

Non-Residential Financial Declaration Form Guidance Notes

These notes accompany the Financial Declaration Form and will assist you to complete the form. You can also get extra help and advice from the following sources

For help or advice about how to complete the Financial Declaration Form, or about charging for social care at the London Borough of Tower Hamlets:-

Financial Assessment Team
London Borough of Tower Hamlets
Albert Jacob House
1st Floor
62 Roman Road
London
E2 0PG

Telephone: **020 7364 2038**

Email: FinancialAssessmentTeam@towerhamlets.gov.uk

Web: www.towerhamlets.gov.uk

For general information, help and advice:-

Local Link

Provides free information, and face-to-face advice & advocacy to Tower Hamlets residents with support needs

<http://local-link.org.uk>

☎ 020 7001 2175

Citizens Advice

The UK's largest advice provider

www.eastendcab.org.uk

☎ 0344 826 9699

Age UK

Provide services and support to inspire, enable and support older people

<http://www.ageuk.org.uk/>

☎ 0208 981 7124

If you receive Learning Disability Services. If you need help, please call the **Community Learning Disability Service on ☎ 020 8121 4444.**

If you receive Community Mental Health Services. If you need help, please call your local Community Mental Health Team – the number is on your support plan.

For information about money matters

<p>Money Advice Service Free and impartial money advice, set up by government</p> <p>www.moneyadviceservice.org.uk</p> <p>☎ 0800 138 7777</p>	<p>Financial Conduct Authority Check the register to see whether someone is authorised or registered to give financial advice</p> <p>https://register.fca.org.uk/</p>
<p>Pensions Advisory Service Free, independent and impartial information and guidance about pensions</p> <p>www.pensionsadvisoryservice.org.uk</p> <p>☎ 0300 123 1047</p>	<p>Office of the Public Guardian Protects people who may not have the mental capacity to make certain decisions for themselves, such as about their health and finance</p> <p>https://www.gov.uk/government/organisations/office-of-the-public-guardian</p> <p>☎ 0300 456 0300</p>

You can view the statutory guidance we follow when applying our charging policy here:-

<https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance>

Who Should Complete This Form

We need financial information about the person that is receiving the care service or support. Throughout this form, we refer to the person who is receiving the care service or support as ‘You’.

Some sections of the form refer to a Spouse / Partner / Civil Partner. This is a person who is:-

- your husband or wife; or
- the person living with you as if you were married; or
- The person you have a same sex civil partnership with; or
- The person you live with as if you have a same sex civil partnership;

What If My Situation Changes?

You must tell us straight away if your situation changes. If you do not tell us straight away you may pay the wrong amount, or pay when you might not have to.

What If I Do Not Provide The Information Requested

If you do not provide the information requested, we will not be able to determine how much you can afford to pay. We may assume that you can afford to pay the full cost of your care. This would mean you may end up paying more than you should have done.

If you have any difficulties in providing the information requested, please contact the Financial Assessment Team who will try and help you to provide it, or may have access to other sources of information held by the Council that might be sufficient to complete the Financial Assessment.

Will I Need To Provide Evidence?

We need to know about all your income and savings to work out how much you can afford to contribute to the cost of your social care.

We can get evidence of some benefits directly from the Department for Work and Pensions (DWP), and you will not have to provide this yourself unless there is a problem.

We need evidence of your income and savings to work out how much you can afford to pay towards the cost of your care correctly and promptly. You should provide a photocopy of the evidence along with this declaration form.

Photocopies can be made at your nearest One Stop Shop.

Section 1 - Personal Details

Please enter your personal details.

Please enter the personal details for your spouse / partner / civil partner if you would like us to check whether you are both receiving the benefits you are entitled to.

Who Manages Your Financial Affairs If Not Yourself

Please complete this section if someone else manages your financial affairs on your behalf. Please tick the box which describes their relationship to you.

Holder of Power of Attorney

A power of attorney is a legal document that lets you (the 'donor') choose trusted people ('attorneys') to make decisions on your behalf. You or your Attorney will have to provide a copy of the Power of Attorney document.

Receiver appointed by Court of Protection

A receiver is someone who has been appointed by the Court of Protection to take decisions on your behalf. You or your receiver will need to provide a copy of the Court Order confirming the receiver's responsibilities.

