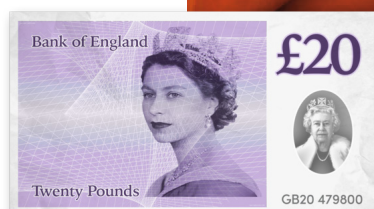


# Paying for care and support at home and in the community



**TOWER HAMLETS**



# What is this leaflet about?



This Easy Read leaflet tells you about:



- care and support provided by Tower Hamlets Adult Social Care that you may need to pay for,



- care and support that is free,



- how we work out what you need to pay,



- how you can help us do this,



- the help you can get when you pay for your care and support,



- how you can plan ahead to spend your money.



## Which services do you need to pay for?

You may need to pay for:



- support at your home,



- support at **sheltered housing**,



- day care.

**Day care** is care provided at a day centre or in the community.



- transport,





- staying somewhere for up to 8 weeks to give your carer a break.

This service is called **respite care**.



## Which services are free?



You **do not** need to pay for:



- support for carers.



- telecare – equipment, such as a personal alarm, that allows people to live at home,



- reablement – a service that helps people to learn everyday skills, lost due to poor health or high support needs,



- equipment and adaptations that cost **up to £1000,**



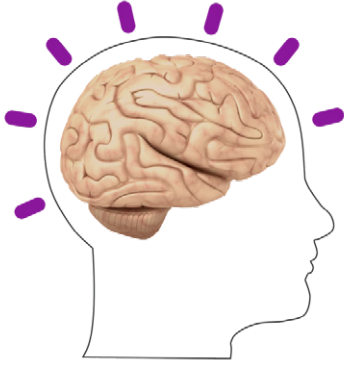
- 'aftercare' provided under the Mental Health Act.



This is help and support for people with mental health issues after they leave hospital.



- care and support for people with Creutzfeldt-Jakob Disease (CJD),



**CJD** is a rare brain disorder that gets worse over time and causes death.



- NHS services such as:



continuing healthcare – this is care provided by the NHS for people with long term health problems.



**What is a financial assessment?**



If you qualify to get care and support,



**and** you get a service that you need to pay for,



we will carry out a **financial assessment** to find out how much you can pay.



A **financial assessment** means asking you about your:

- Income,



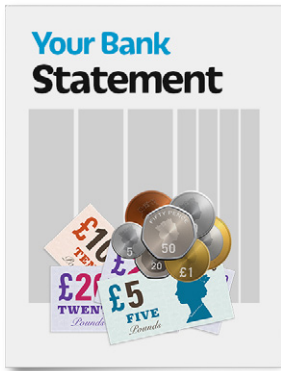
**Income** is money you get from your job or your benefits.

- savings,



Your **savings** is the money that you put to one side.





We will need to see documents, such as bank statements that prove:

- how much money you get,



- how much your housing costs are,



- how much you spend because of your disability.



We will:

- look at the benefits you get and see if there are more that you could get,







- and advise you how to apply for these benefits.



## How do I complete my financial assessment?



You must complete a form called a **Financial Declaration Form**

**Section 4 – Income**

Please provide details of the welfare benefits and pensions that you receive, and how often you receive them e.g. weekly, monthly etc.

documentary evidence of benefits is not required. However please provide evidence of any occupational pension / annuity. We will need to see a one month statement.

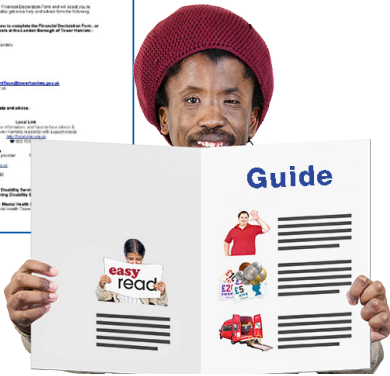
If spouse / partner / civil partner need only provide their information if you would like us to carry a welfare benefits check to ensure you are receiving what you are entitled to.

Benefits and Pensions	You		Spouse / Partner / Civil Partner	
	Amount	Frequency	Amount	Frequency
Attendance Allowance				
Carer's Allowance				
Child Benefit				
Child Tax Credit				
Constant Attendance Allowance				
Disability Living Allowance (Care Component)				
Disability Living Allowance (Mobility)				
Employment and Support Allowance				
Gravestone Disallowance Allowance				
Home Support				
Industrial Injuries Disablement Benefit				
Jobseekers Allowance				
Maternity Allowance				
Pension Credit (Guaranteed Credit)				

Section 4 of the form lists all the money that you get from your job or from your benefits.

