



## Financial assessment and paying for community care services

If you have had [a social care needs assessment](#) and are eligible for care and support services, we will discuss how your needs can best be met.

This could be through care and support to help you stay living at home, such as:

- personal care – help with washing, dressing and going to the toilet
- day opportunities – attending a day centre
- enabling support – help with cooking a meal
- respite care not provided in a care home – such as a short break or holiday
- direct payments – to give more flexibility in how services are provided

This type of care is also known as community-based care and support.

**Most people have to pay their care costs depending on the outcome of a financial assessment. This is a fair assessment of your financial circumstances.**

Devon County Council's Client Financial Services Team are responsible for working out how much you will have to pay. They will also send you a bill for your assessed contribution, and deal with any issues resulting from non-payment of the account.

## What information do you need for a financial assessment?

We will send you an income and expenditure form to complete, to work out how much you have to pay towards your care services. You will have 14 days to complete and return the form. The form will ask about:

- [your weekly income as detailed in The Care Act](#) - e.g. Pension income and majority of state benefits and any other income.
- [your capital as detailed in The Care Act](#) (savings/ investments) - e.g. money in the bank, stocks and shares, investment bonds and policies, premium bonds, income bonds and any other savings/ investments. This includes property or land you solely or jointly own - this doesn't include the house you live in.
- your housing costs, this includes your rent or mortgage, council tax, household insurance and service charges.
- If you are receiving Attendance Allowance (AA), Disability Living Allowance Care Component (DLA) or Personal Independence Payment (PIP), we can offset expenses you incur directly as a result of your illness or disability. e.g. a private cleaner, excessive gas, electric and oil costs or a community alarm system. You must be able to provide evidence of these costs.
- joint income you receive will be divided equally.
- jointly held capital, savings and investments will be divided equally.

If you are unable to complete the form and would prefer to speak to us please call 01392 384391 and we will take your information over the phone.

See image below on how your charges are calculated.



Your assessed weekly income and capital

Less

Weekly housing related expenditure (where applicable)

Less

Weekly disability related expenditure (where applicable)

Less

Weekly minimum income guarantee

Equals

Weekly charge you will have to pay

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**Please note:** If you do not want to give us your financial details, you will have to pay the full cost of any care services you receive arranged through DCC.

If we identify that you may be entitled to additional benefits, we will advise you of this and provide information and contact details of who can assist you, if needed.

### **What happens after the financial assessment?**

The financial assessment will work out how much you need to pay – this is called your Maximum Weekly Charge.

DCC will only charge you either the value of your [personal budget](#) or your “Maximum Weekly Charge”, whichever is the lower amount.

We will send you:

- letter confirming your maximum weekly charge and date your charges start
- a copy of our calculations showing how we have worked this out
- a Direct Debit mandate will be enclosed for you to sign and return declaring the details are correct and you agree to pay your assessed weekly contribution
- you will also receive a statement of account every four weeks for your assessed contribution



If you receive a Direct Payment to pay for your care needs, and your weekly contribution from DCC is more than the value of your Direct Payment, your Direct Payment will cease and you will need to pay for your care services yourself.

## Minimum Income Guarantee

The financial assessment will disregard from your weekly income a sum of money to meet your daily living costs, for example, food, clothing and standard utility costs. This is known as the Minimum Income Guarantee (MIG). This varies depending on your age and what benefits you are in receipt of.

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For information about paying your social care bill please see [Pay a social care bill](#).

### What if I don't agree with the outcome of my financial assessment?

You can contact us if you believe the outcome has been incorrectly calculated, or that we've used incorrect details about your finances.

Email: [fairer.charging@devon.gov.uk](mailto:fairer.charging@devon.gov.uk)

Phone: [01392 384391](tel:01392384391) – Phone opening times are 11am to 3pm Monday to Friday (excluding bank holidays)

Write to:

Client Financial Services  
Devon County Council  
Room 180  
County Hall  
Topsham Road,  
Exeter  
EX2 4QD

We will acknowledge your enquiry within 10 working days and will contact you with a response as soon as we have investigated the issue.

### Will my financial assessment be reviewed?

We will review your financial assessment at least once a year.

When we review your financial assessment we will tell you if any changes need to be made to your maximum weekly charge, and your account will be updated accordingly.



