

## Financial Assessment and Care-charging

### 1. Introduction

If you ask for help with your care and support costs from Adult Social Care Services, we must firstly assess your needs and decide if you are eligible for care and support. If you are, we will agree an amount of money (your personal budget) needed to fund this. The Council will only pay this amount for the type(s) of care and support that we agree will meet your needs.

There will be a financial assessment to determine how much you will pay towards the cost of your care.

### 2. Financial Assessment Rules

The Council charges for care and support services (except where legally it cannot) and it must consider your ability to contribute towards this, which is decided by a Financial Assessment. Unpaid carers who look after a family member or friend will not be charged for services that they receive as a carer.

The Care Act 2014 sets the rules for Financial Assessment which all Councils must follow. In general, for services received through the Council, if you have capital (savings and investments)

- above £23,250\*: you are required to pay the full charge
- below £23,250\*: but your income is enough to meet the cost of your care you will be required to pay the full charge.
- below £23,250\* and above £14,250\*: you will be required to contribute from your income, plus a 'tariff income' from your capital.
- below £14,250\*: you will be required to contribute from your income only.

If you have capital above £23,250\* or you can pay for the care you need from your income, you can self-fund your own care. You can choose the service(s) that you use and make all arrangements directly. If at a later date your capital falls below this amount you can approach the Council for financial help. Please note we will only fund what we agree will meet your care needs and may not agree to pay for any preexisting arrangement(s).

*\*figures correct at date of printing (November 2024)*

### 3. The Financial Assessment Calculation

You must provide proof of your income, savings, investments and expenditure and complete one of the following:

- The online Financial Assessment form [www.milton-keynes.gov.uk/adult-social-care/online-financial-assessment](http://www.milton-keynes.gov.uk/adult-social-care/online-financial-assessment)
- A Statement of Financial Circumstances a detailed financial assessment form
- A Light Touch Financial Assessment form – if you are likely to pay the full charge or do not want to disclose your full financial information. (If so, you will be required to pay the full cost).

You can ask for help to complete this by contacting the Financial Assessment Team and you may be visited by a Financial Assessment Officer. When we have all relevant information, we will calculate a maximum weekly contribution you will be required to contribute for your care and support. You will not be charged more than the cost of what is provided.

We will write to you within 10 working days with an explanation of how your contribution has been calculated. If you have any questions about this, you can contact the Financial Assessment Team, if your query cannot be resolved to your satisfaction, an appeals process is available.

### Examples

1. You have a personal budget of £150.00 per week. Your maximum assessed contribution is £200.00 per week. You are charged the lower of the two figures i.e. £150.00 per week.  
The personal budget for the support you receive increases and now costs £250.00 per week. You are now charged £200.00 per week (your maximum assessed contribution).
2. You have a personal budget of £150.00 per week. Your maximum assessed weekly contribution is £70.00 per week, and you are charged £70.00 per week. The support you receive reduces and now costs £50.00 per week. You are now charged £50.00 per week.

### 4. Changes and Review

If your circumstances change you **must** contact us so that we can review your financial assessment. If you do not do this, we may issue backdated charges for any support received. If there are national changes in benefit rates or to our Charging Policy, we will review your financial assessment and write to you about how this affects you.

### 5. Payment

You will either:

- Be sent invoices detailing the charges to be paid. Milton Keynes Council's payment methods are shown on the reverse of the invoice, and the preferred payment method is Direct Debit.

or

- If you receive a Direct Payment from the council to purchase your care your assessed contribution will be deducted from the money that we pay to you. You will need to add your contribution amount into your Direct Payment account so that you can buy your agreed care.

**PLEASE DO NOT SEND US CASH THROUGH THE POST**

## **More details about charging and financial assessment for non-residential care and support**

### **6. Allowances (non-residential care and support)**

Allowances can be made for essential household expenses and costs that you may incur due to disability (Disability Related Expenditure), you will need to provide evidence of these expenses.

### **7. Earnings (non-residential care and support)**

Any wages that you earn from paid employment will be disregarded from your income.

### **8. Homeowners (non-residential care and support)**

- If you own a property which is your permanent/main home that you live in you will not be expected to sell this home to pay your care charges.
- If you own (or have an interest in) a property which is your permanent/main home, its value is not included in the financial assessment calculation.
- If you own (or have an interest in) any property other than your permanent/main home the value of that property will be included in the financial assessment calculation.

### **9. Flat Rate Charges (non-residential care and support)**

The Council will charge you for certain services on a flat rate basis IN ADDITION TO any assessed contribution, as it is considered that these charges are a substitute for "everyday living" costs and daily expenditure. This includes:

- Community Hot Meals (Meals on Wheels)
- Community Alarm and Telecare equipment
- Day care meals
- Laundry Services
- Transport to day care

## **More details about charging and financial assessment for Residential and Nursing Home Accommodation**

### **10. Allowances (Residential and Nursing Care)**

You will be left with a statutory weekly personal allowance amount and depending on your financial circumstances you may also have a weekly savings disregard.

### **11. Income (Residential and Nursing Care)**

Any wages that you earn from paid employment will be disregarded from your income.

### **12. Homeowners (Residential and Nursing Care)**

If you own (or have an interest in) a property which was your permanent/main home until you moved permanently into a care home this will usually be included as part of your capital resources, and you will be expected to sell the property to pay your care charges. The following rules apply:

- For the first 12 weeks of a permanent residential/nursing care home placement any capital held in that property will be disregarded. During this time, if your capital is £23,250\* or below, you may be eligible to apply for Council funding.
- If you sell that property within the 12 weeks disregard period, you will become liable for the full cost of your care from the date of completion of the sale.
- The value of that property is disregarded whilst your spouse or partner, a relative over 60, a relative who is incapacitated, or a dependent relative aged under 16, continues to live in that property as their main home.

If you do not want to sell that property you can apply for a Deferred Payment Agreement. If you are eligible, the Council will help to pay towards your care home bills until you choose to sell it, or until after your death. Please see our leaflet "What is the Deferred Payment Scheme?"

### **13. NHS Funding for Nursing Home accommodation**

If you need nursing home care a registered nurse will decide the amount of Nursing you need. The NHS will pay a Registered Nursing Care Contribution (RNCC) and the remaining costs (accommodation and personal care fees) must be paid through self-funding or Council funding.

### **14. 'Top up' payments for Residential and Nursing Home charges**

You have a right, within certain limits, to choose which home you live in. However, if the cost of that care is more than the Council will agree to pay you will need a 'Topup

Agreement” where someone agrees to pay the difference. Please see our leaflet entitled “Choice of accommodation TopUps” for more information.

**This leaflet is not a full statement of the law. You are advised to get independent legal and financial advice including welfare benefits advice to understand how financial assessment and charging may affect you.**

**Contact details for these can be found by searching for "Advice and Information Services Financial and Legal" in our Adult Social Care and Health Directory on the Milton Keynes City Council website.**

**If you would like more information or advice about this leaflet you can contact:**

Financial Assessment Team, Milton Keynes City Council,  
Civic, 1 Saxon Gate East, Central Milton Keynes, MK9 3EJ

**Tel:01908 253337 (option 3)**

**[Email:financialassessments@miltonkeynes.gov.uk](mailto:financialassessments@miltonkeynes.gov.uk)**

**Web:[www.miltonkeynes.gov.uk/financialassessment](http://www.miltonkeynes.gov.uk/financialassessment)**