

# Contributions for care at home or in the community

April 2024



**Information about paying for care to help you live at home.**

# Contributions for care at home or in the community

All the services we provide to help people live at home have a cost. The costs are met by a combination of Government grants, council tax and by the money people pay to receive these services.

Islington Council want to help people to live at home as independently and as safely as possible. We also want the charges for the care and support that we provide to be fair and affordable. Therefore everyone applying for or receiving a service will be assessed under our Contributions Policy.

We want to be clear as well as fair about the amount you will have to contribute. This booklet tells you about the principles that guide our contributions policy and how we will work out if you need to contribute.

This booklet has been produced by the:

**Processing Services**  
**Financial Assessment and Income Recovery**  
Room 110  
Islington Town Hall  
Upper Street  
London N1 2UD  
**T** 020 7527 3417  
**F** 020 7527 8363  
**E** [incometeam@islington.gov.uk](mailto:incometeam@islington.gov.uk)

*The figures provided in this booklet apply to the financial year April 24 to March 25*

---

## The principles of our contributions policy

Our contributions policy for services to care for people in their own homes or in the community has been developed after listening to the views of people currently using adult social care services and local residents. The income Islington Council receives by charging for care services makes a significant contribution to our capacity to help those who need care. Most of the cost of paying for care services still comes from public subsidy. Public subsidy includes both general taxation and council tax paid by Islington residents. The principles of our contributions policy have been developed to make sure that we treat all service users equally and that public subsidy goes to the people who need it most.

Our care contributions principles are:

- that contributions for care will not leave people with less money than their minimum income guarantee level.
- that public subsidy should be used to help those service users who cannot afford the cost of their care and should not be used for those who can afford to pay.
- those with capital above £23,250 will be deemed as able to self fund, meaning they will pay for the full cost of their care.

# What to do if you need help to live at home

## Assessing your needs

If you think that you may need care or support to help you to stay living at home, you should ask for a community care assessment by contacting the Adult Social Service First Point of Contact Team on

**T** 020 7527 2299

**Minicom** 020 7527 6475

**Web** [www.islington.gov.uk/social-care-and-health/get-social-care-assessment](http://www.islington.gov.uk/social-care-and-health/get-social-care-assessment)

Your call will be answered by an assessor who will ask you questions to help decide whether you may need a community care service.

When you (or somebody acting on your behalf) contact us, we will ask for information about you and your personal circumstances. From the information you give, Social Services staff will then decide whether you need a community care assessment. There is no charge for this.

The assessment will look at whether you need support to help you stay in your own home. You can ask for an assessment if you are:

- aged 18 or over  
You normally live in Islington
- Or*
- you are a patient in a local hospital (who may normally live outside Islington)
- Or*
- you are homeless in Islington.

The community care assessment will involve talking to you about your needs and the various care and support options you could consider. After your care needs have been assessed we will write them down and discuss them with you.

---

# The care and support services you may be charged for

We calculate your contribution for all services received at home and in the community, including:

- Direct Payment
- Housework and shopping
- Personal care in the home
- Sessional workers
- Overnight carers
- Respite care
- Recreational activities
- Live in workers
- Transport
- Day centres
- Warden schemes for older people
- Linkline
- Support worker / key worker services
- Floating support services
- Supported housing
- Supported living
- Shared Lives
- Blitz clean

## **Exempt**

- OT equipment



### Paying the full cost of your care

You will have to pay for the full cost of your care if;

- You don't come under the council's eligibility criteria for support but you want to arrange some care privately
- You don't want to tell the council about your finances or,
- You have savings or income of more than £23,250.

People who pay the full cost of their care are either what is known as, a fully funded person or a self-funded service user.

#### Self funded person

A self funded person does not meet Islington's eligibility criteria for support but would like support and chooses to arrange this privately regardless of their financial circumstances

#### **Social Services can offer:**

- An assessment if you have care support needs
- Reablement and intermediate care services (if eligible)
- Support with any safeguarding issues for an adult at risk
- Information and advice about support and services available in the community that you can arrange for yourself
- Information about free or universal services in the community

---

## Full cost Service User

A full cost service user;

- a) Meets Islington's eligibility criteria for support AND,
- b) Has income or savings over £23,250 or their disposable income is equal to or greater than the cost of the support and they will be charged the full cost of their care.

