

Social Care (Adults and Health)

How a financial contribution towards a personal budget is worked out.

Read more:

Care Act: Sections 14; 17; 69-70

Care and support (Charging and assessment of resources) regulations 2014

Somerset Charging policy

1 Introduction

This document explains how charges are worked out for people who are financially supported by Somerset County Council to help meet their care and support needs

It includes information about:

- How the charge is worked out for everyone who is required to make one.
- When a charge will start and the circumstances when it may be increased, decreased, stopped, suspended or resumed.
- How charges will be collected.
- People who pay the full cost
- Any services specific information

There is a separate section that covers additional things you need know about charging for people moving into a care home.

2 Personal Budgets

A personal budget is an allocation of money the Council determine to meet eligible care and support needs following a care assessment.

A national eligibility criteria is clearly defined in the Care Act 2014. Please see our information sheet **C5: Help with paying for care and support**. There is a separate eligibility for Carers, please see our information sheet **E4: Carers assessment and eligibility**.

Everyone that the Council accepts as having eligible needs is told roughly what it will cost to meet their needs (outcomes) when their care assessment is completed. This is based on what it would normally cost the council for people with similar needs (the cost of the care and support or service that the Council would normally purchase to meet the eligible needs). A support plan is then worked out sourcing how the outcomes will be met and the final personal budget agreed.

Most people will be able to meet some of the outcomes that are important to them by doing things differently or by getting help from family or friends or using services that are available in their local community. If there are still eligible outcomes that they cannot meet in any of these ways then they will be included in the personal budget.

The Personal Budget recipient can choose to have their budget as a Direct Payment, an Individual Service Fund (currently being developed in Somerset) or have it managed by the Local Authority.

Everyone who receives a Personal Budget will have their financial circumstances assessed to work out how much they are able to contribute towards it. That amount is called their personal financial contribution. The way that Somerset County Council works out a personal financial contribution is explained in section six.

2.1 Personal Budgets for Carers

The Care Act (2014) gives unpaid carers the same rights as the people they care for.

Some carers will be able to meet some or all of their needs by doing things differently or by getting help from family or friends or using services that are available in their local community. In many cases it will be possible to help carers by providing services to the person(s) they care for (replacement care). If there are still things that a carer cannot meet in any of these ways and they are accepted as 'eligible needs' then the Council must help. Carers will be offered a Personal Budget to meet these eligible needs.

The Carers Personal Budget must be used for things that directly benefit them. It must not be for services delivered to the person they care for (as they may have their own personal budget for these things, for example, respite breaks).

We recognise the significant contribution carers make and see them as 'partners in care'. They often voluntarily meet eligible needs that we would otherwise be required to meet. For this reason we have decided that Carers are not required to make a personal financial contribution towards their Personal Budget.

3 Calculating a fair contribution towards Personal Budgets

Somerset County Council will apply its powers provided in the Care Act (2014) to require people who are offered a Personal Budget to make a personal financial contribution towards it.

The amount of contribution is worked out using Government guidance. It is based on the amount of money that each Personal Budget holder can afford after all of their income and essential expenditure is taken into consideration.

The personal financial contribution is worked out in the same way for everyone to make sure it is fair and affordable. We recognise there may be rare times where we may need to make an exceptional decision based on a specific individual's circumstances.

It is important that we ask for a personal financial contribution from everyone who can afford to make one because this money helps us fund more services that we could not otherwise afford.

4 No financial contribution

Not everyone is required to make a personal financial contribution towards their Personal Budget. People who are exempt from making contributions are those who:

- Receive a short-term re-enablement type service to help you home from hospital or to prevent you needing residential care or to help you regain skills you may have temporarily lost.
- Are an unpaid Carer receiving a service in your own right to assist you with the personal care needs of another service user
- Are receiving aftercare services provided under Section 117 (part 3) of the Mental Health Act 1983 (amended 2007). Section 117 applies to the aftercare discharge planning for patients who have been detained under section 3
- Suffer from Creutzfeldt Jacob Disease (CJD)
- Have been agreed as requiring NHS Continuing Health Care (CHC)
- Are supported by us through a safeguarding procedure (although a contribution may later apply).
- Are in a crisis situation and we agree to support you temporarily pending a longer-term solution.

