet the full cost of your care.

## **Legislation**

The Care Act 2014 provides a single legal framework for charging for care and support under sections 14 and 17. It enables a local authority to decide whether or not to charge a person when it is arranging to meet a person's care and support needs.

Bracknell Forest Council's Contribution Policy will ensure that:

- People receive a benefits check as part of their financial assessment to ensure that they have access to their full benefits and entitlements.
- Social Services maintain a reasonable level of income to fund ongoing services.

Bracknell Forest Council is committed to ensuring it uses a consistent and fair approach to charging people. This approach will promote high quality, sustainable services for community members that require Social Services.

## **Privacy**

Information will be collected to enable the calculation of charges relating to services provided and assessment of welfare benefit entitlement. In accordance with the Data Protection Act 1998 and the General Data Protection Regulation, this information will only be shared with other

relevant people and agencies in accordance with the data protection principles or with the written consent of the service user or their legally appointed representative.

An individual has the right to request to view their personal information held by the Council at any stage.

## Who can I contact?

If you wish to discuss your care services, please contact your care manager or alternatively you may contact:

### **Bracknell Forest Council - Adult Social Care**

People Directorate

Time Square

Market Street

Bracknell

Berkshire RG12 1JD

- our [online portal](#)
- email: [adult.socialcare@bracknell-forest.gov.uk](mailto:adult.socialcare@bracknell-forest.gov.uk)
- phone: 01344 351500

If you wish to discuss your contribution to services, please use the contact details below:

### **Financial Assessments and Benefits Team**

Address - as above

email: [financial.assessments@bracknell-forest.gov.uk](mailto:financial.assessments@bracknell-forest.gov.uk)

phone: 01344 355644

If you wish to discuss any invoice you have received, please use the contact details below:

Accounts Receivable Team

Bracknell Forest Council

Easthampstead House

Town Square

Bracknell

Berkshire RG12 1AQ

- email: [agresso.accounts-receivable@bracknell-forest.gov.uk](mailto:agresso.accounts-receivable@bracknell-forest.gov.uk)
- phone: 01344 352178

updated 01/2025

[www.bracknell-forest.gov.uk](http://www.bracknell-forest.gov.uk)