



## Information about Bristol City Council Care and Support charges - April 2023 to March 2024

### Charging and Contribution Leaflet

Adult Social Care is not free - the law states that when you are helped by us with care and support to meet eligible needs you can be charged based on your assessed contribution. This is different to the medical services you receive from the NHS which are free.

**The contribution that you pay goes directly to help us with funding Adult Social Care support and services.**

**Referral** – you can refer yourself to Adult Social Care for an assessment of your care needs, or to be referred by another person such as your family.



**Needs Assessment and Care Planning** – we will assess what you need and where possible support you and your family and carers to help you. In some circumstances we may arrange services for you.



**Financial Assessment** - if you have assets of a value above a threshold that is set by the Government, we won't be able to financially help with the costs. If your assets are below the threshold, we will contact you to calculate, based on a means test, the contribution that you need to pay.



**Payment** – if we send you an invoice the easiest way to pay your contribution is by Direct Debit.

# Contents

- About our charging policy
- Introduction
- The online financial assessment tool (OFA)
- How we will calculate your weekly contribution
- Care and Support in a **care home** – how the charge is worked out
- Care and Support in your **own home** – how the charge is worked out
- Self-funders who ask us to arrange their care
- General Conditions
- How can I pay my charge?
- How can I appeal if I disagree with the contribution calculation?
- Recovery of debts
- More information and who to contact
- Standard prices, fees, and costs

**Glossary** – some of the terms we have used are technical terms. A glossary has been attached at the end of this document to help you. Please note that the use of the word ‘you’ in this document means the person who is receiving the care and support.

## Adult Social Care Charging Policy

Bristol City Council's Adult Social Care Charging Policy ensures that everyone pays the right amount, based on their ability to pay for the services that they receive and based on their assessed needs.

**There is no charge for the information, advice and assistance provided to you by a social worker.**

We adopted our Charging Policy following a public consultation with the citizens of Bristol, which ran from 27 November 2015 to 18 February 2016. The Charging Policy operates under the legal framework established by the Care Act 2014. The Charging Policy was last updated on – 25<sup>th</sup> October 2017. However, this leaflet is amended annually and incorporates any changes to Government social care charging regulations and our operating model. Please contact us if you wish to receive a copy of the Bristol City Council social care charging policy.

## The Care Act 2014

The Care Act 2014 requires us to maintain a charging policy and requires citizens to pay the appropriate charges. A few services are subject to fixed charges, or the service is exempt a charge. Also, in some circumstances when calculating your charge, we will base it on the service we pay for however you may not have received or used the service.

### Exempt services or care and support provided free of charge

- Information and advice and support from a social worker
- Community equipment (aids and minor adaptations)
- Care and support provided to people with Creutzfeldt-Jacob disease
- After-care services/ support provided under section 117 of the mental Health Act, 1983.
- Any service or part of the service which the NHS is under a duty to provide. This includes Continuing Health care (CHC) and the NHS contribution to registered Funded Nursing care (FNC).
- Intermediate care including reablement but only up to 6 weeks. At 6 weeks a charge is applied. This can be applied sooner if you no longer meet the criteria for reablement, but you continue to have a service.

### Flat rate charges

- Community Meals service and Transport to Day Centres.
- An arrangement and regular administration fee for organising and commissioning the support for people liable for the full cost of their services (also known as 'self-funders'). This applies if the service is provided in the community but not if it is in a care home.

We pass on reasonable costs involved in miscellaneous services we carry out for some people: –

- The costs of providing a protection of property service including keeping animals in kennels.
- A fee for the costs where the Council acts as Department of Work and Pensions Appointee; or the recovery of the cost of holding a bank account where we were acting as an Appointee or Deputy.
- The costs as set out in the Court of Protection Rules when the authorised officer for property and affairs deputyships in Bristol City Council has been appointed Court of Protection property and affairs Deputy.
- A fee for costs involved in assisting in the administration of the estate where we had previously supported a person as either an Appointee or Deputy.

You may be charged or have the cost of services included in the amount you are asked to pay but which you have not used. For example: -

- If we have incurred costs where planned services were not used or cancelled without us, or the service provider, having been notified sufficiently in advance.
- Where we purchase or commission on your behalf what may be referred to as 'floating Support' i.e., support that is available to you but that you may not always fully use. Similarly where there are additional costs such as for a notice period.

## Introduction

**Adult Social Care is not free - the law states that when you are helped by us with care and support to meet eligible needs you can be charged.**

**This is different to the medical services you receive from the NHS.**

The following details explain how we work out what financial help you can get and what you will have to pay as a charge. This is your contribution, and it is the amount you will pay towards the overall cost of the service you have been assessed by us as needing. In most cases it is less than the amount that the service costs. If this is the case Bristol City Council will pay the difference between your contribution and the full cost of the service.

This leaflet is a supplement to Bristol City Council's care and support charging policy. We have a duty to assess your ability to make a financial contribution to your care and support if: -

- You have been assessed as needing care in a care home and you decide to enter a care home and cannot meet the home's charges. This is the charge for meeting your needs that we have agreed with the care home. This does not include any top up payment – please see the section - 'Care and Support in a care home – how the charge is worked out'
- You have been assessed as needing support in your own home (also referred to as *in the community*) and we make the arrangements; or you choose to receive a Direct Payment so that you can arrange your own service – please see the section 'Care and Support in your own home – how the charge is worked out'

## TABLE of Government rates for 2023 to 2024

Funding threshold (upper capital level) £23,250

- If you have capital (savings) **above** this figure you are required to pay for all your care and support.

Savings threshold (lower capital level) £14,250

- If you have capital **below** the lower capital level, you will be required to contribute but only from your income.

**The Online Financial Assessment Tool (OFA)** - We have provided a confidential tool with guidance to help you, which can be found on our Bristol City Council website. The tool has 2 functions:-

- 1. Estimate your contribution** - You can use it as a confidential online self-assessment tool which will give you an indication of how much you might need to contribute towards your care and support needs, either at home or in permanent residential care. Completing the form online is the quickest and easiest way to find out how much you might need to pay towards any support services provided by Adult Social Care.
- 2. Confirm your contribution** - If you are receiving a service funded by us, you can use it to confidentially submit your financial details to enable us to finalise and confirm your contribution.

### There are various ways to access or find the OFA

Within the Bristol City Council website (follow the links)

- Social care and health
- Adults and older people
- Money and legal matters for social care
- How to calculate your contribution towards your care costs
- **Calculate your contribution**

Or you can access directly via either one of the following:-

<https://bristol.mycostofcare.com/OFA>

<https://www.bristol.gov.uk/residents/social-care-and-health/adults-and-older-people/money-and-legal-matters-for-social-care/how-to-calculate-your-contribution-towards-your-care-costs>

You may also wish to use our benefits calculator which will help you find out what benefits you can claim. The calculator is free to use, and the details you provide are anonymous. Before you start, make sure you have information about your savings, income, pensions, and existing benefits (for you and your partner). If you run out of time, you can save your benefits calculation and come back to it later and pick up right where you left off. It should take 10 minutes to complete

<https://bristol.entitledto.co.uk/home/start>

## How will you calculate my weekly contribution?

**What you will have to pay as a charge is your contribution, and it is the amount that you will contribute towards the overall cost of the service that you have been assessed by us as needing**

The law states that when you are helped by us with care and support to meet assessed eligible needs then you can be charged. The charge will be the same as the amount we pay for the support, unless you can show that you should pay a lower amount (a contribution) because you have savings (capital) less than the funding threshold set by the Government. To determine whether this is the case you will have a financial assessment, also known as a means test, to determine your contribution towards the cost. This financial assessment works out how much each week you must contribute towards the cost of the care and support provided to you.