We also provide certain equipment to help you live independently, for example, chair raiser, hoist and sling, or minor adaptations like stair-rails. These are free if approved by us.

We can also support minor home adaptations up to £1000 providing you meet our criteria following an assessment of your care and support needs. All other personal budgets holders will be required to complete a financial assessment.

5 Financial assessments

Unless you are exempt from making a contribution (see “No financial contribution” above) an officer from the Financial Assessment and Benefits (FAB) team will arrange to discuss your finances with you or your representative. There is no charge for this service.

This will usually be by arranging to meet with you as it provides a better opportunity to explain the assessment process and for you to ask questions. Sometimes it may be over the phone or by post. They will work out what contribution, if any, you will make based on your means. (Please see appendices 1 and 2 for more details about the financial assessment).

If you are unable to provide all the information needed they will work out your contribution based on what you have provided. You can submit further details later and they will update your contribution based on the new information. It will start from the date you tell us. Please see appendix 1 for the information that is normally needed to work out your contribution

You can phone to re-arrange their visit, but if you cancel two appointments with the FAB officer your contribution start date will be set to the date of the first arranged visit.

If you are not sure how much capital you have and we arrange a personal budget for you and we subsequently discover you have over the capital threshold, we will ask you to reimburse any personal budget expenditure incurred by the Council.

For rare individual circumstances, the FAB officer can seek permission from our resource panel to agree exemptions to this policy.

5.1 Light-touch financial assessments

For some people a “light-touch” financial assessment may be more appropriate. This means that we must be satisfied with the evidence that has been provided and we can work out your contribution without the need to talk with you.

The main circumstances when we may consider carrying out a light-touch financial assessment are:

- (a) Where a person has significant financial resources, and does not wish to undergo a full financial assessment for personal reasons, but wishes nevertheless to have our support in arranging their care. In these situations we consider the person to have financial resources above the upper limit;
- (b) Where we charge a small or nominal amount for a particular service and carrying out a financial assessment would be disproportionate;
- (c) When an individual is receiving welfare benefits, such as Jobseekers’ allowance, which demonstrate that they would not be able to contribute towards their care and support costs.

We will not charge people more than it is reasonably practicable for them to pay. Where a person does not agree to the charges that they have been assessed as being able to afford to pay, a full financial assessment may be needed.

We will inform the person when a light-touch assessment has taken place and make it clear that they have the right to request a full financial assessment should they so wish, as well as making sure they have access to sufficient information and advice, including the option of independent financial information and advice.

6 Working out the personal contribution

6.1 For people in a Care home

The personal financial contribution that each person is required to make is worked out as follows:

- People with more than £23,250 in savings are required to make their own care arrangements and have their own contract with the home of their choice.

People with the less than £23,250 in savings:

- If they are moving into a care home for the first time, will probably be asked to pay an initial contribution, which will take into account Attendance Allowance. This will change after four weeks when the Allowance stops.
- **Income.** Most, but not all state benefits are counted as income. Retirement pensions are counted as income. If the person has savings

of more than £14,250 a level of income from savings is assumed and counted as income (known as tariff income).

- We will also leave a specified amount of income, known as the Personal Expenses Allowance (PEA). This amount is set annually by Government.

Please see the Care Home section 17 for additional information.

6.2 For people not in a care home

We will make sure that your assessed contribution will not leave you with less than the Minimum Income Guarantee (as set by Government). See Appendix 3 table 3.

The personal financial contribution that each person is required to make is worked out as follows:

- People with more than £23,250 in savings are required to contribute the whole amount of their Personal Budget. (see section 8)
- Income and expenditure is taken into consideration.
 - **Income.** Most, but not all state benefits are counted as income. Retirement pensions are counted as income. If the person has savings of more than £14,250 a level of income from savings is assumed and counted as income (known as tariff income).
 - **Expenditure** on general living expenses (nationally set figures), housing costs and additional costs relating to a disability is deducted from the person's income.
 - Details of specific items included as income and expenditure are shown in the tables in Appendix 2 of this policy.
- If the personal financial contribution works out to be
 - Less than £2, then no contribution is required.
 - Greater than the full value of the Personal Budget, then they will be required to contribute the full value of the Personal Budget.
- If a separate Personal Budget is offered to provide a break from the person's normal caring situation (respite care) their personal budget for those days/weeks will be adjusted to reflect this. (Please see sections 19 and 20)

7 People who don't want a financial assessment (Non-declaration of finances)

Some people may prefer not to provide details of their finances. People have a right to refuse a financial assessment. We will set their personal financial contribution as the whole amount of their Personal Budget (usually the private rate charged by their chosen provider) in these circumstances, and may make a charge for our time in putting in place any care arrangements.

