

# Merthyr Tydfil County Borough Council

## **Financial Assessment and Charging**



Cyngor Bwrdeistref Sirol  
**MERTHYR TUDFUL**  
**MERTHYR TYDFIL**  
County Borough Council

## **Paying For Community Care and Support Services**

Revised April 2020

**This document provides information about the contributions chargeable and the financial assessment process under Merthyr Tydfil County Borough Council's Non-Residential Charging Policy for Community Care and Support Services in 2020/21.**

**Merthyr Tydfil County Borough Council's policy is in line with the guidance and regulation set by the Welsh Government under the Social Services and Well-being (Wales) Act 2014.**

### **Why are charges made for community support services?**

Community Care and Support Services enable people to live independently in their own homes wherever possible. Merthyr Tydfil County Borough Council is working within a framework of financial restraint and therefore charges a contribution towards the services it provides. This enables us to continue to provide a high quality and responsive service.

### **What services will I be charged for?**

You will be required to contribute towards the costs of the following services:

- Supported accommodation;
- Day care services – attendance;
- Support in the home services – Personal care services, Sitting services (Day/night), General domestic services;
- Meals at day centres - these charges will not be subject to financial assessment, but will be a set charge per meal ;
- Services provided to Carers.

### **What services don't I have to pay for?**

There will be no contribution for the following:

- Services provided under Section 117 of the Mental Health Act (after care services);
- Services provided to people suffering from Creutzfeldt Jacob Disease (CJD);
- Aids to daily living – this service will be exempt from charges;
- Supported Employment Projects;
- Volunteer services (befrienders/drivers);
- General advice/counselling services to carers;
- Transport to attend a day centre provided or arranged by the council.
- Reablement Services for up to 6 weeks dependent on need.

## Who will be charged?

- Contributions will normally be charged to anyone aged 18 years or above and is in receipt of services (excluding exemptions as previously identified);
- Contributions relate to the service user, not their partner\*, families or carers;

\*However where the service user is married or claims benefits as a couple a financial assessment may be calculated based on the household income, where the outcome may be more beneficial for the service user.

## What if I'm a carer?

Carers will be charged a contribution for services received in their own right to assist in their caring role.

## What are the Contributions?

The charges do not reflect the actual cost of the services provided, but are a contribution towards the true cost. The contribution chargeable may also depend on whether you choose to undertake a financial assessment.

If you choose not to provide details of your income in order for us to carry out a financial assessment, you will be agreeing to pay the maximum contribution for the level of service you receive.

If you have savings/capital over £24,000 (twenty four thousand pounds) (please see section overleaf on What if I have Savings / Capital) you will also be expected to pay the maximum contribution.

## From April 2020 the maximum contributions are:

- Personal Care - 1hr or part thereof - £12.50;
- General Domestic - session\* - £12.50;
- Sitting Service (Day or Night) - Session\* - £12.50;
- Day Centre Attendance - Day or part thereof - £12.50.

\*A session is based on assessed need and has no time restriction.

The Maximum Contribution chargeable for any of the services listed or Combination of services is £100.00 (one hundred pounds) per week.

The above contributions may change on an annual basis.

## What is a Financial Assessment?

Service users in receipt of chargeable community support services are invited to receive an individual financial assessment or means test.

The financial assessment will determine how much if anything you can afford to contribute towards the service you have been assessed as needing.

If you decline a financial assessment you will be charged the maximum contributions shown on the previous page for the services you receive. In order to receive a financial assessment the service user must provide details of their benefits, savings, other income received and certain outgoings.

Where possible this information should be provided prior to the commencement of your services.

Benefit / income that will be taken into account will include:

- All Social Security pensions, benefits and allowances including disability benefits
- Occupational/Private pensions including those inherited from a late partner/relative;
- Income from annuities/trust funds/bonds;
- Any savings/capital;

Benefit / income that will not be taken into account will include:

- Earnings or earning replacement benefit;
- Working Tax Credit;
- Disability Living Allowance – Mobility Component;
- Personal Independent Payment - Mobility Component

The outgoings that will be disregarded will include:

- Rent after any housing benefit payments but not including service charges;
- Council Tax after any council tax reduction payments;
- Mortgage payments;
- Statutory Orders such as Child Maintenance.

As part of the financial assessment a weekly Living Allowance will also be disregarded, which is equivalent to the basic amount the Department for Work and Pensions say you need to live on (dependent on your age and living circumstances), plus an additional 45 %; this may not include any additional or enhanced amounts.