The weekly charge you are required to pay is either: - the full cost of the care and support we pay to meet your assessed needs or your assessed financial contribution. You will be asked to pay whichever is the lower of the two figures. The charging period is a week starting on a Monday.

- In many cases the weekly contribution is less than the actual weekly cost of the service. This means that if the service changes during the charging period, but the overall cost remains above your assessed contribution, you will still be asked to pay the contribution amount.
- **All charges apply from the start of the support service.** We will contact you to get information about your income and savings. We will ask you to complete a financial statement form and we have finance officers available to help you. We will treat this information as confidential. You may also be assisted by us to complete some state benefit claim forms.
- We are under a duty to protect the public funds we administer, and we may use the information you provide for the prevention and detection of fraud. We may

also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information, see [www.bristol.gov.uk/nfi](http://www.bristol.gov.uk/nfi).

We have access to information held by the Department of Work and Pensions (DWP) in respect of state benefits. Also we have access to information held by HMRC in respect of Occupation and Private Pensions. We are only permitted to access the information for the purpose of calculating your contribution towards the social care we have assessed and supported you to receive.

- We can undertake 'light touch' financial assessments unless you tell us not to. If this applies to you it will mean that you do not need to have a 'face to face' financial assessment meeting. Our finance officers will be able to collect financial information from other sources, for example your state benefits records. We can use details we already hold for you that have been used previously to calculate a weekly contribution. Also, we will be able to collect other financial information from you by different methods, for example by telephone or by a form which you can return by post or email or online through the Bristol City Council website.
- We maintain tables of different allowances and we will be able to agree a rate with you. Please see later in this leaflet for more details about allowances towards non-residential charges. These are known as Disability Related Expenditure (DRE) and housing related costs.
- If you fail to provide a completed and signed financial statement, or you do not agree to have a financial assessment, you will be liable for the full cost of your care. Your consent to the service is not required to make you liable for the charge.
- Bristol City Council usually but not always pays Direct Payments net of contributions, i.e., your personal financial contribution. If you fail to provide financial details, you may be assessed as a full cost payer. When this happens, the effect is non-payment of the Direct Payment amount to you. However, your support needs are important and must be met. Therefore, no action will be taken that might result in the suspension of the provision of a support service. Instead, we may look at alternatives such as the transfer of your support to a managed arrangement with a care company, which we will arrange. Or we may consider an arrangement with a Direct Payment support provider to manage your Direct Payment on your behalf.
- With a Direct Payment you must always pay your personal contribution and pay it into your Direct Payment bank account. Your personal contribution is always used first to cover care and support costs. Our payments will make up the remainder. Do not hold back on paying your contribution by adjusting the amount of support you pay for so that it matches or is less than the amount you receive from us.
- You will normally be asked to pay your contribution directly to the provider if you are permanently in a care home. If you receive a Direct Payment you will need to pay your contribution (i.e., your personal financial contribution) into your Direct Payment bank account because the amount, we pay into the account will be reduced by your contribution. In all other situations such as Home Care and community support you will receive an invoice from us for your charge.

- We include all parts of a service in the calculation of the charge. This means there will not be a subsidy for any individual parts of the service. For example, if you have two carers attending at the same time then the costs of both carers will be included in calculating the charge. Similarly, there may be situations where you are required to pay towards a notice period and associated costs. The standard notice period is 28 days and associated costs could be for example the redundancy settlement to a Direct Payment personal assistant.
- For some services such as Extra Care Housing (ECH) or Home Care the charge may be calculated based on the service that we paid for, for instance where a provider is commissioned to deliver certain 'bands' of support. This will allow the service providers to respond flexibly to increases and decreases in your support needs.

For ECH schemes the charge may include the added cost of additional time to cover the floating support provided by the scheme. Essentially this is to cover for staff being available onsite to respond to unplanned requests for help.

- We will base the charge for respite on the service we pay for. Respite will normally only be provided for up to 28 days a year.

The financial statement is your confirmation that you qualify for a means-tested contribution and to ask us to help you with the overall costs. It is your notification about the weekly charge and to inform you of the terms and conditions. If you, or your financial representative, do not sign the agreement you will be liable for the full cost of the care and support without any financial support from us.

- Your contribution will be reassessed if your financial circumstances change. Your contribution will be calculated on the details that you provide on the financial statement. If you make a false, statement or omit financial details your revised contribution will be backdated to include any items not disclosed. **You must tell us straight away if your financial circumstances change. You can request a full financial assessment at any time.**
- Assessed contributions may automatically be revised annually in line with state benefit increases, changes to allowances and increases in support costs as well as application of inflation to annuities and occupational pensions. We will re-calculate your contribution based on annual changes to State Benefits and annual changes to the allowances and thresholds calculated by the Government. We will use inflation figures such as CPI and RPI to calculate changes to other income items such as an Occupational Pension. This will be done without requiring financial details directly from you and annually to match with the date on which State Benefits change. **This process for amending your contribution does not change your right to ask for a full personal financial re-assessment.**



If this is your wish, please send us your financial details. This can be by post or online through the form on the Bristol City Council website.

<https://bristol.mycostofcare.com/OFA>

or - in the SEARCH box of the Bristol City Council website put in the word – ‘contribution’ and then select – ‘how to calculate your contribution towards your care costs’

Please contact us (*our contact details are recorded later in this leaflet*) if you wish to provide your financial details in a different way.

- In some circumstances we could assess you as possessing a capital asset even where you do not actually possess it (this is called ‘Notional Capital’). We could also assess you as having income that you do not actually receive (‘Notional Income’).

The term ‘Notional’ refers to when people choose not to receive money that they are due, for example from the estate of a deceased relative, or where people choose not to receive income to which they are entitled, perhaps by not applying for a state benefit or by choosing not to draw all the money they could get as income, for example from an annuity or pension plan. It can also mean where you have given away or sold items at less than their real value.

- The Government sets the upper funding threshold (upper capital limit) and usually amends it annually, in April.
- We can support you to maximise your state benefits income. We will help you to claim disability benefits if appropriate. You may find that claiming a disability benefit means that you do not have to seek financial support from Bristol City Council.

Staff completing the financial assessment will not tolerate abuse (physical or verbal), violent or threatening behaviour, foul language, or uncooperative behaviour. We will not accept behaviour that causes hurt, alarm or distress, including insulting gestures or racist comments. If you, or friends and family members at an assessment meeting, behave in this way we will immediately end the meeting. If the meeting ends in this way or if you refuse a financial assessment, you will be charged the full cost of your support.

