

THE ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

CONTRIBUTIONS AND FINANCIAL ASSESSMENT EXPLAINED



A new Contribution Policy came into effect on Monday 3 January 2011.

This policy says that there will not be separate charges for each social care service. Instead, everyone in need of social care will be financially assessed to determine how much they can afford to pay towards the total cost of their care and support. It also says that if a person cannot afford to pay the full cost of their care and support, the council may be able to fund the difference.

1. What has stayed the same under the new contribution policy?

There has been no change to the way a financial assessment is currently carried out. This very same assessment calculation continues to be used to determine how much you can afford to pay.

2. What has changed under the new contribution policy?

The new policy is fairer and much easier to understand than the previous Charging Policy.

Contributions for everyone who can afford to pay towards the cost of their care are calculated towards all of their services (their Personal Budget) and not the individual services.

Flat rates do not apply under the new policy. Under the new policy the cost of services such as meals on wheels, day care and overnight residential respite care are included in your Personal Budget. You therefore contribute towards your Personal Budget, not flat rates.

If your maximum weekly contribution is more than your Personal Budget you only pay the cost of the Personal Budget.

If your financial assessment shows you cannot afford any contribution, then you are not required to pay towards the cost of your Personal Budget.

If you are financially assessed as being able to contribute towards the cost of your care, you are required to contribute towards your Personal Budget.

3. Who is not affected by the new contribution policy?

The new policy will not affect you if you are in a residential or nursing home, if you receive after-care services under Section 117 of the Mental Health Act 1983, or if you receive intermediate care services.

4. How will the Royal Borough work out how much I should pay?

When calculating how much you will be asked to pay the Royal Borough's Assessment and Interventions Team will look at your income and savings, and also at your living costs. We will always ensure that after paying your contribution you have enough income to pay your daily living expenses and to meet costs related to your disability or condition.

A guide to who qualifies for financial support from the Royal Borough:

If you have savings over £23,250 as a single person, or £46,500 for couples, **you do not qualify** for financial support from the council to pay towards the cost of your care and support.

If you decline to have a financial assessment you will have to pay the full cost of your care and support.

If you have savings under £23,250 as a single person, or £46,500 for couples, **you qualify** for financial support from the council to pay towards the cost of your care and support.

When you are financially assessed you will be asked to provide proof of your income and savings (and those of your partner, if you have one). Allowance will be made for items of expenditure such as housing costs, living expenses and disability related expenditure.

The calculation will be explained in more detail when a member of the Assessment and Interventions Team visits you.

5. What if I live with a partner?

If you live with a partner their income and savings will be included in the financial assessment. This can be calculated in one of two ways and we will use the method which results in the lowest contribution calculation for you. This will be explained to you at the time of your financial assessment.

6. What if I am not claiming all the benefits I am entitled to?

The Assessment and Interventions Team will be happy to check that you are receiving all the welfare benefits and tax credits you are entitled to and will help you to claim what is due to you.