8 Purchasing care and support privately

Many people with more than £23,250 in savings will prefer to purchase their care and support independently of Somerset County Council.

Some people may want to purchase extra care and support independently to meet non-eligible needs or to 'top up' their Personal Budget.

Information about care and support services available in Somerset is available on the Somerset Choices website, in the Somerset Care Services Directory (please contact us for a copy) by phoning Somerset Direct, or through the Care Quality Commission. Where appropriate, people may be signposted towards these and other sources of information during early conversations if it is clear that this is the best or preferred way for them to meet their presenting needs.

People with more than £23,250 in savings who have eligible care needs and are not living in a care home, may ask us to arrange their care and support for them. We will charge an arrangement fee for the time it takes us to complete this. This fee will also include any contract / negotiations we have with the chosen provider on their behalf.

When set up, they will pay the private charges as determined by the providers of their choice, which will be collected directly from them by the provider.

9 Starting to make contributions

Personal Budget holders will be asked to start making their personal financial contribution from either the date they are told their contribution or from the date longer-term care starts. Some people will receive short term 'reablement' services before being offered a Personal Budget. They will not be asked to make a financial contribution towards those services.

9.1 Increasing and decreasing contributions

If a personal budget increases or decreases the personal financial contribution will normally remain the same.

However, if the personal budget holder's disposable income is above the cost of their Personal Budget, their contribution will be set at the value of the Personal Budget. If their Personal Budget decreases, so will their contribution. If their Personal Budget increases, their contribution will increase in line with the value of the Personal Budget, until the level of Personal Budget is greater than their disposable income.

9.2 Stopping and suspending contributions for people not in a care home

If care and support is no longer needed or wanted the Personal Budget will be discontinued and a personal financial contribution will no longer be required.

If care and support is not needed or wanted for a whole week the personal financial contribution will not be required for that week, providing adequate notice has been given to the people providing the care and support (see below*).

If care and support is not needed for part of a week, but is needed for the rest of the week, then the full assessed contribution must still be made.

*Personal budget holders are asked to give their care and support provider at least one week's notice of not requiring or wanting their usual service to enable their personal financial contribution to be suspended. However, it is accepted this may not always be possible, for example, if the Personal Budget holder is

unexpectedly admitted to hospital.

9.3 Resuming contributions

If the personal financial contribution has been suspended for a short while because care and support was not needed or wanted it will re-start immediately that care and support is resumed.

If a personal financial contribution has been suspended for more than a year, it will re-start immediately that care and support is resumed. In this example, a new financial assessment may be required to work out how much the personal financial contribution will be. The Personal Budget holder will be asked to continue to contribute at the old rate until their new personal financial contribution is worked out. Any revised contribution will start from the date they are told of the change.

10 Disposal of assets

When the FAB officer visits they will ask for evidence of capital and income for the six months immediately before the Personal Budget holders care assessment. If it is discovered that they have transferred an asset to someone else within this time period with the intention of avoiding making a contribution towards their care and support we may assess them as if they still had this asset. Depending on the value of this transfer it may mean we ask them, or the person that received the asset, to pay the full cost of their personal budget.

11 Collecting the personal financial contribution

The way that the personal financial contribution is collected will depend on the way that the Personal Budget is taken. There are three ways that the Personal Budget may be taken:

(i) Personal Budget taken as a Direct Payment

This is where the Personal Budget is taken as a cash amount that the budget holder or their approved representative* uses to buy the care and support they need. In this case the personal financial contribution is deducted at source from the amount that the Council pays into the personal budget holder's bank account.

