



A guide to

Contributing Towards the Cost of Your Care

*Information
for service users
and their carers*

Applicable from
20 June 2011

Aberdeenshire
COUNCIL



What is this booklet about?

If you receive care at home from Aberdeenshire Council's social work service you may be required to contribute towards the cost of the services you receive. This booklet explains how this may affect you.

Will all services be charged for?

Not all services provided to support people at home are subject to charges. The following services are chargeable:

- Care at home £10.00 per hour
- Day care attendance £6.00 per day
- Day care meals £3.00 per meal
- Community alarm £2.00 per week
- Telecare £2.00 per week
- Home Care Night Support (under 65s) £43.00 per night
- Blue Badge (not means tested) £17.50 per badge

All figures effective from 20 June 2011

The following housing support services are chargeable on a weekly basis:

Local authority sheltered housing tenancies

| | |
|--|------------|
| Tenancy started before 1 April 2003 | £7.34 |
| All tenancies started after 1 April 2003 | £15.71 |
| Non-local authority sheltered housing | £ variable |

How will charges be calculated?

The services you receive will always be based on your needs and the charge will be based on your ability to pay.

When we assess your income to see how much you can pay, this is known as a financial assessment. A financial assessment will be carried out if you receive a chargeable service listed on page 2, unless you only receive community alarm or housing support. In these cases, a financial assessment will be carried out only if you request it.

A charge will only be made if your assessable income is over the income threshold set by the Scottish Government, therefore many service users will pay nothing, or will only contribute towards part of the cost.

- An individual whose assessed weekly income is £160 or less will pay nothing.
- A couple whose assessed weekly income is £244 or less will pay nothing.

How is income assessed?

- When working out your weekly income, any eligible housing costs (rent/mortgage/council tax/water charge) will be deducted from your total income, as will certain benefits and pensions.
- Your income will include any financial resources you may have reasonable access to (your spouse's income, for example).

- If the amount of capital you have (bank and building society account, shares, etc) exceeds £10,000, then £1 will be added to your income for every £500, or part of £500, you have over the £10,000 threshold.
- If your capital exceeds £16,000 then you will be charged for the full subsidised cost of the services you receive.
- The value of your home will not be included when calculating your capital, although second properties will be included.

What about Department of Work and Pensions benefits?

All benefits will be included in your income for assessment purposes, with the exception of disability living allowance (mobility component), war widows pension (Ministry of Defence component) and war disablement pension.

Aberdeenshire Council will offer you a benefits entitlement check to ensure that you are receiving all the benefits to which you are entitled.

What happens after the financial assessment?

Following the financial assessment you will be advised in writing of:

- The amount that you will have to contribute towards the cost of the services
- The frequency of bills

You will receive a re-assessment annually. It is your responsibility to keep your local finance office advised of any changes to your financial circumstances throughout the year (a change of benefits, for example).

A re-assessment may be requested at any time throughout the year.

Example 1

Mrs Jones is a 63 year old widow.
She receives a home care service of three hours per week.

Her weekly income is:

| | |
|--------------------|---------|
| Retirement pension | £102.15 |
| Works pension | £40.00 |
| | <hr/> |
| | £142.15 |

Less weekly outgoings:

| | |
|-------------|--------|
| Council tax | £9.00 |
| Rent | £3.37 |
| | <hr/> |
| | £12.37 |

Her available income is **£129.78**

As her available income is less than the £160.00 threshold for an individual, she is not charged for the services she receives.

Example 2

Mr Brown is an 88 year old living alone, who has £10,500 in the bank. He attends day care twice per week and receives five hours of domestic care per week – care worth £62.00 per week.

His weekly income is:

Retirement pension

£102.15

Works pension

£40.00

Tarriff income from capital

£1.00

Savings credit

£18.20

£161.35

Less weekly outgoings:

£34.87

Rent and council tax

£126.48

His available income is

As his available income is below the £160.00 threshold, he is not charged for the services he receives.

The welfare rights officer subsequently helped Mr Brown apply for attendance allowance, higher rate, which increased his income by £73.60 per week. As a result, the carer was also able to apply for carers allowance.

His new weekly income is:

| | |
|-----------------------------|---------|
| Retirement pension | £102.15 |
| Works pension | £40.00 |
| Attendance allowance | £73.60 |
| Tarriff income from capital | £1.00 |
| Savings credit | £18.20 |
| | <hr/> |
| | £234.95 |

Less weekly outgoings:

| | |
|----------------------|--------|
| Rent and council tax | £34.87 |
|----------------------|--------|

£200.08

As his available income is now greater than the £160.00 threshold, he is able to contribute the difference of £40.08 towards the cost of his care, whilst still being £33.52 better off every week.

Do you want to know more?

To ensure that you are receiving all the benefits to which you are entitled, advice and information is available from the following numbers:

Welfare Rights Officers

Aberdeenshire North – 01261 813453

Aberdeenshire Central – 01358 726338

Aberdeenshire South – 01224 786282 / 01224 784877

Department of Work & Pensions (over 65s) – 0845 60 60 265

JobCentre Plus (under 65s) – 0845 60 43 719

Citizens Advice Bureau – 0844 848 9600

If you have any questions on anything covered in this booklet, or require any further information, you can contact your local social work finance team on the following numbers:

Aberdeenshire North (Banff) – 01261 813442

Aberdeenshire Central (Inverurie) – 01467 628049

Aberdeenshire South (Stonehaven) – 01569 768432

If you would like this information in large print, braille, audio tape or a language other than English please contact Housing and Social Work on 0845 608 1206 or social.work@aberdeenshire.gov.uk.