**Social services can offer:**

- a) An assessment of your support needs
- b) To arrange and manage your care support services
- c) Reablement or intermediate care if eligible
- d) Safeguarding support for an adult at risk
- e) Information, advice and signposting about other support that may be helpful to you.
- f) Regular reviews of your support plan and re-assessment of your needs if they change.

# Contributions for intermediate and short term care

## Staying out of hospital and care

Islington Council's Adult Social Services and NHS Islington work together to reduce the amount of time people spend in hospital when they no longer need acute healthcare but are not ready to return home. Our adult social care services include intermediate and short term care service, set up to help avoid unnecessary hospital admissions and reduce the length of stay in hospital.

## Intermediate and interim care services in Islington

**Intermediate care:** The aim of this service is to help someone to regain the ability to carry out everyday tasks of daily living that may have become lost during a period of ill health. Intermediate care may also be provided where a period of assessment is needed to establish someone's longer-term needs. It's available for 2-6 weeks depending on how much rehabilitation you need.

Intermediate care may be provided in your own home, in a sheltered housing scheme or in a care home, with or without nursing care. There is no contribution for intermediate care, although at the end of the period of intermediate care you may need to have other care services for which there is a contribution.

**Short Term Placement:** Short term care may be provided in extra-sheltered or supported housing schemes or in a care home, with or without nursing care.

- It includes all placements where a clear exit plan is in place for the service user to return home or be rehoused in more suitable accommodation.
- It includes unplanned events e.g. emergencies due to housing issues / safeguarding issues.
- It may be needed where an unpaid carer is unavailable for a period due to hospital admission for example.
- There is a financial charge for short term placements and you will have your assessed contribution worked out in the same way as anyone else that gets care in the community or in a care home.



---

## Re-ablement Services

### What are re-ablement services?

The re-ablement services work intensively with people in their own homes for a short period of time so they can live more independently.

The re-ablement service is different from a standard home care service. Care workers will work with you and your family to decide goals at the start of the service, to work towards making you more independent.

The re-ablement service is for a fixed period of up to a maximum of 3-6 weeks. Reablement care is free. Ongoing care after reablement is chargeable and you will need to complete a financial assessment to see if you need to contribute towards your services.

Please contact the Access Service for more information on 020 7527 2299

### Personal Budgets

Islington Adult Social Services has changed the way we offer support to people in the community. Now all service users are offered a Personal Budget which is designed to give people greater choice and control over the management of their support arrangements. They allow people to decide upon the kind of services which would support them best and select a suitable care provider. The council will tell you how much money will be allocated to meet your needs. The council can still arrange your services for you or you can receive a Direct Payment to arrange your own care. You can get more information about Personal Budgets from the Direct Payments Support team on [020 7527 8369](tel:02075278369).

### Online Financial Assessment Calculator

The calculator is intended to help people who want to know more about the possible cost of receiving care, either at home or in a residential home for themselves or a relative/friend.

All you need to do is enter details of the benefits, pensions, earnings, savings, assets and essential costs. Then the calculator will tell you what the weekly contribution might be.

You also have a choice at the end if you want to submit the assessment to the council to be reviewed and completed

Once the application is submitted the financial assessment and income recovery team will review the information and write to the service user with confirmation of the assessed contribution.

Everything entered into the calculator is completely confidential and no information will be shared without your consent.

You can access the calculator from the following link  
[\*\*islington.mycostofcare.com/OFA#guide-sections\*\*](https://islington.mycostofcare.com/OFA#guide-sections)

---

## Financial Representation

### How to become a Deputy under the Court of Protection

If you have not made arrangements for others to manage your finances, and you lose capacity, then someone must apply for a court order to make decisions for you.

### How long does it take?

Deputyship applications may take up to 16 weeks to be dealt with.

### How to apply

If someone decides to act for you because you no longer have the capacity to make financial decisions, it is recommended that they seek legal advice. This is so that they fully understand their responsibilities, and that they are able to apply to become a deputy. The court order can be arranged through a solicitor or a person can apply to the court themselves by visiting: [www.gov.uk/becomedeputy/overview](http://www.gov.uk/becomedeputy/overview)

### Do I have to pay anything to apply for Deputyship?

Yes. Fees are payable to the Office of the Public Guardian by the person receiving the care and support. The fees are for application, supervision and annual report. Other fees are payable depending on circumstances. You are responsible for meeting all charges relating to deputyship that are set by the Court of Protection.