#### **Information required for a financial assessment – the means test:**

- Personal details; Financial representatives/third-party details
- Income details; Capital details (your savings and investments)
- Details of any property you own or have invested money in. If you are receiving care in your own home, then the property in which you live will not in normal circumstances be included in the calculation

- Details of any ongoing commitments you may have and that we may be able to include as an allowance.

After all the financial information has been gathered, we follow Government rules to work out your charge. This is done as follows: -

### **Income**

All your weekly income is added up. Examples of income are:

- Occupational pensions; Trust fund income; Annuity income
- State benefits
- Tariff income - this is an amount that is included in your financial assessment and is based on how much you have in savings.

Your weekly 'tariff income' is worked out by: - adding up all your savings; then taking off the savings threshold (lower capital limit), and then working out £1 per £250 or part of £250 on the remaining savings/capital.

For example: if you have £14,500 savings the tariff income will be £1. Calculated on the £250 remaining after £14,250 has been deducted.

The weekly tariff income figure is then added to your actual weekly income.

### **Savings or capital**

Such as:

- The value of any property that you own, or part own – if you are receiving care in your own home then the property in which you live will not in normal circumstances be included in the calculation
- National savings; Bank or building society accounts
- Value of stocks, shares, bonds, gilts etc.

Savings Threshold – also called the Upper Capital Limit. This is the amount the Government sets each year as the amount you can have up to, in savings (capital), without having to contribute 'tariff' income towards your charge. If you have less than this amount you will still be charged but the contribution will only be based on your actual income.

### **Allowances that are applied**

An allowance is the amount that you can keep from your income and savings. It depends on whether the care and support are provided in a care home or in your own home because different allowances are made.

- In a Care Home it will be a **Personal Expenses Allowance** –or- in your own home it will be **Minimum Income Guarantee**.

- **Housing Allowance** – allowed for care in your own home and in a care home if the residential placement is temporary
- **Disability related expenditure (DRE)** – allowed for care in your own home if you have eligibility to disability benefits.
- **Disregards** – for example:
  - If you are receiving the savings credit element to Pension Credit and you are assessed as an individual, you may be allowed to retain an additional allowance. This is if the Department for Work and Pensions (DWP) has confirmed the amount you will be paid as savings credit, even if this is nothing; and you reached pensionable age before the 6<sup>th</sup> of April 2016.
  - Some elements of War Widows pension, War Disability Allowance are disregarded for financial assessment purposes, or you may be able to keep an increased weekly Personal Expenses Allowance. Payments to veterans under the War Pension Scheme (except for Constant Attendance Allowance) must be disregarded in the assessment of what a veteran can pay for care.
  - In some limited circumstances half of an occupational pension can be disregarded from the assessment of your contribution if you are in a Care Home.

### **How do you inform me of my contribution?**

You or your financial representative will get a statement explaining your contribution and how it was worked out. It will also tell you the officer who worked out the amount; and how to contact the finance team and the address to write to if you disagree with the calculation

### **What help is available to calculate your contribution?**

The **Online Financial Assessment Tool** - we have provided a tool to help you to estimate your likely contribution. The confidential tool with guidance notes can be found on our website.

**<https://bristol.mycostofcare.com/OFA>**

or - in the SEARCH box for the Bristol City Council website put in the word – ‘contribution’ and then select -how to calculate your contribution towards your care costs’

You can also use the tool to send us your financial details confidentially to enable us to calculate your contribution.

## Care and Support in a CARE HOME – how the charge is worked out

We can provide financial help if: -

You have been assessed by us as needing to live in a care home, and

You have less than the funding threshold in savings, and

You have a weekly income that is less than the weekly charge of the home you have chosen to live in.

If you do not meet these conditions, you will have to pay the full charges. This is what is known as being a 'self-funder' or 'full cost payer'.

Normally even if you receive state benefits you will have to pay a contribution towards the charges. The contribution will be payable from the date the service at the care home started. We will only pay the difference between your contribution and the fee that we have agreed is required to meet your care needs.

We can only pay up to a certain amount to meet your assessed needs. If the amount needed to meet the total charge is more than we can pay then you will have to find someone else, a third party, to pay the difference. This is known as a 'top up' and the third party will need to sign a legally binding agreement. Alternatively, you may consider changing your choice of care home. You cannot use any of your own money to make up the difference, except in very specific circumstances for example if you own a property that used to be the place in which you normally lived and you have a Deferred Payment Agreement (DPA).

### **Will I be expected to pay towards the weekly cost of living in a care home?**

Everyone going into a care home is normally expected to pay a weekly amount based on what they are assessed to contribute from their income and savings. There is an exception if the care provided is intermediate care or reablement (see note below). Also, different rules may apply in some very limited circumstances. This could be if you are provided with services under Section 117 of the Mental Health Act 1983.

Your social worker or finance officer will check to see if there are any benefits you are entitled to, but you are not receiving. If there are any difficulties in making a claim, we will advise you or get you help. Don't forget you must tell the Department for Work and Pensions (DWP) if you change address. This is particularly important if you move into a care home as the benefits you are entitled to may change. A telephone number is provided at the end of this leaflet.

**NOTE: Intermediate care or reablement.** This is care and support for a specified period of no more than six weeks unless in exceptional circumstances. The purpose must be to help you to maintain or regain the ability to live independently in your own home in the community.

### **Can I keep any money for myself?**

You can keep an amount each week from your weekly income. This is your Personal Expenses Allowance (PEA). The Government sets the amount each year. You will normally be required to contribute from your income but not always from your savings (capital). If your savings are less than the minimum savings threshold figure you will not have to contribute a tariff income.

You cannot normally use your personal expenses allowance or disregarded savings to pay for any additional accommodation charges. An exception is where you own a property and you have signed up to a Deferred Payment Agreement (see DPA below). Payments that you receive on a personal basis from charities or voluntary sources can be considered by us when working out your contribution although you may be able to keep some of these payments.

### **If I own my house, am I expected to sell it?**

Not if was your normal settled place of residence prior to admission to hospital or a residential Care Home. You may be eligible for our deferred payment scheme. However, there are other options that you may wish to consider.

The value of the house you lived in may only be taken into consideration 12 weeks after you permanently move into a care home or the date it is sold if this is earlier. However, if you were already in a care home with a private arrangement, the value of the house may be taken into consideration as soon as we start providing the funding.

There are conditions to the application of the 12-week rule and it does not apply in all cases. However, during the initial period of up to 12 weeks you will still be liable to pay a contribution based on your other finances i.e., income and savings.

The value of your house in normal circumstances will not be taken into consideration in calculating your charge if:

- It is the place where you normally live and you have only gone into a care home temporarily and you will be returning to your house.
- Your partner or former partner continues to live there - except where you are estranged or divorced from your partner/ex-partner.
- A relative who is over 60 or incapacitated (or both), lives in the house and they were living in the house before you went into the care home.

