



Charges for community care



If you need help from adult social care, you may need to pay for part or all of your care.



How much you might pay depends on how much money you have. We follow the law and our policy to make sure decisions on this are fair.



This booklet explains how we calculate how much you might pay and how the process works.



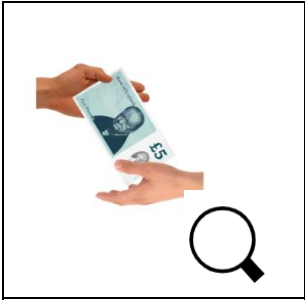
We will carry out a 'financial assessment' with you to calculate what you might pay.



We will ask to see information about your finances during the assessment, such as bank statements. We will not share the information with anyone.



There are 4 steps to calculating how much you might pay that are explained on the next 2 pages.



Step 1

We look at the money you have coming in (also called your income).



If you get benefits, some of these may be included in what you pay towards care.

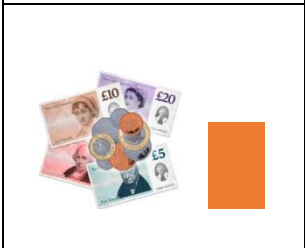


Step 2

We look at the savings you have and the value of what you own (also called your capital and assets)



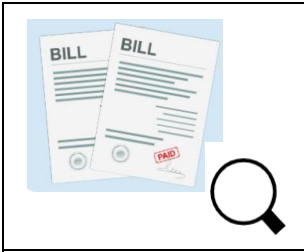
If you have over £23,250.00 then you will need to pay the full cost of care.



If you have savings between £14,250 and £23,250, you will have to pay something towards the cost of care.



If you have less than £14,250.00 then we will ignore this amount when calculating what you pay.



Step 3

We look your rent and bill costs (also called your household costs).



We will make sure you have enough money to pay things like rent and essential bills.



Step 4

We look at the money you need to live.



We will make sure you have enough money to meet essential day to day costs. This is called the 'minimum income guarantee'.



If you have a disability and spend more on things like laundry or heating because of this, we will make sure you have enough money for this. This is called 'disability related expenditure'.



Other important information



You do not have to have a financial assessment. However, if you choose not to, we will ask you to pay the full cost of your care.



If you give away money or other things so that you do not have to pay care costs, we will still include this in your financial assessment.



4 weeks

Invoices from the council are normally sent every 4 weeks and need to be paid within 4 weeks. Contact us if you have any problems with this.



You can pay by phone, online or at a bank: More information will be on the invoice.



The amount you pay is checked every April, or sooner if you have a change that might effect what you pay.



If there have been any changes, the amount may go up or down. We will explain this to you.



Please contact us at any time if things change in your life in a way that might change how much you pay.



If you think your financial assessment is incorrect, please contact the financial assessment team on 020 8227 2390.



1 month

They will look again at the calculation and let you know within 1 month.



Independent advice

Getting advice or help to manage your finances

It can be helpful to get independent financial advice. Useful contact details are on our website at

www.lbbd.gov.uk

www.societyoflaterlifeadvisers.co.uk

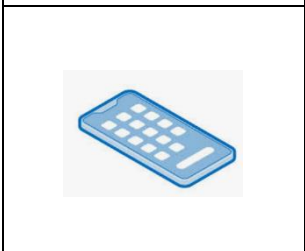


Contact us

Please contact us if you have any questions or need more information.



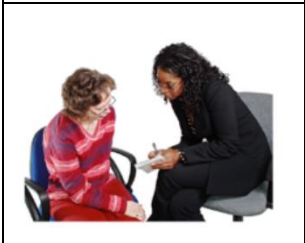
The financial assessment team can help with questions about payments and calculations.



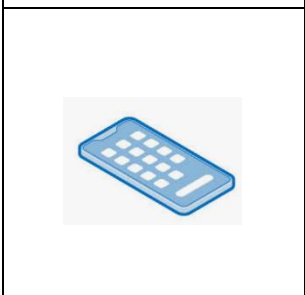
The financial assessment team phone number is 020 8227 2390



The financial assessment team email address is financial.assessments@lbbd.gov.uk



The adult intake team can help with questions about your care.



The adult intake team phone number is 020 8227 2915



The adult intake team email address is intaketeam@lbbd.gov.uk