### Who can apply to become my deputy?

Family members, friends or solicitors can apply to be your Property & Affairs Deputy.

### I have no one to become my deputy.

### What other options are there?

Where there is no one capable, willing or able to manage your financial affairs, the Council may apply for both appointeeship and deputyship and make decisions on your behalf.

### Lasting Power of Attorney (LPA)

If you **still have capacity** and you have already appointed an attorney, you must explicitly consent to your attorney acting on your behalf. A Lasting Power of Attorney can be registered as soon as it is drafted, or at a time when you lose capacity. If you lose mental capacity, any existing LPA must be registered with the Office of the Public Guardian (OPG) before it becomes valid.

### How do I draw up a Lasting Power of Attorney?

You can draw up a Lasting Power of Attorney agreement at any time, **providing you have the capacity to do so**. You can arrange this yourself by visiting: <https://www.gov.uk/power-ofattorney> or you can arrange this through a solicitor.

### How long does it take to register and do I have to pay anything?

It can take up to 10 weeks for the LPA to be registered, and there is a registration charge to pay, unless you qualify for a reduction or exemption.

### Can I draw up a Lasting Power of Attorney after I have lost capacity?

No. You must have full mental capacity at the time you draw up a Lasting Power of Attorney. If you have lost capacity you cannot draw up a Lasting Power of Attorney.

### I did not draw up a Lasting Power of Attorney before I lost capacity. What other options are there?

If you have no Lasting Power of Attorney in place and a mental capacity assessment deems you as not having capacity, then someone else must make an application for Property and Affairs Deputyship to the Court of Protection.

---

## Direct payments

Some people may prefer to be paid to buy their own care services rather than have services arranged by Adult Social Services. This arrangement is called Direct Payments and they are available to everyone receiving care or support services from Adult Social Services, as long as they are able to manage employing their own carers (with reasonable support as needed), and meet the relevant criteria.

The Direct Payments scheme is offered as an opportunity to increase your independence and choice by giving you control over paying for and managing your own support arrangements. Islington Adult Social Services offer Direct Payments to all adult service users who are willing and able to manage them.

A financial assessment will help us decide if you will need to make a contribution towards the cost of your care support. If you are required to make a contribution you will pay this contribution into your Direct Payment bank account or you can have your direct payment paid onto a pre-paid card which acts as a bank account.

We can offer you help to manage your Direct Payments with our in-house support service.

For more information about Direct Payments for adults, please contact the Direct Payments Support Service on 020 7527 8164.

# How we work out the cost of your services

We will add together the cost of any care and support services you need to work out the maximum cost. No-one will pay more than this maximum cost for the services they receive.

- You will not be charged for care services if they are provided as part of aftercare under s117 of the Mental Health Act 1983.
- No one with any type of Creutzfeldt Jacob Disease (CJD) will make a contribution for care at home.
- You will not pay a contribution for NHS services.



---

## How we work out the contribution

To make sure the financial contribution you pay for your care and support services is fair we will ask you for details of your income, savings and outgoings. Giving us this information may help reduce your contribution. If you do not want to give us this information, we will charge you for the full cost of your service.

### Income

We will need to have details of your income from all sources.

When working out the contribution you will need to pay we will count in full income such as:

- Personal Independence Payment
- Income Support
- Guarantee Credit or Pension Credit
- Job-seeker's Allowance
- Retirement pension
- Occupational (works) pension
- Attendance Allowance
- Disability Living Allowance (care component)
- Employment Support Allowance (ESA)
- Incapacity Benefit
- Widowed Parent's Allowance
- Severe Disablement Allowance.
- Universal Credit - income related elements

### Protected Income

Everyone will have a certain level of income protected so you can continue to meet basic living expenses. This means we can treat people consistently in the financial assessment and makes sure you have a reasonable amount of money to meet your necessary expenses before the council works out how much you can contribute towards the care and support services you receive.

## Contributions for care at home or in the community

---

As well as protecting a portion of your income, we will also ignore some types of income, including:

- Earnings from employment or self-employment
- Savings credit
- Disability Living Allowance (mobility component)
- Working Tax Credit
- Child Tax Credit/Child Benefit
- Christmas bonus payments
- Payments to veterans under the War Pensions Scheme.

## Savings & assets

Savings and assets include:

- Money held in a bank, building society and post office accounts
- Savings certificates
- Stocks, shares, bonds and unit trusts
- Premium bonds
- Buildings in this country or abroad (other than the service user's home)
- Land in this country or abroad
- Cash
- Trust funds.