Appointee or Agent for DWP Benefits

An appointee is someone who has the approval of the Department for Work and Pensions (DWP) to act on behalf of someone who is entitled to benefits. You or your appointee will need to provide a copy of Form BF57.

If the relationship is "Other", please tell us what the relationship is between you and that person.

Next of Kin

Please enter the name and contact details for your Next of Kin. Please tick you relationship to the person also.

If you do not have a Next of Kin, please tick the box "I have no Next of Kin".

Section 2 - Maximum Charge

The Government sets limits on the amount of capital you can have and how this affects your charges for social care. These are known as the lower and upper capital limits. These can be changed by the Government each year. In assessing what a person can afford to contribute to the cost of their care, we must apply the upper and lower capital limits.

The upper capital limit is currently set at £23,250 and the lower capital limit at £14,250.

There is no fixed definition of capital, but generally this will include the following:

- (a) buildings
- (b) land
- (c) National Savings Certificates and Ulster Savings Certificates
- (d) Premium Bonds
- (e) stocks and shares
- (f) capital held by the Court of Protection or a Deputy appointed by that Court
- (g) any savings held in:
 - (i) building society accounts
 - (ii) bank current accounts, deposit accounts or special investment accounts. This includes savings held in the National Savings Bank, Girobank and Trustee Savings Bank.
 - (iii) SAYE schemes
 - (iv) unit trusts
 - (v) co-operatives share accounts.
 - (vi) cash
- h) trust funds

If you have capital and savings in excess of the upper capital limit, you will have to pay the full cost of your care up to the maximum charged by the Council. This is currently £250 per week

If you believe that you will have to pay the full cost of your care because you have capital and savings in excess of the upper capital limit you might not have to complete a full assessment.

Please tick the box and complete **Section 5 and Section 10 only**.

If your circumstances change, and your capital falls below the upper capital limit, please inform the Financial Assessment Team who will review your circumstances and make the appropriate changes to your charge for care.

Section 3 - About You

Please tick the boxes that describe your current living arrangements.

Section 4 - Income

Please provide details of the welfare benefits you receive, and how often you receive them e.g. weekly, every four weeks, etc.

You do **not** need to provide evidence of your benefits. We will check these using information provided by the Department of Welfare and Pensions (DWP).

You **will** need to provide details of pension income received from a previous employer (referred to as an occupational pension) or from an annuity, and how often you receive them e.g. weekly, monthly etc.

An annuity is a type of retirement income product that you buy with some or all of your personal pension. It pays a regular retirement income either for life or for a set period.

Please provide documentary evidence of how much personal pension you receive. This could be:-

- your annual statement received from your pension / annuity provider.
- your bank account statements (last six months) to which the pension / annuity is paid

If you would like us to carry out a welfare benefits check to ensure you are receiving the benefits you are entitled to, please complete the income details for your spouse / partner / civil partner.

Section 5 - Capital

Please provide details and evidence of your savings, capital and investments. A list of types of capital is given earlier in this document. This is not a comprehensive list, and you should tell us about all savings, capital and investments that you own.

The Council may take action, as fraud, against anyone who misrepresents their assets.

Please tell us if it is a joint account with someone else by ticking the box under the “Joint” column. If it is a joint account /investment put the full balance in the “Amount” column and we will halve it for you.

Please provide evidence of your savings, capital and investments. This could include:-

- Statements for all accounts you hold dating back to the last six months
- Account Passbooks. Please provide photocopies of relevant pages which show transaction covering the last six months
- Statements, passbooks certificates or other documentation showing the value of your savings or investments covering the last six months

Please tell us about all your savings accounts even if they are empty or overdrawn.

Please use Section 9 – Additional Information if you require additional space to provide details of your savings, capital and investments, or to tell us about savings, capital or investments not listed in this section.

Section 6 – Property

Please tell us about land or property which you own that is **not** your main home.

Please provide evidence of your ownership, proof of valuation and of any income you may receive from ownership of the property. Evidence could include:-

- Title Register, Deeds and formal notices
- Three recent valuations from local estate agents, however, we reserve the right to seek a full independent valuation.
- Bank statements other documentation showing the income received from ownership of the property. This should cover the last six months.

