Your contribution:
If you meet the national eligibility criteria for us to help pay for your care and support, you may have to pay a contribution towards it.

We use national rules to work out what you should contribute towards the cost of your care. Everyone is treated the same and it is based on your ability to pay. A Financial Assessment and Benefits (FAB) Officer will normally arrange to meet with you to work out how much you can afford to contribute. You may find it helpful to have a relative or friend with you.

In most cases they will be able to tell you what your contribution is when they talk with you. They will confirm this in writing. You can ask for another assessment if you feel that your contribution is unreasonable.

People with capital / savings of £23,250 or more will not normally be eligible for financial support from the Council. People in this position normally make their own private care arrangements, although we can make the arrangements for you if you prefer, but we will charge an arrangement fee for the time it takes us.

For people who receive a Direct Payment, your assessed contribution will be deducted from the money we give you.

The FAB Officer will also make sure that you are getting all the benefits you are entitled to. They can help you fill in claim forms and follow up these claims. If you do not want to use this service, please tell the FAB officer and they will be able to tell you where else you can go to get benefits advice.

When will the contribution start?
If you are eligible for short-term reablement, care it is initially free.
If you have not had care or support at home before:
You will not contribute anything until the FAB team contact you. If they work out that you can afford to contribute for the services you receive, your contribution will start from either the date they tell you or from the date that your longer-term care starts, if this is later.

The FAB officer will arrange a convenient time to talk with you about your finances. You can phone them to rearrange, but if you cancel two appointments with the FAB officer you will be responsible for paying the full cost of your care, from the day it started. We will notify the provider who will advise you of their rates.

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 provider(s).

If you are not sure how much capital you have, and a personal budget is arranged for you, and we subsequently discover you have over the capital threshold, you will be required to reimburse all personal budget expenditure incurred by the Council.

If you have had care or support at home before:
If a FAB Officer has already worked out how much you could afford to contribute, you will be asked to pay your original contribution. If this was more than a year ago a FAB Officer may visit you again to work out if you can afford to contribute more or less. You will pay your original contribution until you are told of any change.

If you claim an extra benefit this may affect your charge. It can sometimes take several weeks for the new benefit to be paid to you. The FAB officer will tell you whether:

- The benefit will change what you are charged.
- The higher charge will start from the date we tell you the change.
**Capital and savings:**
If you have capital and savings of between £14,250 and £23,250, we will include in your income £1 per week for every £250 (or part of £250) that you have over £14,250. This is called Tariff Income.

Capital and savings include:
- Bank and building society accounts
- Cash
- Premium bonds
- Stocks and shares
- Second property / land – but not the value of the property you live in.

This list is not exhaustive.

**How we work out your weekly contribution:**
**Step 1:** We work out your **weekly income**. This includes:
- Most state benefits, including Personal Independence Payment (PIP) daily living component, Attendance Allowance (AA) and Disability Living Allowance (DLA) care component.
- Carers Allowance.
- Non state pensions.
- Tariff Income.

But does not include:
- Earnings from paid work.
- PIP (mobility component).
- DLA (mobility component).
- Working/Child Tax Credit.
- Disabled Person’s Tax Credit.
- Pension Credit - Savings Credit element.

These lists are not exhaustive.
Step 2: We then work out your allowances, money that you keep to make sure you have enough to live on. There are four separate allowances:

a) The Government has set standard allowances for your general living expenses. This is determined by your age.

b) Housing costs you pay. This will be your rent or mortgage interest costs that are not covered by Housing Benefit, and Council Tax costs that are not covered by Council Tax Benefit.

c) Extra costs linked to any disability you may have. This is called your Disability Related Expenditure or DRE. This will be discussed at the visit with you.

d) If you receive the higher rate of AA / PIP (daily living component) or DLA (care component), and Somerset County Council does not pay for any care at night for you, we will take away the difference between the higher and lower rates of these benefits from your income total. This is because you are given this extra allowance specifically to pay for care at night.

Step 3: To work out what you pay each week, we add up your total income from Step 1 and take away the allowances from Step 2 to give us your ‘Disposable Income’. If the amount is less than £2, you will not contribute anything.

If you have more than one community service, for example homecare and daycare, the weekly charge that we work out will be the most you can pay for all of these services together.

Changes in circumstances:
We will give you a ‘Request for re-assessment form’ when you are financially assessed. If your income, savings, expenses or other circumstances change please fill in the request form and send it to your local area office. We will then arrange for a FAB Officer to contact you as soon as possible.

If you are not satisfied with the result of the reassessment, you can follow the Somerset County Council complaints procedure.
Your opportunity to feedback:

We welcome your comments about the services you receive. If you would like to tell us what you think, please either:

- Contact us by going to our website, www.somerset.gov.uk, or
- Phone Somerset Direct on 0300 123 2224
- Speak to your social care worker, or
- Contact the Adults and Health Customer Experience Officer
  Floor B2 South
  County Hall
  Taunton
  TA1 4DY
  Email: customerexperience@somerset.gov.uk

This document is also available on request in Braille, large print, tape, disc and can be translated into different languages.