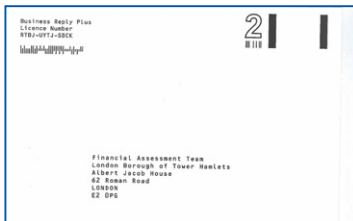


Your social worker, or whoever helps you with your **financial assessment**, will give you the form.



We have a guide to help you complete the **Financial Declaration Form**.

Please read this guide before you complete the form.



Then send the completed form in the prepaid addressed envelope to:

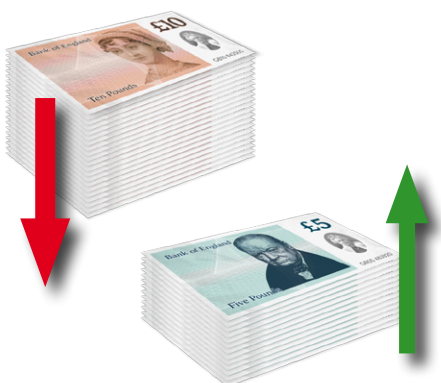
Financial Assessment Team  
London Borough of Tower Hamlets  
Albert Jacob House  
1st Floor, 62 Roman Road  
London E2 0PG



You **do not need** to add a stamp.



You will need to complete the form every year.



If the money you get goes up or down,



you should ask the Financial Assessment Team to carry out a new **financial assessment**.



You can call the team on **0207 364 2038**



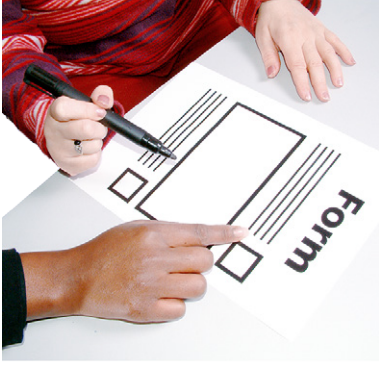
Or you can email them at:  
[FinancialAssessmentTeam@towerhamlets.gov.uk](mailto:FinancialAssessmentTeam@towerhamlets.gov.uk)



If you need any help or advice you can:



contact the Financial Assessment Team.



If you would like an advocate or help to complete the form,



you can get **free** help and advice from the organisations listed at the end of this leaflet.



## What happens next?



When the Financial Assessment Team get your form, they will complete your financial assessment.



They will write back to you and tell you:

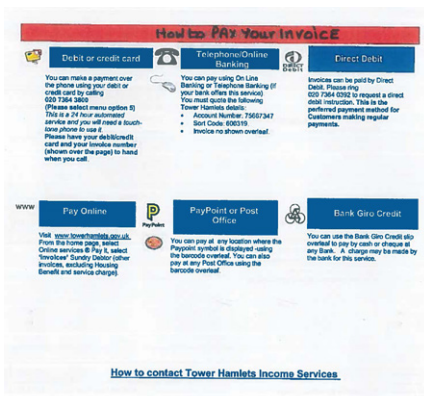
- how much you need to pay,



- the different ways you can pay, such as:

- A **Direct Debit** is set up with your bank or building society to make a regular payment

- Over the phone.



All the different ways you can pay are listed on the back of the **invoice**.

An **invoice** is a bill that lists the goods or services you received, and the total cost you have to pay



## Do I need a Financial Assessment?



We must carry out a **financial assessment** to make sure you pay what you can afford.





If you **do not** give us the information we need we may



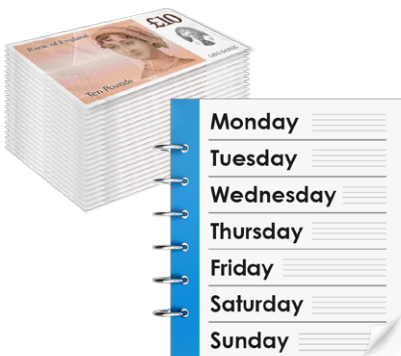
charge you **up to £250 a week.**



**How do we work out how much you pay?**



The law says that we must find out:



- your **income** – the amount of money you get every week,



- how much **capital** you have.

**Capital** is the total sum of money that you have. It includes your savings premium bonds and shares.



We will add your income to your **capital**.



Then **take away** your housing costs, such as your rent, mortgage or council tax.



And **take away** your disability costs, if you have any.



Then we work out how much money is left over.