*An approved representative maybe someone the budget holders knows, for example a family member, or if they have no one, it may be provided by an Independent provider commissioned by the Local Authority.

(ii) Personal Budget taken as an Individual Service Fund*

This is where the Personal Budget is paid by the Council to the provider(s) chosen by the Personal Budget holder to provide their care and support services. The Personal Budget holder and their chosen provider(s) agree exactly which services will be provided and when and the cost is 'called off' against the amount the provider has been paid. In this case, the personal financial contribution is paid by the Personal Budget holder to the main provider of their care and support.

*Please note: Individual Services Funds in Somerset are currently being developed

(iii) **Personal Budget taken as a Local Authority Managed Account**

This is where the Council purchases services on behalf of the Personal Budget holder. In this case, the personal financial contribution is paid by the Personal Budget holder to the main provider of their care and support.

12 Debts

When the personal budget holder is notified of their charge and start date we expect payments to be made following the method of collection described above. The personal budget holder must notify the collector if they anticipate having a problem with making any payment. Outstanding payments will be reported to the Local Authority and we will pursue recovery of the debt.

13 People who lack capacity

We will still charge people who have eligible care needs but lack capacity. We will make sure they are fully represented and decisions are in their best interest. Please see our information sheet **C8: Money and people who lack capacity**. If we are temporarily unable to complete a financial assessment we will fund the full personal budget until such time as the assessment can be completed and in these circumstances we will back-date the charge.

If we need to apply for Court of Protection we will charge an administration fee, and pass on the associated costs for the application.

14 People in prison

If a personal budget holder is in prison, approved premises or other bail accommodation in Somerset and has eligible care and support needs, they will be financial assessed to make a contribution using this policy.

15 Someone to support you

15.1 Advocacy:

If the personal budget holder is likely to have substantial difficulty in understanding our financial assessment and needs someone independent to support them and help them to understand the discussion, and they have no one else who can support them, please let us know and we can either arrange someone for them or provide details so they can make their own arrangements.

15.2 Independent financial advice

We strongly recommend independent financial advice is obtained. We can supply details of organisations, or please look on our website.

16 Care homes

If the personal budget holder is moving into a care home there is some additional information you need to know.

16.1 Deferred Payments

Anyone eligible for our support who owns or has an interest in, property and was living in their main home immediately before they moved into a care home, and there is no dependent person remaining in the home **may** be entitled to a 12 week disregard and a deferred payment. The usual charging rules apply.

Please see our information sheet **D4: People moving into a care home who have a property** for further information.

16.2 Choice of accommodation

It is up to the personal budget holder to choose a care home they like, but it must:

- Be able to meet their care needs
- Not charge more than we would normally expect to pay for the type of care they need, and
- If they decide to move to a more expensive care home we will only contribute what it would normally cost us. They may choose to top up (see below)

If we are unable to offer them accommodation that accepts our normal fee levels, the personal budget will be the full care cost less their assessed financial personal contribution.

16.3 Top ups

If the personal budget holder chooses a more expensive home, they cannot pay a top-up from their own money (unless they have a Deferred Payment). They will need to ask someone they know to pay the top-up for them. This person must be willing to pay the top-up and understand that it could be a long-standing commitment. They should also know that the care home may increase their charges at any time which may increase the level of the top-up.

16.4 Hospital admission and discharge

If the personal budget holder lives in a care home and has to go into hospital, their care home contribution will need to continue. If they are discharged from hospital to a new care home, for example, a home that could better meet their needs, then their contribution will remain the same but should be paid to the new home.

16.5 Funded Nursing Care

People in a nursing home will not be asked to contribute towards their healthcare element funded by the NHS. They will, however, be asked to contribute towards their personal budget element funded by the Local Authority.

17 Joint funded care

Occasionally, the Local Authority and the NHS agree to jointly fund a care package (in a care home or in the community). A personal budget holder will continue to contribute towards their social care funded personal budget. For many people this will mean their contribution will not change. If their contribution is worked out as more than the social care personal budget (into the proportion funded by health) it will be capped at the social care personal budget.

