This leaflet details the financial assessment used to determine your ability to contribute to the cost of your community based services. It shows how the assessment is undertaken and how your income, savings and personal expenditure are taken into account.

This leaflet is for people who need support to help them live independently at home. We need to financially assess you to see if you are able to contribute towards the cost of your care and support.

When will I have a financial assessment?
As soon as we know you have been assessed by your Social Worker and are eligible for support we will contact you to assess your contribution towards the cost of your care and support.

A Community Finance Officer will arrange a meeting with you and you can invite a relative, friend or advocate to be there with you. The Community Finance Officer will work out how much your assessed contribution will be and will make sure you are receiving all the benefits you are entitled to.

What happens at the meeting?
We will ask you questions to confirm your financial circumstances and put your answers on a financial assessment form, together with any information you have already provided to us before asking you to check and sign it.

This will tell us whether you can afford to contribute anything.

Working out your contribution
The contribution you actually make will be the lowest amount from the following:

- A maximum contribution of £603 for community based services is set by the council
- The maximum assessed contribution based on your ability to pay

How is the financial assessment calculated?
We look at three things when calculating your contribution:

- Your income
- Your savings and assets
- Any allowances that can be made

Types of income you may have:

- Pensions
- Benefits
- Earnings

Using the Department of Health guidelines we will make allowances from the income which you receive to ensure you have sufficient funds to meet your basic living costs.

Types of savings you may have:

- Savings in a bank or building society
- Post Office savings
- Premium Bonds
- Shares
- Trust Funds

We will not take into account any savings you have below £14,250.
If you have savings of more than £23,250 you will have to pay the full cost of your care package up to a maximum of £603 per week.

If your savings fall between £14,250 and £23,250 you will be asked to make a contribution to your charge from these savings. £1 for every £250 above £14,250 will be treated as income and included in your assessment.

Couples
We will only assess you on the income and savings that you have. We will include your share of any joint savings or income. If as a couple you would like us to look at your partner’s details, we can do this to ensure that as a couple you have the correct benefits in payment and also to ensure you are left with sufficient funds to meet your basic living costs.

Types of expenses you may have:
- Mortgage payments
- Rent
- Council Tax
- Water rates

Types of disability expenses you may have:
- Help with cleaning
- Special diet
- Extra laundry
- Extra bedding
- Special clothing
- Extra heating costs
- Transport
- Special equipment
- Care Call

We can make allowances for extra costs which you have to pay because of your disability or long-term condition. For more information please refer to our guide on Disability Related Expenditure.

Your Assessed Contribution
Once we have calculated your assessable income you will be told if you are required to pay a contribution towards the cost of your care package and will be given a copy of your assessment. If you are assessed as paying a contribution this will be applied from the date when your service starts.

Paying your Contribution
Depending on how you arrange your care and when your care commences we will have notified you of your assessed contribution.

If you choose to have the Council arrange services for you we will send you an invoice for the amount which you need to pay at the end of every four weeks.

The invoice will show how much you need to pay and how you can arrange to pay it.

If you choose to take a personal budget as a Direct Payment and arrange your own services the amount of your assessed contribution will be deducted from the payments you receive from the Council.

Collecting a customer’s contribution is an important role the Council undertakes as the contributions are used to protect services, extend access and promote the independence and wellbeing of all our customers. Where a customer fails to pay their contribution the Council will pursue enforcement options to collect the amount owing.

What if I don’t agree with my assessed contribution?
You can ask the Community Finance Officer to review the amount you have been assessed to pay.

You should give as much information as possible so your assessment can be reviewed.
Where to find out more

Adult Social Care:

If you live in Allerdale borough area, call:
Allerdale
0300 303 3589
Or you can email
workingtonssd@cumbria.gov.uk

If you live in the Carlisle city area, call:
Carlisle
0300 303 3249
Or you can email
carlislessd@cumbria.gov.uk

If you live in the Copeland borough area, call:
Copeland
0300 303 3589
Or you can email
whitehavenssd@cumbria.gov.uk

If you live in the Eden district area, call:
Eden
0300 303 3249
Or you can email
penrithssd@cumbria.gov.uk

If you live in the Furness area, call:
Furness
0300 303 2704
Or you can email
barrowssd@cumbria.gov.uk

If you live in the South Lakeland district area, call:
South Lakes
0300 303 2704
Or you can email
kendalssd@cumbria.gov.uk

If you have an emergency during office hours, contact your practitioner or your local Adult Social Care office. We are open 9.00am to 5.00pm Monday to Thursday and 9.00am to 4.30pm on Friday.

If you have an emergency when our offices are closed, ring our Emergency Duty Team on 01228 526690. They cover the whole of Cumbria and work overnight, at weekends and bank holidays.

April 2019