



# Financial assessment and paying for non- residential care and support



Difficult words are written in bold. There is a list of what the words mean at the end.

# Background



The Adult Care and Support team will carry out a **care assessment**.



If you are eligible, we will work out how much money it will cost to meet your care and support needs.



This is your **personal budget**.

# How can I use my personal budget?



You can use your **personal budget** for:

- Care at home



- Care at day centres



- Respite care



- Direct payments



You may have to pay towards your personal budget.



The amount you need to pay is worked out through a **financial assessment**.

## What is a financial assessment?



The financial assessment will look at how much money you have.

This is sometimes called **capital assets**.



## Capital assets are:

- Savings



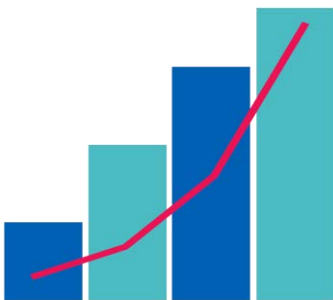
- Benefits



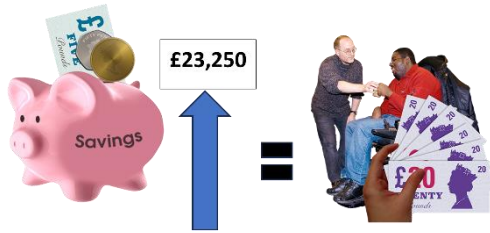
- Pensions



- Buildings or land that you might own



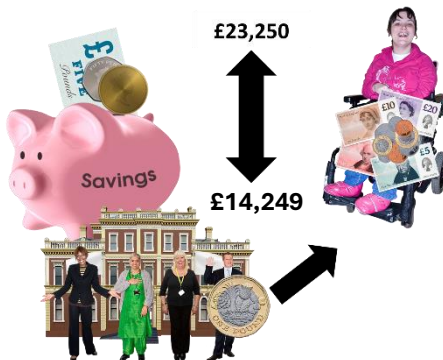
- Bonds, shares, or ISAs



You will have to pay for the full cost of your care if you have more than £23,250 in **capital assets**.



If you have **capital assets** of **£14,249** or below, this will not be included in your financial assessment.



If you have **capital assets** between **£14,250** and **£23,250**, for every £250 you have, the council will add £1 to your weekly **income**.

This is called **tariff income**.

### Contribution



The amount that you have to pay towards your care costs is called **your assessed contribution**.



You will receive a letter to explain how we work out your contribution.

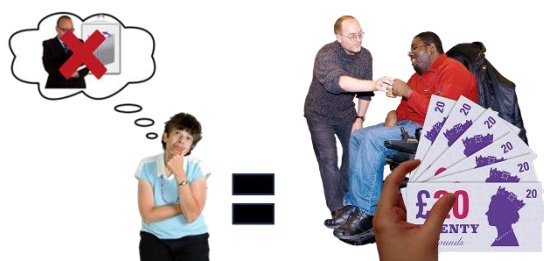


You will be charged from the first day your care begins. An invoice will be sent every 4 weeks.



We will tell you the amount you must pay and how much we will pay towards your care.

# Financial Assessment Rules



You can choose **not** to have a financial assessment.

If you do not tell us about your finances, you will have to pay for the full cost of your care.



You will be financially assessed as a

single person

or

one of a couple



This will depend on your **circumstances**.



We will only use **income** and **capital assets** in your name when we work out what you can afford.



The home you live in is **not** included in the financial assessment.



A person who receives non-residential care must be left with a **minimum amount** to live on.

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### Minimum Income Guarantee



The minimum amount is called the **minimum income guarantee**.



The **minimum income guarantee** is based on:

- Age



- Living circumstances



- Receipt of disability or carers benefits

# The **minimum income guarantee** should help you to cover:



- food costs



- utility bills



- phone bills



- social events

# What if I can't afford to pay?



The financial assessment will make sure you are left with enough money to live on.



We will work with you to make sure you are claiming the benefits you are entitled to.



You can ask us to do the financial assessment again.