If you have over £23,250 in savings you will be considered able to self fund, meaning you will pay for the full cost of your services. (see page 6 for more information).

We will ignore savings or assets valued at a combined total of less than £14,250.

If you have savings or assets worth more than £14,250, you will be treated as being able to contribute more to the cost of your care services. This additional amount will be calculated at the rate of £1 a week for every £250 (or part of £250) above £14,250 up to £23,249. This extra amount will be added to the rest of your income and taken into account in working out your contribution.

If you have savings over £23,250 then you will pay the full cost of your care.

---

## What is tariff income and how is it worked out?

If your capital/savings are over a certain level you are assumed to have an income of £1 for every £250 (or part of £250) you have. This applies where your savings exceed £14,250 but are less than £23,250. For example:

Mrs M is aged 66 and has savings of £16,084. She therefore has £1,834 above the minimum savings threshold (which is £14,250).

Her assumed tariff income is £8 a week. The tariff income of £8 is added to her weekly pension credit amount of £164.20 to give a total weekly income of £172.10.

This sum is then used in working out her weekly contribution for her community care services.

If your total income, including the amount added for any savings above £14,250, is equal to or less than your protected income, then you will not need to make a financial contribution to your care services.

If your chargeable income is higher than your protected income, then we will ask you to tell us about your essential living expenses and any reasonable extra costs arising from any disability. You will only contribute to your care and support services if you have money left over after meeting any allowable expenditure. If you do not give us information about your expenses, we will work out your contribution on the basis of the information you have provided.

### Your essential living expenses

Essential living expenses include costs such as:

- Rent or mortgage payments (not covered by benefit)
- Council tax (not covered by benefit)

### Your disability related expenditure

Disability related expenditure (DRE) include costs such as:

- Additional laundry costs arising from disability
- Basic gardening costs – if you cannot complete due to a disability and no-one else in your household can complete
- Additional costs of special diet arising from disability
- Special clothing or footwear resulting from a disability
- Disability equipment (not funded by the NHS)
- Additional care costs that are essential and the council is unable to provide

Disability related costs will vary for each individual and a list of examples cannot contain everything. If you have Disability Related Expenditure that is not listed above, you should still include it on your financial contribution form. If you are unsure whether a cost counts as DRE or not, or if you need help listing your disability related expenditure then please contact the Income team on [020 7527 3417](tel:02075273417).

Please provide evidence in the form of receipts or invoices for the disability related expenditure you declare.

We will take into account reasonable expenditure where you have little or no choice other than to meet the expenses in order to live independently. We will not take water rates or insurance into account as these are expenses faced by everyone, whether they have a disability or not and they are expected to be paid out of the allowance deducted in our calculation.

The money you need to meet your essential expenses will be deducted from the income we take into account to work out your financial contribution for your care and support services. If this leaves you with an amount that is equal to or less than your protected income, you will not be charged for your care and support services. If you are left with more than your protected income, your contribution for care and support will be 100% of the income left over, or the cost of your service, whichever is less.

---

## Invoicing for the care services you receive

When your financial assessment has been completed we will write to you explaining what your contribution, if any, will be. **Your contribution will start from the 1st date of your services.**

You will be sent an invoice every four weeks for the cost of your contribution or planned care support whichever is the lower amount.

If your planned care support changes this may affect your contribution and your invoice will be changed in line with this.

### Help with benefits

If when you are assessed under Islington's Contributions Policy we find your benefits are below what you should be receiving, we will help you to claim the money you are entitled to. We will arrange for someone to help you fill in the claim form.

# How you can pay your care contribution

## Care services

You can pay for your contribution by:

- Direct Debit (preferred method)
- Telephone payment using a debit or credit card. You can call to make a payment on 020 7527 3417
- Standing order
- A cheque made payable to the London Borough of Islington
- Swipe card. The card is a convenient way of paying your contribution. It can be used at any post office in the United Kingdom or at any local store with a Pay Point facility. Contact 020 7527 3417.



---

## Help if you are struggling to pay your contribution

If you are having trouble paying your contribution or managing your debt, there is advice and information out there that may help.

In the first instance give the Income team a call on 020 7527 3417 – **do not ignore the invoices and letters.** If you let us know that you are having difficulty we can help sort out the problem. We can even help you deal with other debts you may have with the Council such as council tax or parking tickets.

