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Paying for services provided in the community

*Your questions
answered*

April 2003

A free interpreting service is available if you need help with this information.
Please telephone Stockport English Language Service on 0161 477 9000.

E-mail: info@stockportels.co.uk Fax: 0161 480 1848

এই তথ্যের ব্যাপারে আপনার যদি কোন সাহায্য সহযোগিতার দরকার হয় তবে আপনার জন্য বিন খরচে দো-ভাষীর ব্যবস্থা করা হবে। দয়া করে স্টকপোর্ট ইংলিশ ল্যাংগুয়েজ সার্ভিসে 0161 477 9000 এই নাম্বারে ফোন করুন।

اگر آپ کو اس معلومات کے بارے میں کوئی ضرورت ہے تو مفت ترجمانی کی درخواست کیجیے۔
براہ مہربانی سٹاک پورٹ انگلش لیگ్వےج سروس کو 0161 477 9000 پر فون کریں۔

如你需要他人為你解釋這份資料的內容，我們可提供免費的傳譯服務，請致電史托模英語服務：0161 477 9000

تتوفر خدمة ترجمة شفوية مجانية إذا تطلبت مساعدة
في فهم هذه المعلومات. نرجو الاتصال بخدمة تليم اللغة الانجليزية
في سٹوكپورٹ علی رقم الهاتف 0161 477 9000

এই নথিটির সমগ্রতা সহ সহজেই ৯৩২ নম্বর নো ডিলায়ন্স হেল্পলাইনে
(দুলাহিয়ারা) সেবা প্রাপ্য হবে। মঠস্থানী কলীও ২৬০৬৬ হেল্পলাইনে
সংযোগ স্থাপন করে 0161 477 9000 এমএ সংখ্যে কলি।

If you would like this leaflet in large print, on audio tape, in Braille or on disk, please contact 0161 474 4609 for a copy (textphone 0161 474 4619).

Introduction

This leaflet gives you the facts about how we decide how much, if anything, you as a service user will have to pay towards the cost of services we provide in the community.

Q

What do you mean by 'services we provide in the community'?

A

These are services which help you to stay in your own home. They include the following:

- Home care and personal support (including night sitting services)
- Day services
- Community meals, such as
 - meals on wheels
 - meals at day services
 - meals at day centres
 - meals at luncheon clubs
- Transport.

When you receive one or more of the services listed above we call it a **care package**.

Q

How will you work out how much, if anything, I have to pay?

A

The amount you have to pay depends on your financial circumstances and the amount of service you receive.

When you are about to receive services in the community, we will contact you to fill in a form with details of your finances. From this form we work out how much money you have coming in. We then take off an amount for your

living costs. We call the money you have left your **net chargeable income**.

When we work out how much you have to pay we will count 75% of your net chargeable income and any savings you have over £12,000.

If you have savings of £19,500 or more in your name only, or you do not want to give us details of your finances, you will have to pay the maximum charge for all the services you receive.

If you are living with a partner who is not receiving services, we can work out what you have to pay based on both your incomes and living costs, or on your income and living costs only. We will work out what will be the lowest charge for you.

Q

What income do you take into account when you work out how much I have to pay?

A

We will take account of most of the money you have coming in, including the following:

- Any pensions you receive
- Income Support, Attendance Allowance, the care component of Disability Living Allowance and other social security benefits.

We do not count the following:

- Mobility Allowance
- Your wages or salary
- The mobility component of Disability Living Allowance
- War Disability Pension
- War Widows Pension
- War Widows Supplementary Pension.

If you need further details, ring our helpline. The phone numbers are at the end of this leaflet.

Q

How will my savings affect how much I have to pay?

A

When we work out how much you have to pay, we do not count the first £12,000 of your savings.

For every £250, or part of £250, you have over £12,000 and under £19,500, we add £1 a week to your income. This added amount is called **tariff income** and does not reflect the actual interest you get from your savings.

If you have savings over £19,500, you have to pay the maximum charge for the services you receive.

Example

You have £12,620 savings.
We ignore the first £12,000.
This leaves £620.
We add £3 to your weekly income.

Q**Will you take the value of my house into account?****A**

We will not take the value of the house you live in into account. However, if you own any other land or property, we will take the value of this into account.