18 NHS Continuing health care

If it has been agreed that the personal budget holder can have NHS continuing health care funding, all of the costs towards their care and health needs will be paid by the National Health Service. The Personal Budget from the Local Authority will stop and instead they will have a Personal Health Budget and will

not be asked to pay a contribution towards it.

19 Respite care in a care home

We usually apply a standard short-term rate for people choosing to have a respite break in a care home using figures set by the DWP. Any breaks that exceed eight weeks in a block or twelve weeks in a year will be financially assessed.

Personal Budget's will be adjusted to take account of any planned respite breaks. The Personal Budget holder may choose to use their respite personal budget to take breaks in other ways, not necessarily in a care home.

You should not be financially disadvantaged by paying the flat rate. If this appears to be the case, then you can ask to be fully financially assessed. You will contribute the lower of either your assessed contribution or the flat rate.

19.1 Other types of respite

If the personal budget holder does not plan to use their assessed respite in a care home, and this is known in advance, there will be no change to the usual charging arrangements.

20 Other Services

20.1 Extra care housing

Extra care housing provides 'on call' care which is a responsive service that is available whenever it is needed.

In addition people may receive their own assessed personal budget to meet individual care needs.

If you have more than £23,250 in savings, you will pay the housing costs charged by the housing provider and also the schemes standard unit cost of providing the on-call availability.

In addition you may arrange for your individual care needs to be met by making private arrangements and pay the full cost.

Everyone moving into Extra Care will have a financial assessment from the FAB team.

If you have less than £23,250 you will contribute a means tested amount following the FAB assessment, which will be your contribution towards the cost of your care and support. This will cover both the unit cost of the 'on call' support and any assessed care needs you may have through a personal budget. The FAB assessment will take account and include any benefits you receive towards night time needs in your contribution

20.2 Meals

Sometimes people attend a day service and have a meal. We expect people to pay for their own meals from their own income (which will have been taken into account within the General Living Expenses of the financial assessment) directly to the service provider.

20.3 Transport

We have a separate policy to determine eligibility for financial support towards transport. If someone is eligible we will make subsidised transport

arrangements on their behalf. This money won't be included within their Personal Budget. They will need to make a contribution toward the costs of each single journey which will usually be collected by whoever provides their transport. The contribution amount is set by the Local Authority and is adjusted annually.

21 Property and pets

If you unexpectedly have to leave your home, for example are admitted to hospital. If you have no one else, if we have your permission we will make sure your property is secure, and that any pets are looked after the appropriate services. We will make a charge for the time and associated costs we incur to do this for you.

22 Reviewing the contribution

When the FAB officer visits a Personal Budget holder they will leave a form that can be completed and sent to us if they would like to request a review of their contribution. The form is attached at Appendix 4. A review should be requested if they:

- Disagree with the contribution they have been asked to pay, or
- Their financial circumstances change

If they not are satisfied with the outcome of the re-assessment we will follow the complaints procedure as listed in Appendix 5

23 Annual reviews

We aim to carry out annual financial reviews for everyone who pays a contribution towards a personal budget.

Calculating your contribution – A checklist

This information explains what the Financial Assessment and Benefits Officer will talk to you about to work out how much, if anything, you will contribute towards your personal budget.

We only need the information if you have less than £23,250 in savings. People with more than this are not eligible for financial support from the council and your personal budget will be set at the full cost charged by your chosen service providers.

Please note that you do not have to give us details of your finances if you do not want to. If you choose not to, your personal budget will be set to the full cost charged by your chosen service providers.

It is very important that you have the information listed below ready for the visiting officer so that your contribution can be worked out correctly. Failure to provide complete and accurate information may result in you paying the full cost for your care and support.