Please provide details of any property or asset you have sold or transferred in the last 2 years with evidence of the value of the sale. This might include:-

- a Deed of Sale
- Property Transfer Deed
- Bank statements showing evidence of income received
- Any other documentation proving sale or transfer

The Council may take action, as fraud, against anyone who misrepresents their assets.

Please use Section 9 - Additional Information to tell us if you own, or have part ownership, in more than two properties. Please provide the same details requested in this Section.

Section 7 – Expenditure

House Hold Expenditure

Please give details and evidence of your expenditure on the following items:-

- Rent / Mortgage repayments. Evidence might include a rent book, mortgage statements or your bank account statements
- Council tax. You should enter the amount you have to pay after any single person or disability related discount and any council tax benefit . You do not need to provide evidence of this we will check our records.

- Service Charge. Evidence might include a tenancy agreement, service charge statement or your bank account statements if the service charge is listed separately.
- Ground rent. If that is payable annually work out the total amount payable in the year and divide by 12 Evidence might include a receipt or bank statement.

Expenditure Due to Disability

Disability related expenditure is additional expenditure that a person incurs for items or services because of their disability or long term condition which cannot be addressed in the personal budget they receive from a local authority. Disability related expenditure can only be considered where the person receiving the care service is in receipt of:

- Attendance allowance
- Care component of Disability Living Allowance
- Daily living component of Personal Independence Payment

The following are examples of the type of disability related expenditure that would be considered in the Financial Assessment. This list is not intended to be exhaustive and **any reasonable additional costs directly related to a person's disability will be considered**. This may include:

- Payment for any community alarm system not already paid for by the Council.
- Costs of any privately arranged care services required, including respite care
- Costs of any specialist items needed to meet the person's disability needs

Illustrative examples of specialist items may include:

- Day or night care which is not being arranged by the Council
- Specialist washing powders or laundry
- Additional costs of special dietary needs due to illness or disability (the person may be asked for permission to approach their GP in cases of doubt)
- Special clothing or footwear, for example, where this needs to be specially made; or additional wear and tear to clothing and footwear caused by disability
- Additional costs of bedding, for example, because of incontinence
- Any heating costs, or metered costs of water, above the average levels for the area and housing type, occasioned by age, medical condition or disability
- Reasonable costs of basic garden maintenance, cleaning, or domestic help, if necessitated by the individual's disability and not met by social services
- Purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to enter or remain in work; this may include IT costs, where necessitated by the disability; reasonable hire costs of

equipment may be included, if due to waiting for supply of equipment from the Council

- Personal assistance costs, including any household or other necessary costs arising for the person
- Other transport costs necessitated by illness or disability, including costs of transport to day centres, over and above the mobility component of DLA or PIP, if in payment and available for these costs. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a suitable, cheaper form of transport, for example, council-provided transport to day centres is available, but has not been used

In some cases, it may be reasonable for a council not to allow for items where a reasonable alternative is available at lesser cost.

Please provide details of disability related expenditure to be considered in the Financial Assessment. You will need to provide evidence of this expenditure which might include:-

- Receipts, bills or statements from whomever is providing the item or service
- Bank statements showing the expenditure incurred

Section 8 - Benefit Check

Many people do not realise that they may be entitled to extra money from the Government if they have a disability or long term health condition. These benefits are often paid on top of existing income and may not affect what you already get.

The Council can undertake a benefit check on completion of your financial assessment. This is a free service and we can assist you in completing any necessary application forms.

If you would like us to undertake a free benefit check, please complete the details requested on the form.

Section 9 - Additional Information

Please use this section to provide any additional information that you think will help us to understand your financial circumstances, or where there was insufficient space in a previous section.

Section 10 - Declaration

Please read and sign the declaration.

Checklist

Please use the checklist to ensure that you have provided all relevant information. This will help us to ensure that your Financial Assessment is accurate and prompt.

Where To Send The Completed Form

Please return the completed form, and all supporting documentation to:-

**Financial Assessment Team
London Borough of Tower Hamlets
Albert Jacob House
1st Floor
62 Roman Road
London
E2 0PG**