The 45% added to the basic amount is designed as a safeguard to prevent service user's independence of living from being undermined by charging policies. The above Living Allowance is intended to cover items such as:

- Food;
- Clothes;
- Insurance, including building & contents, mortgage protection and life assurance;
- Water rates
- Utility bills such as gas, electricity and telephone;
- TV licence;
- Subscriptions to satellite/digital TV companies;
- Repair and replacement of household items;
- Other expenditure such as credit/debit cards or personal loans (including County Court Judgements) and arrears;
- Disability related cost.

(This list is not meant to be exhaustive).

If you have chosen to receive a financial assessment but fail to accurately divulge all financial information you will be charged the maximum contribution.

Once we have completed a financial assessment you will receive a financial statement of charges detailing the amount you are required to contribute and how this has been calculated.

The charge will be payable from the date you commence receiving services.

A re-assessment will be carried out annually in April in line with changes to your DWP benefits. However if your financial circumstances should change before this time you must contact us to provide details of the changes so that a re-assessment can be completed.

### **What if I do not agree with the outcome of the Financial Assessment?**

You can ask for your assessment to be reviewed and provide any additional information that may need to be considered.

if you are still not happy, we have a formal complaints procedure.

You will be provided with more information regarding the review process when you receive your financial statement of charges.

## **What if I have savings/capital?**

If you have over £24,000 (twenty four thousand pounds) in savings you are expected to pay the maximum contribution for the service you receive as set out in the previous table. This amount is set by The Welsh Government and may change annually.

If you are in receipt of services you should not give away any of your money or assets in order to reduce the amount of contribution you have to pay. Any such amounts will still be counted as yours in the financial assessment.

If your savings / capital are held in the form of investment or income bonds we may treat these amounts differently. How we treat them will depend on the type of bond; we will either take them into account as capital or we will take the interest earned into account as income. Once you have provided details of the type of bond held and the value and interest earned, then you will be advised as to how the bond will be treated in the financial assessment.

## **What if I have a property?**

Any property you own will not be included in your financial assessment for Community Care and Support Services. If however you have more than one property, any income generated by the additional property will be included in your financial assessment.

## **Can I choose how my Community Care and Support Services are provided?**

Yes in some cases. You will need to discuss your care needs and the options available for the type of care you require with your Care Manager. The authority will either arrange for its contracted care providers to provide your care needs, or you can request to have your care provided via a direct payment.

Direct payments is when the authority makes a regular payment to you or an appointed person, for you to arrange and purchase your care needs in a flexible way. (Please see our separate leaflet on direct payments.)

## **How will I pay my contribution?**

You will be issued with an invoice every 4 weeks. The invoice will provide details on the various types of payment methods available. Alternatively you can choose to pay by direct debit. Please note the following:

- Meals at a day Centre are payable by cash on a daily or weekly basis.

## **Will I receive any benefit advice?**

As part of the financial assessment process MTCBC finance staff will provide benefit advice. Staff will also be able to signpost service users to other organisations that offer free welfare benefit advice. If during your financial assessment staff identify additional benefits that you may be eligible for, you will be expected to claim these benefits as they may form part of your assessment when in payment. Advice for those over the qualifying state pension age and other benefit for those under state pension age.

## **What if I refuse to pay?**

If you are experiencing difficulty in paying for services or think we may be overcharging then please contact us immediately so that your financial assessment can be reviewed and any errors corrected.

However if you refuse to pay your contribution, debt recovery procedures will be applied where appropriate which may result in additional charges being added to any outstanding debt.

If your finances are being dealt with by someone else, or someone else is receiving your benefits, then they will be responsible for providing the required financial information and paying the service user contribution. If they do not pay the service users contribution, then appropriate actions will be taken against them.

## **Where can I get more information?**

If you require more information than what is contained in this leaflet you can contact the Financial Assessment and Charging Team for help and advice on 01685 725000.

Alternatively you can seek independent advice from your local Citizens Advice or other voluntary organisation.

## **Can I appoint someone to act for me?**

Yes, you have the right to appoint a third party to act on your behalf for all or part of the assessment process. This may be a family member, friend or an independent person. Your local Citizens Advice should be able to advise you of advocacy services in your area.

## How do I complain?

If a service user is dissatisfied with the financial assessment or review process, they can use the Council's Complaints Procedure.

Please visit the 'Social Services - Compliments and Complaints Procedure' web page for advice and information at [www.merthyr.gov.uk](http://www.merthyr.gov.uk)

For more information please contact us on:

- Assessment and Charging Team 01685 725000
- Duty Officer 01685 724500
- [Fact@merthyr.gov.uk](mailto:Fact@merthyr.gov.uk)

Customer Service Reception,  
Merthyr Tydfil County Borough Council,  
Civic Centre  
Merthyr Tydfil,  
CF47 8AN  
Telephone: 01685 725000

This information may be made available in any other form or format upon request.