If the money left over is **below** the **Minimum Income Guarantee**, which is:

**£189** for people over 60



**£151.45** for people under 60,

you **do not** have to pay anything.



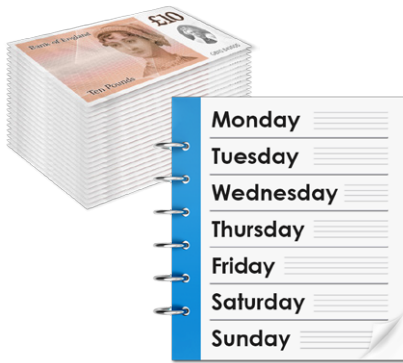
The **Minimum Income Guarantee** is the weekly amount the government says you should have to live on.



If the money left over is **above** the **Minimum Income Guarantee**,



you will have to pay something towards your care or support.



We will tell you what you need to pay every week.



Tower Hamlets has decided that no-one should pay more than **£250 a week** towards their care and support.



Many people only pay a small amount towards their care and support.



**What income is included?**



When we work out your **income** we include most of your benefits and pensions.



We also include your attendance allowance **and** your PIP (Personal Independence Payment) or Disability Living Allowance.



We **do not** include:



- any money you earn from a job,



- the first **£10** of a War Widows or War Widowers pension every week,



- Housing Benefit,





- Council Tax Benefit,



- Child Benefit.



## What capital is included?



When we work out your **capital** we include money that could pay for your care or support, including:



- money in the Post Office,



- money in the bank,



- money in the **building society**,

A **building society** is like a bank but it is owned by everyone who keeps money in it.



- other money you have.



If you own your own home we **do not** include the value of your first home.



## How do we work out your income?



We **do not** include any of your savings if they are under **£14,250**.



If your savings are **more than £23,250** you must pay for your care and support – up to **£250 a week**.



## Housing costs

We **do not** include these costs:



- mortgage or rent,



- Council Tax,



- service charges.

A **service charge** is a monthly or yearly fee that you pay to maintain the block if you own your own flat.



## Disability costs



Disability costs are any cost you have because of your disability.



You will need to show us receipts or bills so that we can work out this cost.

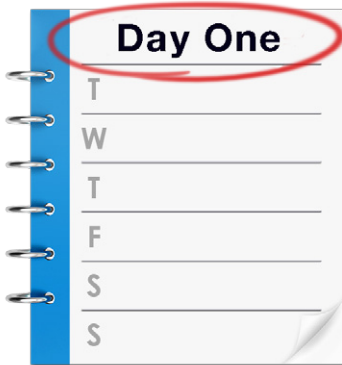


## Paying for care and support

If you must pay something towards your care and support,



we will write to you and tell you how much you need to pay.



You will start to pay from the first day that you get your care and support.



If you find it difficult to pay for your care and support, please let the Financial Assessment Team know right away.

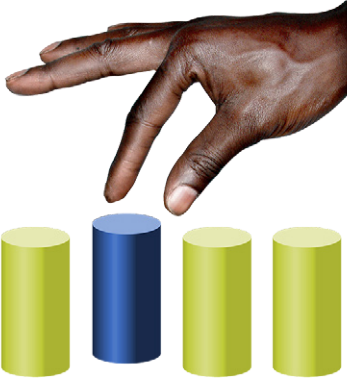


You can get free help and advice from organisations listed at the end of this leaflet.





## Getting help with your money

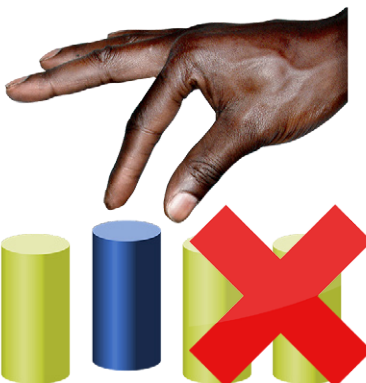


If you can make your own choices about your money but would like help,

you can choose a **money advisor** – someone who can advise you how to spend your money.



Your **money advisor** can only help you if you give them your permission in writing.



If you cannot make your own choices,



you **must** have a **money advisor**.



We need to see a legal document that says your **money advisor** can make choices for you.



In this section we tell you about the different documents they need to sign.



Department  
for Work &  
Pensions

## Appointeeship by the Department for Work and Pensions (DWP)



An **appointee** can manage your benefits if you cannot make your own choices.