Things the visiting officer will need to see

Savings. If you have any savings:	
Bank Statements (please provide 6 months consecutive bank statements – this can be viewed at the visit using a tablet or PC if you bank online)	<input type="checkbox"/>
Building Society books	<input type="checkbox"/>
National savings or Post Office books	<input type="checkbox"/>
Premium bonds and national savings certificates	<input type="checkbox"/>
Share certificates	<input type="checkbox"/>
Details of endowment insurance policies	<input type="checkbox"/>
Details of any savings	<input type="checkbox"/>
Money. If you have any money coming in:	
Details of any pensions	<input type="checkbox"/>
<ul style="list-style-type: none"> • Pension and allowance letters 	<input type="checkbox"/>
<ul style="list-style-type: none"> • Payslips if you are working 	<input type="checkbox"/>
Details of any other money you have coming in	<input type="checkbox"/>

About your home	
A letter or bank statement showing how much your mortgage or rent is each month	<input type="checkbox"/>
A letter or bank statement showing how much your council tax is each month or year	<input type="checkbox"/>
Evidence of Ground rent	<input type="checkbox"/>
Details of any service charges you have to pay	<input type="checkbox"/>
Disability Related Expenditure (Only for people not in a care home)	
<p>The visiting officer may also need to ask you about any money you spend specifically because of any disability you may have. This may be on things like:</p> <ul style="list-style-type: none"> • Extra heating costs • Extra laundry costs • Gardening • Window cleaning • Specialised equipment or clothing <p>These are examples only. It would be helpful if, before the visit, you could think about how much extra you spend if you have a disability,</p>	<input type="checkbox"/>

Assessing your contribution:

What is included in your financial assessment?

1 Savings and Capital

The table below shows which types of capital will be included in assessments and which will be disregarded:

Included in Assessment (not exhaustive)	Disregarded Indefinitely	Disregarded for a Fixed Period
Building Society Account	Property occupied by the Service User as their sole or main dwelling	Balance of benefit arrears 52 weeks
Bank Accounts	Surrender value of a life insurance policy	
Unit Trusts	Training Bonus up to £200	
National Savings Certificates	Personal possession e.g. antiques	
Premium Bonds	Student loans	
Stocks and Shares	Payments from the Macfarlane Fund.	
ISAs	Social Fund payments	
PEPs/TESSAs	Capital resource which the user has no right to yet but will in the future	
Cash	Payments to jurors or witnesses for court Attendance	
Trust Funds	Council Tax rebate	
Capital held by the Court of Protection or a Receiver appointed by the Court	Money deposited with a housing Association as a condition of occupying a property	
Some bonds	Ex-gratia payments made on or after 1st Feb 2001 relating to imprisonment by the Japanese	

Included in Assessment (not exhaustive)	Disregarded Indefinitely	Disregarded for a Fixed Period
	during World War 2	
Co-operative share accounts	VCJD compensation	
	Payment from the Skipton fund	
	Deferred State Pension	

Setting the Level of contributions for people not living in a care home

Our basic principles are:

- I. Your income will not be reduced to below the Minimum Income Guarantee (see Appendix 3, table 3)
- II. You will be assessed as an individual, less general living expenses for a single person, half the housing related costs for the household and your own disability related expenditure.
- III. The difference between the lower rate of Attendance Allowance or Disability Living Allowance / Personal Independence Payment and the higher rate, which is paid if you have both day and night care needs, is only considered as income if you are actually receiving night care or are living in Extra Care Housing.
- IV. Income is assessed excluding housing and council tax costs. Housing costs include rent or mortgage interest and Council Tax only (if not covered by Housing Benefit or Council Tax Benefit) and do not include water rates, insurance or maintenance.
- V. If the cost of your care is less than your assessed charge, you will contribute the lower amount.
- VI. You will only contribute for the services actually received, that is, if the care provider is unable to deliver the service, or you cancel the service with reasonable notice, you should not contribute. (Also see VIII)
- VII. If you fail to cancel a visit with your care provider or don't give adequate notice (except in exceptional circumstances, for example, unplanned admission to hospital) then the cost of the care must be paid in full.
- VIII. An assessed contribution is a fixed weekly contribution based on how much you can afford. This will not change if the amount of care reduces unless the assessed charge would be more than the hourly rate. If this is the case you will contribute the full hourly council rate. Contributions will be rounded down to the nearest fifty pence.
- IX. If the contribution works out at less than £2, no contribution should be made.

2 Income

The table below shows which types of income are included in financial assessments and which will be disregarded.