NOTE: if the property is sold within the 12-week disregard period and your total assets exceed the funding threshold you will have to pay the full cost of the care home from the date you receive the sale proceeds.

There are some other circumstances when we can consider disregarding the value of a house. This could be if a long-term carer continues to live at your house who had given up their previous normal way of life or home. We can only disregard the value of the house while these circumstances continue. Such as while the carer remains at your house. If there is a change you must tell us immediately. The value will then be considered in calculating your charges.

## **What if I intend to sell the house and do not want a deferred payment agreement?**

You will be liable for the full cost of your placement, and you will receive invoices from Bristol City Council, which will be due for payment within 90 days of issue. You will be asked to sign an Interim Funding Agreement or to provide us with a Solicitor's undertaking

Once the property is sold you will be re-assessed for your contribution. If, after the recalculated charge has been determined, you have an amount in savings (capital) over the funding threshold you will be self-funding and expected to pay the full cost of living at the care home directly to the service provider.

Please note that the provider will ask you to sign their private resident contract and that the rates they charge may be different to those applied while the contract was with Bristol City Council.

## **Deferred Payment Agreement (DPA)**

You will be offered the opportunity to defer payment of the debt by formal agreement with the Council. This is known as a Deferred Payment Agreement (DPA). You will have to agree to certain conditions to be offered a DPA. You must sign an agreement. Please refer to our DPA leaflet which explains the scheme in more detail. We recommend that you seek independent financial advice. The DPA is normally provided by Bristol City Council contracting on your behalf with your care home. However, you do have the option to request the DPA as a loan type arrangement where the payments are made directly to you.

There are costs and fees charged by us for a Deferred Payment Agreement – an arrangement fee and an annual administration fee and interest on the deferred amount. The interest rate is set at the Government suggested compound rate and is applied until the debt is paid in full. The rate change every January and July.

A property valuation figure will be used in working out if you are liable for the full cost of your care home placement. If you are then you will be offered a DPA subject to you meeting the eligibility criteria. As you will be unable to pay the full weekly charge from its applicable date a proportion will be allowed to build up as a debt for as long as you are living in the care home or until you decide to sell the house. In the meantime, you will be required to pay an interim charge based on your actual weekly income and other savings. This is from the start of your placement funded by us and continues after the date the property equity is included. When the DPA ends an invoice will be sent to you or your representatives for the total amount of arrears due at that time. If after payment of these arrears, you still have savings above the funding threshold, you will be assessed as a self-funding resident.

If you choose not to accept the DPA or are not eligible for the scheme you will be charged for the full cost of your care. If we have made the arrangements, we will pay the care home the cost of your placement and will send you invoices every 4 weeks for reimbursement of the payments we are making on your behalf.

We will consider access to a deferred payment agreement for people who do not meet some or all on the mandatory eligibility criteria on a case-by-case basis.

If you live in a house owned by someone else or someone else lives in a property you own, there may be what is called a 'beneficial interest'. Under certain circumstances we may make enquiries about such arrangements.

Other options that you may wish to consider (these are examples and is not an exhaustive list). We advise you to obtain independent financial advice as the options are linked to financial products which we cannot support or promote:-

- Equity release – obtain capital by releasing equity in the property but retain ownership
- Rental income – obtain income by leasing the property but retain ownership

AgeUK have issued a factsheet on equity release which covers the issues to be considered – 'Factsheet 65 – Equity release'

[https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs65\\_equity\\_release\\_fcs.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs65_equity_release_fcs.pdf)

**Equity release** - Society of Later Life Advisers (SOLLA) is a not for profit consumer facing organisation. SOLLA aims to meet the needs of people seeking advice about the financial issues in later life by ensuring you can find an Accredited Adviser local to you. Their Later Life Lending Advice Standard (LLLAS) covers technical elements on equity release, in addition to wider later life issues such as care planning, availability of benefits and vulnerable client care.

**Rental income** – There are financial products which offer to fund the difference between income and care home fees while you maintain full legal ownership of your property. The company will lease the property and take responsibility for the ongoing management of the property. This includes letting, insuring and maintain the property.

**Attendance Allowance (AA), and Disability Living Allowance (DLA) - care components, and Personal Independence Payment (PIP)**

If you have claimed any of the benefits named above, you need to check your entitlement to payment while subject to a DPA. Payment may stop but you may still retain your entitlement. If you receive care components of AA or DLA, or you receive a Personal PIP then payment may stop after the first four weeks in a care home and/or hospital. The care components of AA/DLA and PIP will be considered in calculating the contribution for those weeks if you have moved to a care home on a permanent basis but not if your stay is temporary. If your stay is permanent, you must tell the Disability Benefits Centre office that pays you these benefits (contact details are at the end of this leaflet).

## **How will my husband, wife or partner be affected financially if I go into a care home?**

For charging purposes, a partner is defined as a member of a legally married couple, civil partnership, or legally separated married couple. People in unmarried or non-legally binding partnerships may not be considered partners. If you have a partner, charges are worked out on your own income and savings, and half of joint income or savings. This applies even if your partner is receiving the income or holds the savings in their name. This is known as your 'notional income' or 'notional savings' (explained earlier). If you and your partner go to live in the same or a different home, you will be charged as separate individuals based on your own financial resources.

We disregard up to half of any occupational pension given to a spouse or civil partner to support them remaining at home. This applies if your spouse or partner is receiving the disregarded amount.

## **Will you make allowances for any continuing expenses I have for my house?**

When you go into a care home on a temporary basis, you will be given a weekly allowance for a designated time limited period to cover various domestic expenses. This allowance is for expenses you have which are not already met by Income Support, by a partner remaining in the community, or from any other source.

These may include:

- Rent, mortgage payments, Council Tax, water rates / sewerage rates
- Basic allowances for gas, electricity, and telephone.

This allowance is in addition to your Personal Expenses Allowance (PEA), but it stops once you become a permanent resident in a home.

The PEA plus any additional allowances for ongoing expenses are taken off the total of your income and the resulting figure is your weekly contribution. If you have a Deferred Payment Agreement with us, you will be able to use an additional allowance to maintain and insure your property. This is known as the Disposable Income Allowance (DIA).

## **Examples - calculating a weekly Care Home contribution.**

### **Example 1 - Pension Credit eligible (without savings credit)**

<b><u>Weekly income</u></b>	<b><u>£</u></b>	<b><u>p</u></b>
State pension	141.85	
Occupational pension	65.00	
<b>Total weekly income</b>	<b>206.85</b>	

### **Capital (savings)**



Bank	10,250.00
Building society	3,795.00
Stocks and shares	2,925.00
<b>Total capital (savings)</b>	<b>16,970.00</b>
Disregard	14,250.00
£2,720 at tariff income £1 per £250 (or Part of)	11.00
<b>Total income and tariff income</b>	<b>217.85</b>
Less personal expenses allowance	-28.25
<b>Total weekly charge</b>	<b>£189.60</b>

### Example 2 - Pension Guarantee Credit eligible

	<u>£</u> <u>p</u>
State pension	141.85
Pension Guarantee Credit	59.20
<b>Total income</b>	<b>201.05</b>
Less personal allowance	-28.25
<b>Total weekly charge (with no capital or savings)</b>	<b>£172.80</b>

### Will I have to pay if I go into a hospital or go on holiday?

You must pay for the whole time you receive a service. In some circumstances you may have to pay for a notice period. For example, if it was your choice to change the service provider and you did so without giving enough notice.

