

Paying for care at home or in the community Easy Read Booklet



Introduction



Newham Council wants people to live independently and safely at home for as long as they can.



We want to make sure everyone can afford to pay for the care and support they get at home and in the community.



This Easy Read booklet explains who pays for care and support and how the cost is worked out.



Helping You Live Independently

Following a care assessment by a social worker, you may need services to help you to maintain your independence. This may include:

- Help to access the community
- Home care, including help with washing and dressing
- Services through a Direct Payment
- Attending day centres
- Transport to and from day centres.



What happens next?

After your care assessment, your social worker will ask the Financial Assessment and Charging Team (FACT) to look at your finances. This referral could take up to 28 days.



How will you work out how much I will pay?

The Financial Assessment and Charging Team (FACT) will work with you, or if you wish your family, and carers to look at:

- Your savings
- Your income and some benefits
- Anything you pay that is related to your disability.

This is called a financial assessment.



As part of the financial assessment the FACT Team will look at your savings.

If you have between £14,250 and £23,250 in savings this will count as part of your income. This is called tariff income.

If you have more than £23,250 in savings you will need to pay the full cost of your care and support.



The FACT Team will look at how much money you receive in benefits, including:

- Your pension
- Employment Support Allowance
- Pension Credit
- Certain elements of Universal Credit
- Attendance Allowance
- Carer's Allowance
- Care component of Personal Independence Payments (PIP)
- Care component of Disability Living Allowance (DLA)
- Severe Disability Premium (paid with your benefit).



The FACT Team will also look at any money you receive from:

- Renting out a property
- Trust funds
- Stocks and shares.



Having enough money for everyday living is important

When we work out how much you need to pay towards your care, we make sure you still have enough money for everyday living.

- The Government sets a minimum amount of money you must be left with
- This is to make sure your payment is fair and affordable
- The amount depends on your age and the benefits you receive.



We understand that some disabilities come with extra costs and this will be taken into account. This is called **Disability Related Expenditure.**



What if I do not want a financial assessment?

If you choose not to have a financial assessment, you will need to pay the full cost of your care.



The following care and support services are free:

- **Carers services:** Help and support for people who care for someone else
- **Reablement (for up to 6 weeks):** Short-term help to get your independence back after illness or a hospital stay
- **Equipment:** Things like grab rails or special chairs to help you stay safe and independent at home
- **Advocacy services:** Someone to help you speak up and understand your choices.

VoiceAbility



You also do not have to pay for some care services if:

- You have Creutzfeldt-Jakob Disease
- You are a carer and getting help under the Carers and Disabled Children Act 2000
- You are getting aftercare under Section 117 of the Mental Health Act 1983
- The NHS is paying for all your nursing and personal care at home. This is called Continuing Health Care.



Invoicing you for your care and support

Once we have done your financial assessment we will write to you and tell you how much, if anything, you have to pay for your care and support.



When will I start to pay for my care?

You will start to pay from the day your services start.

We will send you an invoice every four weeks. If your care and support changes then the amount you pay may change too.



How can I pay my invoice?

- By Direct Debit – paid directly from your bank account, which we can set up
- By Standing Order – paid directly from your bank account, which you set up
- By using the Giro Credit slip located at the bottom of your invoice
- By using a debit card over the phone. Call 020 8430 2000 and follow the options.



Who do I contact if I think I am paying the wrong amount?

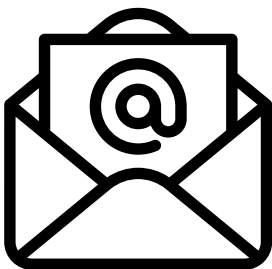
If you think your payment amount is wrong, please contact the FACT Team. They will check your charge and let you know if it needs to change.



Call the FACT Team on:

020 3373 1184

Monday to Friday 9am to 5pm.



Email:

FACT@newham.gov.uk

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Безплатен превод

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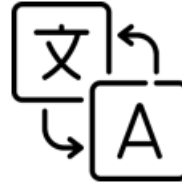
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