Q**How much do you allow for living costs?****A**

To work out your entitlement, we take account of the following:

- An amount of money equal to basic Income Support for someone of your age or circumstances plus 25%. We adjust this when rates go up (usually April each year). Basic Income Support does not include Severe Disability premium which you may receive as part of your Income Support if you get other disability benefits.
- Your mortgage payments or the rent you pay (after taking off any Housing Benefit you receive).
- Any ground rent you pay.
- The amount of Council Tax you pay (after taking off any Council Tax Benefit you receive).
- Your water rates.
- Any service charges you must pay under your tenancy agreement.
- The premiums for your buildings and contents insurance.
- Any payments you make under a court order.

- £25 a week for disability-related costs. This means that if you receive a disability benefit such as Attendance Allowance or Disability Living Allowance (care component), we will ignore £25 a week of your total income towards the costs of living with your disability. These costs include things like extra heating and laundry costs, replacement clothing costs, special dietary costs and some private care costs. If you feel that your disability costs are higher than £25 a week, you can ask us to look at them and we may decide to increase the amount. This decision will be based on your circumstances and we would need to ask you about your disability and for some evidence of the extra costs you have.

Q**What are the charges for the services you provide?****A**

The new charges from 7 April 2003 are as follows.

- For home care and personal support services: £7.25 an hour.
- For day services, attending a day centre and transport:

AMOUNT OF SERVICE	CHARGE
Full day session (including meals)	£22.60
Each meal (not included in the full charge for a full day session)	£2.60
Transport (each one-way journey)	£0.85

Everyone must pay our charges for meals and transport.

However, the most anyone will pay for any combination of these services, including meals and transport, will be £150 a week.

Here are some examples of how we work out what you have to pay each week:

- **Care package**

- 2 hours 30 minutes home care or support
- 3 day service sessions
- 6 meals at day services (2 a day)
- 6 one-way journeys to and from day services

Minimum charge - meals and transport only

6 meals at day services (£2.60 each)	£15.60
6 one-way journeys (£0.85 each).....	£5.10
Total	£20.70

Maximum charge - all services, meals and transport

2 hours 30 minutes home care or support (£7.25 an hour)	£18.13
3 day service sessions (£22.60 a day including meals if you have them)	£67.80
6 one-way journeys (£0.85 each).....	£5.10
Total	£91.03

If you have no net chargeable income you will only pay for meals and transport. In this example you would pay the minimum charge of £20.70 a week.

If you have £10 net chargeable income you will pay the minimum charge of £20.70 (for meals and transport) plus 75% of your net chargeable income (£7.50) towards the cost of care. So you will pay £28.20 a week.

Q

How do I pay for services?

A

We will send you a bill every four weeks. You can send a cheque or postal order by post, or pay at any Post Office using a swipe card which will be provided free of charge. You can also pay over the phone or by using the internet if you have a debit or credit card. You will find details of how to do this on the back of your bill. If you want to pay by standing order from your bank or building society account please ring 0161 474 4778 or 0161 474 4776.

Q

What happens if the amount of service I receive changes?

A

This depends on your particular circumstances and the services you receive. Your bill will show how any changes affect the amount you have to pay.

Q**How can I find out if I am getting all the benefits I am entitled to?****A**

If you would like a benefit check, contact any of the following organisations.

- Customer Finance section
Tel: 0161 474 4636
(8.30am to 4.30pm, Monday to Friday)
- Welfare Rights Unit
Tel: 0161 474 3091
(9am to 1pm, Monday to Friday)
Textphone: 0161 474 3093
- Information & Advice Centres
Tel: 0161 474 2298
for details of your nearest centre
- Citizens Advice Bureaux
Tel: 0870 120 4040
for details of your nearest centre
- The Citizens Advice Bureaux home visiting service
Tel: 0161 456 4611
- The Citizens Advice Bureaux evening advice line
Tel: 0161 427 6023 or 0161 449 8709
(4pm-7pm Tuesdays, Wednesdays & Thursdays only)

Q**What if I disagree with how much you have asked me to pay?****A**

You cannot appeal against the fixed charges for meals and transport, which everyone has to pay.

If you are not happy about the other charges we have asked you to pay, you can ask for a review. You can ring our helpline on 0161 474 4781 or 0161 474 4705 between 8.30am and 4.30pm, Monday to Friday.

You can also ask us to send you our 'Reviews and Appeals' leaflet. This explains how you can ask for a review and what will happen.

HELPLINE PHONE NUMBERS:

- **0161 474 4781**
- **0161 474 4705**

If you need to write to us our address is:

- Customer Finance section
Stockport Social Services
Stockport Council
Ponsonby House
Edward Street
Stockport SK1 3UR.