For care home residents the charge starts on the day of admission. Also, you will have to pay if you are away from the care home. You will have to pay if you go into hospital whilst you continue to receive your benefits. However, when you have been in hospital for six weeks your stay in the care home will be reviewed to see whether it should continue. If it is decided to end the placement you will no longer have to pay.

### Nursing Care funded by the National Health Service (NHS)

The NHS is responsible for paying for the registered nursing element of the fees that you pay if you are living in a care home, and you have assessed nursing needs. (This is known as 'FNC' – funded nurse care).

You must claim this amount from your local NHS Integrated Care Board (ICB), but the Care Home will help you.

## **Choosing a more expensive care home - third party 'top ups'**

We will help you to find a care home that charges the amount set out in your personal budget, but you may choose a more expensive option. Your personal budget is the amount of money we work out as needed to pay for the care to meet your eligible needs.

If you choose a more expensive option, an arrangement will need to be made as to how the difference will be met. This is known as an additional cost or **'top-up'** payment and sometimes the **'third party'** contribution. It is the difference between the amount set out in your personal budget and the cost of the care home full fee.

We will arrange for you to live at the care home, provided a third party, or yourself in very particular circumstances, is willing and able to meet the additional cost. For more details on when you can be your own third party, please see the **First party 'top ups'** section, below.

We treat the 'top up' payment as part of your income and therefore include, and record the amount, in the financial assessment of your contribution.

You must be certain that the person paying your 'top-up' can meet the additional costs. We need to be sure the arrangement lasts for the duration of your care and recognise that this may be for many years. We will make sure the person paying the 'top-up' signs a written agreement with us, to meet that cost. The agreement includes the following:

- The additional amount to be paid, the amount specified for meeting your assessed needs in your personal budget, the frequency of the payments, who the payments are made to, reviewing the agreement, and a statement on what happens if they stop making payments
- A statement on the effect of any increases in charges that the care home may make. A statement on the effect of any changes in the financial circumstances of the person paying the 'top-up'

Before entering a 'top up' agreement, please read the terms and conditions and consider seeking independent financial information and advice.

We will agree with you, the third party paying the 'top-up' and the care home, that payment for the 'top-up' element can be made directly to the care home. In this situation the care home will agree the payment arrangements with the 'third party'. In certain circumstances we may ask you to pay the 'top-up' payment to us. If this is the case, we will send you invoices every four weeks. We will send the invoice to you because it will also include your own personal contribution. This is because we will treat the 'top-up' payment as part of your income.

## **Reviewing the agreement**

The formal written agreement signed by the third party sets out details of how the arrangement will be reviewed.

## **What happens if the third-party stops making payments?**

If payment of the 'top up' stops, we will discuss with you and your third party the reason and we will try and sort out a solution. If we cannot find a solution, we may need to arrange for you to move to alternative accommodation that can meet your needs and is affordable within the personal budget.

### **Price increase**

Arrangements will need to be reviewed from time to time, for example in response to:  
- any changes in circumstances you may have; changes to the third party making the 'top-up' payments; changes to our commissioning arrangements, or a change in the care home fees.

Please let us know and we will discuss with you who will pay the difference between the amount set out in your revised personal budget and the actual cost. We will agree with you and the third party any changes. The revised costs may not be shared evenly, for example if the care home's costs rise more than the amount, we increase your personal budget and there is an alternative care home that would be affordable within that budget; in which case the third-party contribution may need to increase by a greater proportion.

Your own personal contribution is not linked to the amount of the 'top up'. So, if you have a change in circumstances that requires a new financial assessment and this means a change in the level of contribution you make, you will still need a 'top-up' payment.

### **The circumstances change for the person making the 'top-up' payment.**

We accept that the person making the 'top-up' payment could see a change in their financial circumstances that may mean they cannot continue to pay the 'top-up'. They must inform us, and we will agree a solution with everyone involved.

### **First party 'top ups'**

You can pay your own 'top-up' payment only in the following circumstances: -

- Where you are subject to a 12-week property disregard
- Where you already have a Deferred Payment Agreement in place with us. Where this is the case, the terms of the agreement should reflect this arrangement.
- Where you are receiving accommodation provided under Section 117 for mental health aftercare

## Care and Support in your OWN HOME – how the charge is worked out

You will be required to contribute towards the full cost of the support you receive to meet your assessed needs. The support will either be services arranged for you, or you will be given a Direct Payment to enable you to organise your own services.

If you have savings over the funding threshold you will be expected to pay the full cost of the services, you receive. If you have less in savings than the funding threshold, we will work out the amount of the contribution you need to make based on your income and savings.

The support covered by this leaflet includes anything in your support plan which you draw up with your social worker. As part of the support plan, you will be asked to choose whether you wish to: -

- Receive a Direct Payment to enable you to purchase your own services or support, or
- Whether you would prefer us to manage the arrangements for you.

You may decide that you want to have a Direct Payment to purchase some of your own support services and for us to arrange the remaining support for you.

If you chose to have a Direct Payment to employ someone directly to help you, known as a personal assistant, you'll need to deal with Tax, National Insurance, and pension issues for them. You should also arrange insurance, a DBS check, and the Right to Work for the personal assistance. You will need to arrange Employers Liability Insurance as this is a legal requirement.

If you wish, we can engage a support agency to help you with the employment arrangements.

We must follow Government guidance to work out what you must pay. The guidance says you can only be charged up to a single weekly maximum contribution. The charge varies from person to person depending on individual income and savings.

If it is agreed you need our help, you'll be expected to contribute towards the cost of the services to support you. We'll carry out a financial assessment to determine what you will be expected to contribute. You will have to agree to the financial assessment. If you don't agree to a financial assessment, you will have to pay the full cost. The charge for care in your own home (non-residential care and support) will, in normal circumstances, start from the date the service or Direct Payment begins.

The value of your home is not in normal circumstances counted as savings, but the value of any other property you own or part-own is counted including where you live in a shared property.

You can submit your financial details to us using our Online Financial Assessment tool – as detailed in this leaflet. Alternatively one of our finance officers will contact you or your representative to collect the information about your income and savings. With your agreement this could be by telephone or by us sending you a form to complete. Our 'e-mail' contact for financial contribution assessments is: -

**ccfstriageteam@bristol.gov.uk - telephone - 0117 9037706**

We may arrange to visit you at your home. We will make sure that any access arrangements or special needs you have are met as part of the visit. You may have an advocate or personal representative at the meeting to help you. To complete a financial assessment: -

- We will ask you about your finances and take down the details. We will need to see your bank statements, other savings account statements and your pension details.
- We will need to find out what benefits you are receiving and if there are any other benefits you should claim. If you can make a claim, we will help you complete the forms.
- We will ask you about your circumstances to work out the allowances or disregards that can be applied to your financial assessment.
- The finance officer will also explain the contribution process and listen to any questions you have. They can also help you to contact any other services you may require.
- Once we have your information, we will work out your contribution and let you know what it is. We'll try to do this as soon as possible after collecting the information. We will also let you know how payment can be made.