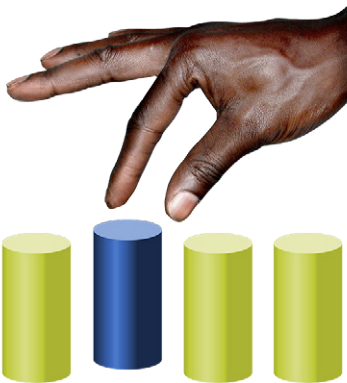


Someone from the DWP will visit you to talk about your **appointee**.

If the DWP agree to the appointeeship they will send you a **BF57** form.



To find out more about appointees go to this website:  
[www.gov.uk/become-appointee](http://www.gov.uk/become-appointee)



## Helping you to make choices



When you cannot make choices for yourself,



a family member, a friend or your social worker can make choices for you.



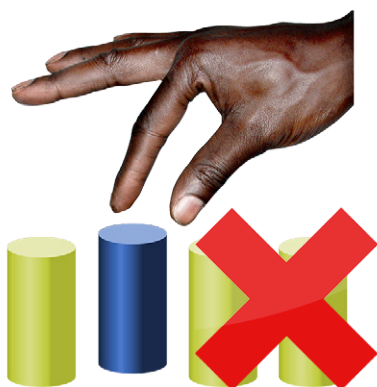
They will need to follow the law and sign the right forms.



You can ask your support worker or social worker for more information.



**What happens if you cannot complete your financial assessment?**



If you cannot make your own choices, and you have not completed your **financial assessment**,



a family member, friend or a solicitor can apply to make choices for you.



If you **do not** have close family or friends,



the Council can apply to make choices for you.



There is a cost for this service.





## Useful contacts

In this section we list organisations that provide help or advice about paying for your care and support.

## Financial Assessment Team



Write to:

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](mailto:FinancialAssessmentTeam@towerhamlets.gov.uk)



Web: [www.towerhamlets.gov.uk](http://www.towerhamlets.gov.uk)



## General information, help and advice



Local Link



Local Link provide advice and information for people living in Tower Hamlets with support needs, including:



- free information,



- face-to-face advice,



- advocacy.



Web: [www.local-link.org.uk](http://www.local-link.org.uk)



Telephone: **020 7001 2175**



**Citizens Advice**



Citizens Advice provide free help and advice about managing your money.



Web: [www.eastendcab.org.uk](http://www.eastendcab.org.uk)



Telephone: **0344 826 9699**



**Age UK**



Age UK provide services and support for older people.



Web: [www.ageuk.org.uk](http://www.ageuk.org.uk)



Telephone: **0208 981 7124**



Care Aware provide independent advice to carers about their money.



Web: [www.careaware.co.uk](http://www.careaware.co.uk)



Telephone: **0161 707 1107**





## Advice about managing your money



### Money Advice Service



Money Advice Service provides free independent advice to help you manage your money.



Web: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)



Telephone: **0300 500 5000**



StepChange provides free expert advice about managing debt.



Web: [www.stepchange.org](http://www.stepchange.org)

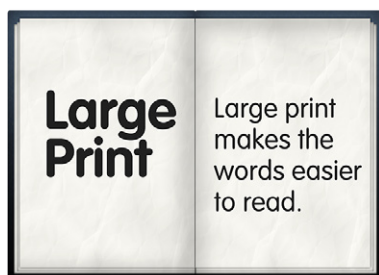


Telephone: **0800 138 1111**

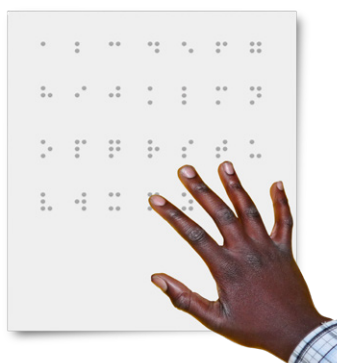


## Get a copy of this leaflet

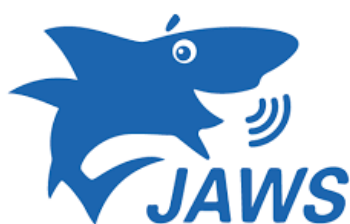
Would you like a printed copy of this leaflet or would you like it in a different format?



- large print,



- braille,



- **accessible PDF**, for visually impaired people who use screen reading software such as **JAWS**.



If you have **JAWS** on your computer, it can read your documents out loud.

If you would like any of these formats please:



- call us at **020 8356 6262**



- Email:  
[communications@towerhamlets.gov.uk](mailto:communications@towerhamlets.gov.uk)





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