Taken Fully Into Account	Fully Disregarded	Partially Disregarded
Annuity Income	Christmas Bonus	Annuity Income from a Home Income Plan – various
Attendance Allowance	Council Tax Benefit	Charitable payments not intended for a specific purpose - £20
Carers Allowance	Charitable payments intended and used for specific items	Civilian war injury pension - £10
Constant Attendance Allowance	Child Benefit	Lodgers Income. Disregard £20 + 50% of the balance.
DLA Care Component / Personal Independence Payment (PIP)	Child Maintenance	Mortgage Protection Insurance Policies – various
Employment Support Allowance	Child Tax Credit	Payments to Victims of National Socialist Persecution - £10
Incapacity Benefit	Disabled Persons Tax Credit	The amount of AA/DLA/PIP care that is paid in respect of night care if no night care is being provided by Social Services i.e. the difference between the higher and lower rates
Income from Insurance Policies	DLA Mobility Component / PIP	
Income Support	Earnings	
Industrial Death Benefit	Expenses paid to Voluntary Workers	
Industrial Injuries	Gallantry Awards	

Disablement Benefit		
Jobseekers Allowance	Housing Benefit	
Maternity Allowance	Income Frozen Abroad	
Occupational Pension	Payments from the Macfarlane Trust, the Eileen Trust.	
Overseas government and state pensions	Pension Credit (Savings Credit Element)	
Pension Credit (Guarantee Credit)	Social Fund Payments	
Pneumoconiosis, byssinosis and miscellaneous diseases benefit scheme payments	War Widows/Widowers Pension Special Payment	
Property Rental Income	War disablement pension/war widows pension/war widowers pension	
Severe Disablement Allowance	Winter Fuel Payments	
State Retirement Pension	Working Tax Credit	
Trust Income		
Universal credit		
War orphan's pension		
Widow's Benefit		
Workman's Compensation		

Appendix 3
Table 1

Tariff Income from Capital			
Savings	Charge	Savings	Charge
£14,250.01 - £14,500	£1	£18,750.01 - £19,000	£19
£14,500.01 - £14,750	£2	£19,000.01 - £19,250	£20
£14,750.01 - £15,000	£3	£19,250.01 - £19,500	£21
£15,000.01 - £15,250	£4	£19,500.01 - £19,750	£22
£15,250.01 - £15,500	£5	£19,750.01 - £20,000	£23
£15,500.01 - £15,750	£6	£20,000.01 - £20,250	£24
£15,750.01 - £16,000	£7	£20,250.01 - £20,500	£25
£16,000.01 - £16,250	£8	£20,500.01 - £20,750	£26
£16,250.01 - £16,500	£9	£20,750.01 - £21,000	£27
£16,500.01 - £16,750	£10	£21,000.01 - £21,250	£28
£16,750.01 - £17,000	£11	£21,250.01 - £21,500	£29
£17,000.01 - £17,250	£12	£21,500.01 - £21,750	£30
£17,250.01 - £17,500	£13	£21,750.01 - £22,000	£31
£17,500.01 - £17,750	£14	£22,000.01 - £22,250	£32
£17,750.01 - £18,000	£15	£22,250.01 - £22,500	£33
£18,000.01 - £18,250	£16	£22,500.01 - £22,750	£34
£18,250.01 - £18,500	£17	£22,750.01 - £23,000	£35
£18,500.01 - £18,750	£18	£23,000.01 - £23,250	£36

Table 2

Night Care Allowance for people not in a care home or ECH		
Benefits received	Do NOT Receive Night Care Services	Receive Night Care Services
Higher Rate DLA / PIP	£83.10 - £55.65 = £27.45	Nil
Higher Rate AA	£83.10 - £55.65 = £27.45	Nil
Constant Attendance Allowance Exceptional and Exceptionally Severe Disablement Allowance 24 hrs	12 / 24 x (£135.80+ £67.90) = £101.85 12 of 24 hrs relates to night care	Nil
Constant Attendance Allowance Intermediate and Exceptionally Severe Disablement Allowance 16 hrs	*./ 16ths x (£101.85 + £67.90) = £ * How many of the 16 hrs relate to night care	Nil
Constant Attendance Allowance Normal Max rate 8 hrs	*/ 8ths x £67.90 = £ * How many of the 8 hrs relate to night care	Nil
Constant Attendance Allowance Part-time rate 4 hrs	*/ 4ths x £33.95 = £..... *How many of the 4 hrs relate to night care	Nil