The income and savings rules are mainly the same as for the care home contribution calculation. The main differences are: -

- The personal allowance is known as the Minimum Income Guarantee (MIG) and is a greater amount. The rates are set by the Government.
- An allowance for certain housing costs you may have which are not met by Housing Benefit, Council Tax Benefit/exemption, or Income Support.
- If you have established entitlement to disability related benefits, an allowance can be made for additional spending because of your disability. This is known as your Disability Related Expenditure (DRE) allowance. **Your DRE is the additional costs you incur for items due to your disability or incapacity.** In certain circumstances this can be payment that you make to informal carers, and this includes your family if the support they provide is a part of your care plan. You should be able to provide proof of expenditure and we may ask to see receipts. We have the right not to make this allowance if your spending could be replaced

or reduced by a reasonable or cheaper alternative. Receipts may not always be required.

- We maintain a table of default rates for DRE allowance. We will use the rates where we determine you have an entitlement to the allowance, but no figures have been provided by you with supporting evidence.

The **Maximum Weekly Contribution** for care and support in your own home is then calculated as follows:

- Your total income is added to your tariff income from your savings. This equals your total assessable income
- **Your personal allowance** (Minimum Income Guarantee) - and **some housing costs** not met by Housing Benefit and any disability related spending (DRE) are then subtracted.

This gives your **Maximum Weekly Contribution**.

**Examples of calculating a Maximum Weekly Contribution follow: -**

#### **Example 1 - Single Person aged over 65**

##### **Income**

Pension Credit & State Pension	£228.45
Occupational pension	£49.00
Attendance Allowance	£68.10
Total Income	£345.55

##### **Savings**

Bank	£1345.00
Building society	£257.00
Total savings	£1,602.00
Less protected savings	£14,250.00
Net savings	£0.00
Notional income from savings (i.e., £1 per £250 or part £250)	£0.00
Total assessable income:	£345.55

##### **Allowances**

Personal allowance	£214.35
Housing allowance	£9.00
Disability related expenditure	£12.00
Total allowances	-£235.35

<b>Maximum weekly contribution</b>	<b>£110.20</b>
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### **Example 2 - Single Person - aged over 65**

#### **Income**

State retirement pension	£156.20
Pension Credit Guarantee (inc SDP)	£121.25
Attendance Allowance (Care)	£68.10
Total income	£345.55

#### **Savings**

Bank	£8,000.00
Shares 250 @ £3.67	£917.50
Total savings	£8,917.50
Less protected savings	£14,250.00
Net savings	£0.00
Notional income from savings (Calculated at £1 per £250 or part)	£0.00

Total assessable income	£345.55
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#### **Allowances**

Personal allowance:	£214.35
Housing allowance	£5.50
Disability Related Expenditure	£5.00

Total allowances	-£224.85
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<b>Maximum Weekly Contribution</b>	<b>£120.70</b>
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The weekly charge you are required to pay is either: - the full cost of the care and support we pay for to meet your assessed needs or your assessed financial contribution. You will be asked to pay whichever is the lower of the two figures. The charging period is a week starting on a Monday.

- If you have savings over the Government funding threshold you will be required to pay the full cost for the support, we have paid for to meet your assessed needs.
- Your contribution will be applied to the weekly charging period even if you have a reduced service. You will be required to pay a charge for any week in which you receive a chargeable service. This may mean that you are asked to pay the same amount even though the cost of the service reduced, and this is because the amount we have paid for your service is still more than your contribution figure.
- The Maximum Weekly Contribution is the maximum amount you can be expected to contribute towards those elements of your care and support that is subject to the means test, therefore you will have to pay any additional standard charges, for example: - Food at Home Service (Community Meals) if not part of your support plan. Emergency Communication Systems in certain circumstances and if you are a self-funder, such as: - Piper Lifeline and Telecare - Initial Installation cost.

## **Self-funders who ask us to arrange their care**

You are known as a 'self-funder' if you have assets above a certain amount. Some of your assets (also known as capital or savings) may not count towards this figure. Self-funders are free to make their own arrangements to meet their care needs. However, we can support self-funders to arrange care to meet their needs, but we only have a duty to do this if these needs are for non-residential care and support i.e., in your own home.

**If you are a self-funder, we will charge an arrangement fee and an ongoing administration fee if you ask us to arrange for a non-residential service on your behalf.**

This will only apply if you do not meet the eligibility criteria for financial support and you are required to pay for the full cost of the care and support. The charges are intended to recover our costs when we set up services for people who are not eligible for financial support but who ask us to set up a service on their behalf. The arrangement charge is a 'one-off' and will be applied when a service starts. It will only be applied again to you if your service completely stops, and you later start a new service.

In all cases other than care home accommodation you can ask us to manage the arrangements for you by arranging a contract with the care provider. We will pay the service provider and then invoice you for the care provided to meet your needs. If you ask a provider to give you additional support for which you have not been assessed by us, we cannot get involved in paying for any of the arrangements. With care home accommodation you can ask us to discuss the arrangements with the care home on your behalf, but you must in normal circumstances sort out the payment arrangements directly with the care home.



**Please contact us if you would like a copy of the leaflet that we have produced to provide information to Self-funders.**

## **General conditions**

This leaflet does not give full details about the Government's charging regulations. Its purpose is to give general guidance and information and it is a statement of our care and support charging policy. **Please seek independent advice to help you make the right financial decisions for you.**

**Can I give any money away?** There is nothing to stop you giving money away. If you do, we must be sure you have not done so to avoid paying charges or to get a reduced contribution. The transfer of your home, other property, or savings to a friend or relative could be regarded as undertaken to avoid paying charges. If we decide that this has occurred, we can continue taking the amount or the value of the property given away into account in calculating your weekly charge. We also have legal powers to recover the amount from the person or persons who received the funds.

## **How can I pay my charge?**

### **Direct Payment (DP)**

We will normally deduct the amount of your contribution from the payment we make to you. You must open a separate bank account just for managing your Direct Payment.

**Bristol City Council can help you with a Direct Payment bank account. We provide the option to have the money paid into a bank account linked to Payment Cards. To make the process easy for you we make the arrangements to have the accounts opened. These accounts are called Bristol Direct Payment Accounts (BDPA) and operate the same as a normal bank account.**

You must always pay your personal contribution and pay it into your Direct Payment bank account. Your personal contribution is always used first to cover care and support costs. Our payments will make up the remainder.

Do not hold back on paying your contribution by adjusting the amount of support you pay for so that it is the same or less than the amount you receive from us.