Please let us know immediately if your financial circumstances change; for example, the level of your savings and investments decreases or the level of your pensionable income increases.

## Contact us

If you want to know more about the financial assessment or billing process you can contact us:

By email: [fairer.charging@devon.gov.uk](mailto:fairer.charging@devon.gov.uk)

By phone: [01392 384391](tel:01392384391) – Phone opening times are 11am to 3pm Monday to Friday (excluding bank holidays)

Alternatively, you can write to:

Client Financial Services  
Devon County Council  
Room 180  
County Hall  
Topsham Road  
Exeter  
EX2 4QD

## Examples of common financial assessments

### Example 1

#### Aged 18 to pension age

Peter is 37 years of age, has a learning difficulty and lives in a privately rented flat in the community on his own. Peter's personal budget (the cost of his care) has been set at £454.00 per week. This is for 1 hour per day personal care, 14 hours per week flexible enabling and 2 days per week attending a day centre.

#### Section 2: Capital savings and investments

- Peter has no capital, savings or investments

#### Section 3: Income (weekly)

- ESA: £204.75
- PIP Daily Living Component Enhanced: £92.40
- PIP Mobility Component Standard: £24.45



**Total = £321.60**

#### **Section 4: Household-related expenditure (weekly)**

- Top up rent: £10.00
- Council Tax: £6.00
- Contents insurance: £1.27

**Total = £17.27**

#### **Section 5: Disability-related expenditure**

- Cleaner: £20.00
- Mobile phone: £2.31 (based on a £10.00 per month 'pay as you go' tariff)
- Broadband connection: £5.77 (basic £25.00 per month)

**Total = £28.08**

Peter's cleaner, mobile phone and broadband connection have all been verified as eligible disability-related expenses within his Your Care Act Assessment.

#### **Assessment calculation:**

- Total weekly income: £321.60
- Less disregarded weekly income: £24.45 (PIP Mobility Component)
- Less weekly housing-related expenditure: £17.27
- Less weekly disability-related expenditure: £28.08
- Less weekly MIG: £156.00

**Assessed weekly contribution = £95.80**

Peter has been financially assessed as being able to pay £95.80 per week towards the £454.00 weekly cost of his community care and support. This is his 'assessed weekly contribution'.

## **Example 2**

### **Over pension age**

Helen is 86 years of age, she lives in a sheltered housing bungalow that she owns. Helen's personal budget has been set at £350.00 per week for 2 ½ hours per day personal care at home 7 days per week.



## Section 2: Capital, savings and investments

Although Helen has savings of £9,500 the sum is below the lower capital limit of £14,250 meaning her savings are fully disregarded in the financial assessment calculations.

## Section 3: Income (weekly)

- State Retirement Pension: £140.00
- Guaranteed Pension Credit: £112.00
- Attendance Allowance: £92.40

**Total = £344.40**

## Section 4: Housing-related expenditure (weekly)

- Building and contents insurance: £2.60
- Compulsory maintenance charge: £14.42 (£750 p/a)

**Total = £17.02**

## Section 5: Disability-related expenditure (weekly)

- Pendant alarm: £3.95
- Chiropody: £5.83 (£35.00 every 6 weeks)
- Cleaner: £26.00
- Excessive laundry powder costs: £4.12 (maximum allowance)
- Powered wheelchair service plan: £2.88 (£150 p/a)

**Total = £42.78**

Helen's pendant alarm, chiropody, cleaner, laundry powder costs and wheelchair service plan have been verified as eligible disability-related expenses within her Your Care Act Assessment.

## Assessment calculation:

- Total weekly income: £344.40
- Less weekly housing-related expenditure: £17.02
- Less weekly disability-related expenditure: £42.78
- Less weekly MIG: £194.70\*\*

**Assessed weekly contribution = £89.90**

Helen has been financially assessed as being able to pay £89.90 per week towards the



£350.00 weekly cost of her community care and support services. This is her assessed weekly contribution.

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\*\* The MIG (minimum income guarantee) rates are set annually by the Department of Health and represents the sum of money we automatically disregard from your weekly income to meet all your daily living costs. The MIG rates will vary depending on your age and what benefits you receive.