[www.islington.gov.uk/advice/money-advice/Pages/default.aspx](http://www.islington.gov.uk/advice/money-advice/Pages/default.aspx)

There are also specific money advice agencies that may be able to help:

- Community Legal Service who publishes a booklet called Dealing with Debt
- Personal advice is available on the CLS advice line: 0345 345 4345
- Advice and assistance is also available from Debt Support Services on 033 3242 3806 or visit their website
- The National Debtline on 0808 808 4000 can also advise you about coping with debt and may be able to assist you with a debt management plan.

# What to do if you think that your contribution is wrong

Contact the Financial Assessment and Income Recovery Team who worked out your contribution. You can find the relevant officer's name at the top of the letter we send informing you about your contribution.

If you are not satisfied with our assessment, you can ask for a review of your contribution. Please fill in the form attached to the notification letter and send it to the address listed.

The Financial Assessment Team will look at your contribution again and give you a decision within 28 days of your request for a review.

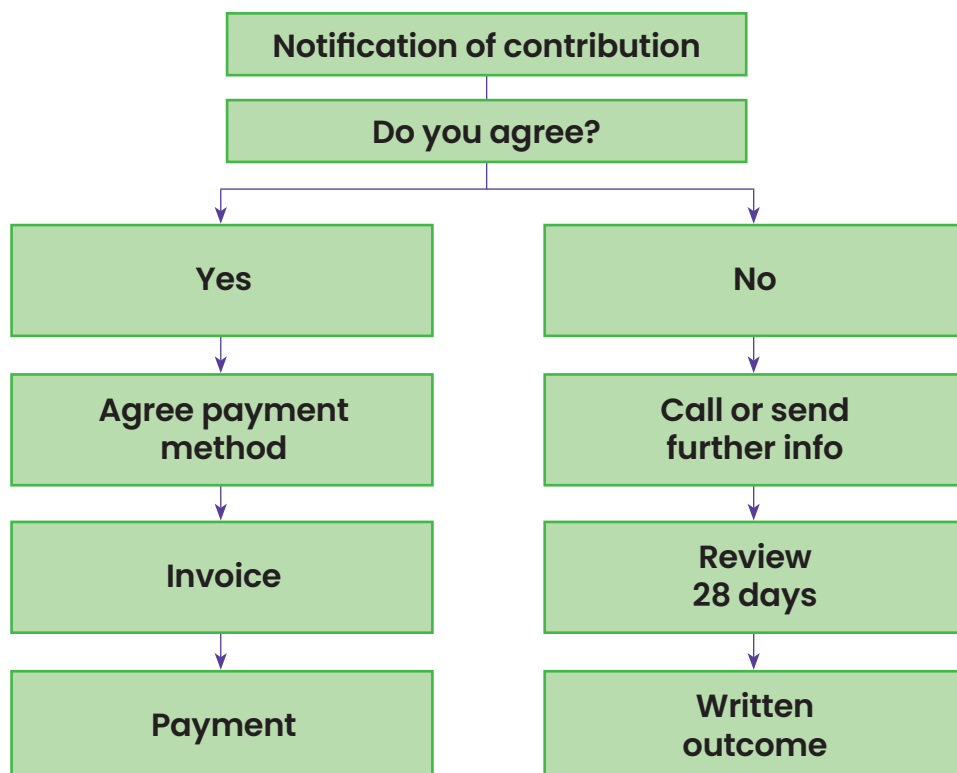
If you are still not satisfied, you can make a formal complaint to the Social Services Complaints Officer by calling 020 7527 2178 or writing to

### Customer Services Team

T 020 7527 8047

F 020 7527 8362

E [socialservices.complaints@islington.gov.uk](mailto:socialservices.complaints@islington.gov.uk)



---

## Frequent questions and answers

### **What if I am on Direct Payments?**

Your contribution will be worked out in the same way as all other service users. The amount of your contribution will be deducted from the payment we make to you.

### **How will you treat my partner's savings and income?**

If you hold joint savings with your partner, we will only take into account half of the total amount. When working out your contribution, we will ask about the income and expenses of your partner to make sure that your contribution does not reduce the income of your household below the level of protected income set by the Government.

### **What if I refuse to give you information about my savings and income?**

Anyone who refuses to give us all the information we need about their finances, or who fails to give an adequate response to our queries, will be charged for the full cost of their care.