**Home Care, Community support or Extra Care Housing** - If we arrange care and support in your own home, we will send you a Bristol City Council invoice every four weeks in arrears showing you how much is due for the period. The invoice will also give you details on the reverse of how payment can be made.

**Care Home – temporary respite stays** - For a temporary period, you or your representative will get an invoice(s) from Bristol City Council. Under no circumstances should you make a payment directly to an independently run care home if you are only there temporarily. These stays are sometimes also known as Fixed Term Placements or Short Stays.

**Care Home – permanent stays** - If you are a permanent resident once we have told you of your contribution, we will ask you to pay directly to the Care Home. This includes any arrears. Only in exceptional circumstances if your placement is permanent will we ask you to pay to Bristol City Council by invoice

There may be a delay in telling you your contribution, but you should remember to save enough to pay. Please contact our finance team if you want a preliminary financial assessment so that you have an idea of what your contribution could be.

**Alternatively please use our confidential Financial Assessment Tool. The tool with guidance notes can be found on our website.**

<https://bristol.mycostofcare.com/OFA>

**DIRECT DEBIT – this is the easiest way to pay a Bristol City Council invoice. If you wish to pay using this method of payment, please ring – 0117 352 1404.**

**The methods to pay a Bristol City Council invoice are listed on the reverse of the invoice.**

Your invoice will contain brief details of the services you received during the period and the charges being made. Our system does not enable us to cancel invoices that have already been issued. If you are due a credit it will be shown as a negative amount on a later invoice. This means that you must pay the original invoice in full as the credit is deducted from a later invoice.

**We will send invoices by email to you.** If you wish to receive invoices through the post, please contact us and we will change the arrangement for you.

If you want help and you want to talk to us about a Bristol City Council invoice or about a Bristol City Council Direct Payment account known as a BDPA please contact us direct at: -

Telephone 0117 90 37066

E-mail [ASCRevenues@bristol.gov.uk](mailto:ASCRevenues@bristol.gov.uk)

## What can other people do to help if I cannot deal with my own financial affairs?

If you are unable to manage your finances or want someone else to act on your behalf, you can appoint them through a Lasting Power of Attorney.

People unable to manage due to mental health problems can be assisted by a Department of Work and Pensions (DWP) appointee for their state benefits and by the Court of Protection if they have other financial resources.

These are complex matters. Our finance officers can give you more details and advice. Or you can contact the Court of Protection at: -

Enquiries Section, Office of the Public Guardian  
PO Box 16185, Birmingham. B2 2WH

Telephone: 0300 456 0300 (9am - 6 pm)

Email: [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)

If you disagree with the contribution calculation or want more details about how it was worked out, you'll need to contact our finance team. Contact details will be in the letter that tells you about your contribution - submit an appeal - [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk)

## How can I appeal if I disagree with the contribution?

We'll try to sort out the problem informally with you but if we can't then we will explain our appeals procedure. Alternatively if you want a financial review, please use our confidential Financial Assessment Tool to send in your new or amended financial details or documents that support your appeal. **The tool with guidance notes can be found on our website.**

<https://bristol.mycostofcare.com/OFA>

If you have a complaint about any aspect of the financial assessment or how Bristol City Council has chosen to charge, please contact the **Payments, Charging and Financial Protection Manager**. Email - [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk)

If you wish to take the matter further, please make a complaint online at:

[www.bristol.gov.uk/complaints](http://www.bristol.gov.uk/complaints)

Alternatively, you can request a complaint form by:

Email: [complaints.feedback@bristol.gov.uk](mailto:complaints.feedback@bristol.gov.uk)

Tel: 0117 922 2723

Post: Customer Relations (100 TS)  
PO Box 3399  
Bristol BS1 9NE

## **Recovery of debts**

**We understand that some people may have difficulties paying their contribution. If that happens to you, we will try to work with you to find a solution. We will be sensitive to your situation, and we will ensure that your service continues to meet your assessed needs. Your wellbeing is our priority.**

**If you are struggling to pay your contribution, please contact us. We may be able to review and increase the allowances used in the calculation of your contribution. We will work with you to try and find a solution.**

We know that there could be a range of reasons why a person does not pay their charge. For example, there could be issues around diminishing capacity, an administrative error or the person may have needed to enter hospital and may not have been able to notify us of a change in circumstances, or they are not easily able to arrange payments.

We follow principles of reasonableness when approaching the recovery of debts:

- We will seek to discuss the debt with you or your representative
- We will agree arrangements for debt repayments with you
- We will seek to ensure that repayments are affordable.

The Care Act enables a local authority to make a claim to the County Court for a judgement to recover the debt. Court action will only be considered after all other reasonable avenues have been exhausted. We will try and resolve the problems by personal contact, for example by telephone or a face-to-face meeting. We will seek to sort out the problem through:

- Negotiating an agreement. This could be done by talking with you or your representative. However, in some cases it may be useful to involve an independent advocate to help you understand your options.
- Mediation: This is where an independent third party assists you to reach an agreement. This could be carried out by a professional mediation service but could also be carried out by anyone who is not involved in the issue, such as an independent social worker or a local voluntary organisation.

- Arbitration: This involves an independent arbitrator hearing both sides of the issue and deciding on behalf of all parties.

We appreciate that in some cases a debt may have accrued because of a person's diminishing or lack of mental capacity. If this is the case, we will work with family or representatives to find a solution within the legal options. We may even approach the DWP and the Court of Protection to be appointed to help you with the management of your finances.

If all else fails, we will consider other options such as the following only as a last resort.

- County Court action to recover the debt
- Application to the High Court to review and reverse actions taken by you to deprive yourself of assets (Section 423 of the Insolvency Act 1986)

## More information and who to contact

### Other sources of information on Adult Social Care charging

There are leaflets and documents on the internet that provide explanations about all aspects of Adult Social Care charging. An example is the factsheets and information guides provided by AgeUk. For example, the Fact Sheets – FS10 and FS46

***<https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/#money>***

***Age UK FREE Advice Telephone Line: 0800 678 1602***

***Lines are open 8am-7pm, 365 days a year.***

If you have questions about how contribution is worked out or your charge collected, contact our finance team on telephone: **0117 903 7706**

This is our contact address: -

**Client & Carer Financial Services (100TS),  
Bristol City Council, PO Box 3399,  
Bristol BS1 9NE**

This is our 'e' mail - [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk)

For general enquiries about the council's **Adult and Communities Directorate**, or details of services:

Telephone: 0117 922 2700                      Textphone: 0117 903 6689

Email: [adult.care@bristol.gov.uk](mailto:adult.care@bristol.gov.uk)

Website: [www.bristol.gov.uk/adultcare](http://www.bristol.gov.uk/adultcare)

- If you have queries or questions for the **Department of Work and Pensions** telephone - **0800 731 0469**
- **NHS ICB Bristol** contact details: South Plaza, Marlborough Street, Bristol, BS1 3NX - Telephone: 0117 976 6600

### **Useful web pages:**

Bristol City Council provides a tool to enable people to calculate an estimated personal contribution figure for the support provided to meet their assessed needs. This can be found on our website at: -

**<https://www.bristol.gov.uk/residents/social-care-and-health/adults-and-older-people/money-and-legal-matters-for-social-care/how-to-calculate-your-contribution-towards-your-care-costs>**

**The Care Act 2014** - [www.bristol.gov.uk/careact](http://www.bristol.gov.uk/careact), contains a link to a leaflet called 'External Resources' – giving details of external organisations which may be able to help you.