You can make a complaint if you still feel the amount is wrong.

## How do I make a complaint?



Online complaint form:  
<https://www.solihull.gov.uk/tel-l-us/Adult-social-care-complaints>



Email:  
[candacomplaints@solihull.gov.uk](mailto:candacomplaints@solihull.gov.uk)



Call:  
0121 704 8296



Write to the Children's and  
Adults Complaints Team,  
Council House, Manor  
Square, Solihull, B91 3QB

## What happens if I don't use my services/support at any time?



If you do not use your  
services, then you may still  
be charged.



You can find out more about where and how to pay here: <http://www.solihull.gov.uk/About/pay/sundry-income-invoices>

## What happens if my care and/or support needs to change?



Contact the Adult Care and Support team, they can arrange another care and support assessment.

### Contribution



You may see a difference in the amount you pay.

# Will my personal budget and the amount I pay ever change?



Yes, your personal budget might change.

It will change if:



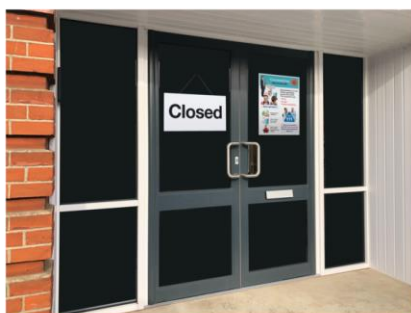
- Your care and/or support needs change



- You permanently cancel a service because you don't need it any more



- Your financial circumstances change

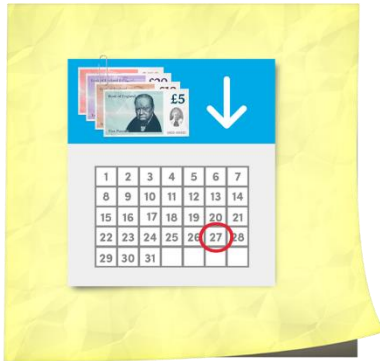


- Your service is not available and there is no suitable alternative



You must tell us if your **income** or **capital assets** change so we can work out if you still need to pay for your care and support.

# What happens if I don't pay by the due date?



We will send you a reminder.



If you still do not pay then it could result in going to court.



If you are finding it hard to make a payment you can call our Financial Assessment Team on 0121 704 8606.

# What words mean

## Contribution



## Assessed contribution

The amount you will be required to pay for your care.



## Capital assets

Something you own or have invested in such as a house, a pension, or stocks and shares.



## Care assessment

An assessment which determines what, and how much support you will need for your care.



## **Circumstances**

The financial situation you are living in. For example if you have a job or own property, or have savings. This might mean that you have to pay for your care.



## **Eligibility**

Criteria you must meet to receive something. For example, to be eligible for financial support you need to earn below a certain amount.



## **Financial assessment**

A financial assessment is used to work out how much you will pay towards your care.



## Income

The money you receive from work or benefits. You will receive this monthly or weekly.



## Minimum amount

Refers to the lowest amount of money that somebody can live off. This should cover living expenses.

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### Minimum Income Guarantee



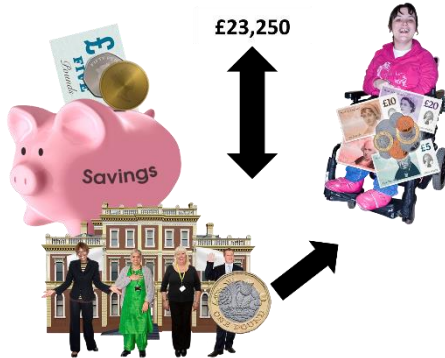
## Minimum income guarantee

The minimum amount you can live on. This is dependent on your age, living circumstances, and any benefits you receive.



## Personal budget

Money you can get to pay for care and support. You may have to pay towards your personal budget to meet the costs of your care and support.



## Tariff income

If you have capital assets between **£14,250** and **£23,250** then you will need to pay something towards your care.

## **Example**

If you have capital of £15,250 you are treated as having £4 a week tariff income (4 lots of £250).