Table 3

Minimum Income Guarantee (General Living Expenses) for people not in a care home	
Single, Receiving High Rate DLA, 18 – 24	
Personal Allowance, 18 – 24	72.40
Disability Premium	40.35
Enhanced Disability Premium	19.70
TOTAL	132.45
Single, 18 – 24	
Personal Allowance, 18 – 24	72.40
Disability Premium	40.35
TOTAL	112.75
Single, Receiving High Rate DLA, 25 – 61	
Personal Allowance, 25 – 61	91.40
Disability Premium	40.35
Enhanced Disability Premium	19.70
TOTAL	151.45
Single, 25 – 61	
Personal Allowance, 25 – 61	91.40
Disability Premium	40.35
TOTAL	131.75
Single, Pensioner, 62+	
Pension Credit Standard Amount	189.00
Single, Pensioner, 62+, receiving Carer's Premium	
Pension Credit Standard Amount	189.00
Carer's Premium	43.25
TOTAL	232.25

Max Weekly Charge	N/A
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Min Weekly Charge	£2
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Somerset County Council

Request to reassess my financial contribution



Name		
Address		
Postcode		
Phone number		
Date of birth		
National Insurance number		
AIS number		
My current weekly contribution is:	£	
Please tick the most relevant boxes that describes why you would like your contribution reassessed		
My circumstances have changed (I have had an increase/decrease in weekly income or my level of savings)		<input type="checkbox"/>
The amount of by Disability Related Expenditure (DRE) has changed (for people not in a care home)		<input type="checkbox"/>

I want to appeal how my contribution was calculated	<input type="checkbox"/>
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Please provide a brief description to help us understand the reasons below:

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Your signature	
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Date	
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Please return to:	[Local office to insert address]
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Re-assessment and complaints procedure.

1. Initial assessment

The FAB officer will explain how to ask for a reassessment. This is usually because:

a) you are unhappy with how your contribution was calculated

b) there is a change in your circumstances:

for example, increase in your savings to above £14,250, or £23,250/decrease in savings below £23,250 or £14,250

Increase/decrease in income or expenses

If a new/increased benefit is applied for, FAB officer will complete a reassessment once the outcome is known, and notify you.

A Request to re-assess my financial contribution form (see above) and SCC Complaints Procedure will given to you by the FAB Officer when they visit.

2. Re-assessment request form received

You should send this directly to the local FAB Team using the address at the bottom of the letter.

They will arrange to contact you within 20 working days. This will normally be a different FAB officer

3. Complaints procedure

If you are not happy with the outcome of the re-assessment:

Step 1: Informal Complaint

Write to the FAB Manager (at the same address) who will talk with the FAB Officer to obtain details of assessment.

They will carry out checks on:

- The information you provided
- Calculations
- Correct implementation of the Contributions Policy

The outcome of this will be reported to you within 20 working days.

Step 2: Formal Complaint (as per SCC complaints procedure)

This should be in writing and sent to the Customer Experience Officer,

Floor B2 East

County Hall

Taunton

TA1 4DY

Phone: 01823 359227

Email: customerexperience@somerset.gov.uk

They will write to you to confirm receipt and inform you of action to be taken.
A senior officer, not involved in the service, will be appointed to investigate
You will normally be informed of the outcome within 65 working days of receiving the complaint.
You will receive a copy of the report and a senior manager will explain anything we intend to do about the complaint.

Step 3: Review Panel

This will be held within 30 days of receiving the request.
The panel chairman will be an independent person (not a County Councillor or employed by Somerset County Council). Two other people will also be on the panel, another independent person and a county councillor.
You should attend the panel (accompanied by another person if you wish.) with the investigating officer
A written recommendation will be sent to you within 5 working days.

Step 4: Local Government Ombudsman

Local Government Ombudsman
The Oaks No 2
Westwood Way
Westwood Business Park
Coventry CV4 8JB

Phone: 024 7682 0000 (or advice line 0845 602 1983)

Fax; 024 7682 0001

Email: enquiries@lgo.org.uk

Website: www.lgo.org.uk