### **Independent financial advice for adult care –**

**[www.bristol.gov.uk/social-care-health/independent-financial-advice](http://www.bristol.gov.uk/social-care-health/independent-financial-advice)**

- provides details about sources of independent financial advice.

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

- set up by the government it provides free and impartial money advice.

**Bristol City Council provides a benefits calculator on its website**

**<https://bristol.entitledto.co.uk/home/start>**

Our benefits calculator will help you find out what benefits you can claim. The calculator is free to use, and the details you provide are anonymous. Before you start, make sure you have information about your savings, income, pensions, and existing benefits (for you and your partner). If you run out of time, you can save your calculation and come back to it later and pick up right where you left off. It should take 10 minutes to complete

## **Standard prices, fees and costs for 2023-2024**

### Residential care (Homes for older people)

\*Residential care (Bristol Rate) £833.00 per week

\*Residential care with nursing needs (Bristol Rate) £850.00 per week

Care Line - £3.50 per week

Care Line Plus - £6.50 per week

Direct Payment – personal assistant £15.00 per hour

Home Care £23.00 per hour

Community Meal – Hot meal £5.78 per meal (if arranged privately  
VAT will be added at the prevailing rate)

Community Meal – sandwich meal £3.75 per meal

### Deferred Payment Agreement – DPA - (fees/ costs)

- Initial administration cost £525.00

- Annual administration cost £105.00 per annum

- Interest rate (compound) - Relevant Government Rate plus 0.15%

*Relevant Rate - The national maximum interest rate changes every 6 months on 1st January and 1st July. It tracks the market gilts rate specified in the most recently published report by the Office of Budget Responsibility (OBR) plus a 0.15% default component.*

Costs/ fees where Bristol City Council acts as financial agent (Appointee/ Court of Protection property and affairs Deputy)

- Bank account cost recharge (excl VAT) £52.00 per annum
- Appointee annual fee (Care Home resident) £480.00 per annum (plus VAT)
- Appointee annual fee (Supported in the community) £850.00 per annum (plus VAT)
- Court of Protection (Deputy – property and affairs) - Bristol City Council applies the fees and costs in accordance with the Court of Protection fee structure for professional deputies as set out in Practice Direction PD19B. (The fee is inclusive of the Bank account and/or Appointee costs and fees)
- Provision of financial details to enable an estate to be administered where previously Bristol City Council acted as financial agent- £250.00 (plus VAT)
- Provision of an application service that ceased prior to establishing DWP appointeeship and/ or Court of Protection deputyship - £250.00 (plus VAT)

'Self-funders' fees - the following applies when a person who is not eligible for funding asks the Local Authority to arrange the service on their behalf in the community.

- Arrangement fee £195.00 (plus VAT)
- Annual administration fee £130.00 (plus VAT)

## **Privacy Statement**

Bristol City Council is under a duty to protect the public funds it administers, and to this end may use the information you have provided on financial forms for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

For further information: -

<http://www.bristol.gov.uk/nfi> - <https://www.bristol.gov.uk/data-protection-foi/fraud-prevention-and-detection> - <http://www.bristol.gov.uk/page/council-and-democracy/privacy-statement-what-we-do-your-personal-data>

Bristol City Council is the data controller for the purposes of the Data Protection Act 1998 and other regulations including the General Data Protection Regulation (Regulation (EU) 2016/679), which means it determines what your data is used for and why it is collected. The Privacy Notice for our activity in calculating personal financial contributions can be viewed on the Bristol City Council website. The contact details of the data controller are Service Director Care and Support – Adults

**Adults and Communities Directorate (100TS), PO Box 3399, Bristol City Council, Bristol, BS1 9NE**



What information we collect about you - for the purposes of calculating your charge (contribution):

For you • Name • Date of birth • Title • Marital status • your address and contact details including email and phone numbers

- Your personal financial details
- Your National Insurance Number

For the calculation of Adoptive Parent allowances, we also collect: -

- Full legal surname (derived from family, clan or marital association) of the child • Full given first name of the child • Date of birth • the child's current address and postal code

**For the purposes of supporting you as DWP appointee and/or property and affairs deputyship officer (Court of Protection) we collect: -** Your personal financial details also detail of any financial safeguarding actions related to supporting you with your finances – as well as your name, address, date of birth, title and marital status

**New for 2023**

We have access to various systems to check financial details. We have access to the Land Register to be able to check the legal title on properties. We have access to the Department of Work and Pensions data base to be able to check the entitlement and award of state benefits.

From 2023 we have additional access to HMRC data via a system called SEARCHLIGHT. The information available to us is Pay As You Earn (PAYE) earnings information. Access is only permitted to us to support the adult social care financial assessment. Having access to HMRC income data, particularly from an occupational pension, will help us to ensure the right details are used in the financial assessment.

## Glossary of terms

Word or term	definition
Annuity Income	In return for a lump sum, an annuity provider (insurance company) will give you an annual income.
Arrears	An amount of money that has built up and is used as a term for unpaid debts
Assets	Items owned by a person regarded as having value
Compound Interest	Compound interest is interest calculated on the initial amount and also on the accumulated interest of previous periods of the DPA debt.

Direct Payment	Payments made directly to someone in need of care and support by their local authority to allow the person greater choice and flexibility about how their care is delivered.
Disregard	An asset or income item not to be included in the calculation of a contribution
Funding Threshold	An amount set by the Government. If you have assets with a value greater than the funding threshold you are not eligible to receive financial support from the Local Authority
Invoice	A bill for goods sold or services provided, containing individual prices, the total charge, and the terms.
Means-Tested	The financial process of looking at your income and savings to decide how much you are required to pay as a contribution towards the cost of your care and support service.
Minimum Income Guarantee (MIG).	The personal allowance for non-residential services i.e. care in your own home. The rates are set by the Government.
Notional Capital	The nominal or face value of an asset you do not directly have but which you have a right to hold.
Notional Income	The nominal or face value of income you do not directly receive but which you have a right to receive.
Occupational Pension	A pension paid by a former employer
Personal Expenses Allowance	An amount specified by the Government which is an element of your own income so that you have money to spend on personal items such as clothes and other items that are not part of your care.
Self-Funder	The term used if you are liable to pay for all your care and support
Third Party	A person other than you who is paying a part of your care and support charge. We treat the payment as part of your income for the purpose of the financial assessment of your contribution.
Top-Up	A part of the cost of a service that is not related to your Local Authority assessed care and support needs. This cost must be met by a third-party and it is not part of the means test. Only in very particular and limited circumstances can you pay your own top-up.