### **What happens if I refuse to give you information about my essential expenditure?**

We will assess your contribution on the basis of your income and savings only. Without details of your essential household expenditure, your contribution may be higher than it needs to be.

### **What if I fall into arrears?**

If you are having difficulty meeting your community care contribution, you should contact the Income Team as soon as you experience problems. The Income Team will try to come to an agreement about the amount you can afford to pay each week to bring down the arrears.

### **What happens if I do not pay for my care contribution?**

If you do not pay, Islington Council may take action through the courts to obtain the money you owe for your care, and in addition interest will be charged.

### Useful addresses

**Processing Services  
Financial Assessment and Income Recovery**  
Room 110  
Islington Town Hall  
Upper Street  
London N1 2UD  
**T** 020 7527 3417  
**F** 020 7527 8363  
**E** [incometeam@islington.gov.uk](mailto:incometeam@islington.gov.uk)

### Adult Social Services in Islington

**Adult Social Services First Point of Contact Team**  
**T** 020 7527 2299  
**Minicom** 020 7527 6475  
**E:** [access.service@islington.gov.uk](mailto:access.service@islington.gov.uk)

**Islington Learning Disabilities Partnership**  
52d Drayton Park, London N5 1NS  
**T** 020 7527 6600  
**F** 020 7527 6607  
**E** [learning.disabilities@islington.gov.uk](mailto:learning.disabilities@islington.gov.uk)

You can find out about all of Islington Council's services at our website:  
**[www.islington.gov.uk](http://www.islington.gov.uk)**

### Adult mental health services in Islington

**Canonbury Community Care Centre**  
68 Halliford Street  
London N1 3RH  
**T** 020 7527 8200  
**Minicom** 020 7527 8205

**Elthorne Community Care Centre**  
17-23 Beaumont Rise  
London N19 3AX  
**T** 020 3317 6200  
**Minicom** 020 7527 7327

---

## Additional contacts and advice

Please find below a list of contacts and information services

For independent Advice and Information:

### **Independent Age**

18 Avonmore Road,  
London W14 8RR

**T** 0800 319 6789

**F** 020 7267 6877

**E** [charity@independentage.com](mailto:charity@independentage.com)

**W** [www.independentage.org](http://www.independentage.org)

### **Carers UK**

20 Great Dover Street,  
London SE1 4LX

**T** 020 7378 4999

**E** [advice@carersuk.org](mailto:advice@carersuk.org)

**W** [www.carersuk.org](http://www.carersuk.org)

### **Age UK Islington**

6 –9 Manor Gardens, London N7 6LA

**T** 020 7281 6018

**E** [admin@ageukslinton.org.uk](mailto:admin@ageukslinton.org.uk)

### **The voluntary sector also provides support with legal advice, benefits appeals and representation:**

For free and confidential advice, call the Islington Advice Line on 0203 475 5080 or email [admin@rcjadvice.org.uk](mailto:admin@rcjadvice.org.uk). This advice line has advice and support provided by Islington's Citizen Advice Bureau, Islington's Law Centre, Islington People's Rights and Disability Action in Islington.

## Information and advice about debt

**The National Debt line** for free confidential and independent debt advice go to [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or call **0808 808 4000**.

**The Money Advice Service** provides a national online service offering advice and financial health checks. Visit [www.moneyadviceservice.org.uk/yourmoney](http://www.moneyadviceservice.org.uk/yourmoney) or call **0800 138 7777**

**Support for victims of loan sharks:** Loan sharks are criminals who are not licensed to issue loans, so borrowers do not have to pay them back. For support or to confidentially report a loan shark, contact the illegal Money Lending Team on **0300 555 2222** or [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

## Contributions for care at home or in the community

---







**ISLINGTON**

For a more equal future

**Do you need this information in another language or reading format such as Braille, large print, audio or easy read?**

**Please contact 020 7527 2178.**

### **Bengali**

যদি আপনি এই তথ্য গুলো আপনার নিজ ভাষায় পেতে চান, তাহলে দয়া করে 020 7527 2000 নম্বরে যোগাযোগ করুন।

### **Chinese (Traditional)**

如果你想要這資料的中文本, 請致電 020 7527 2178 聯繫。

### **Somali**

Haddii aad jeclaan lahayd macluumaadkan oo ku qoran luqadaada fadlan la xidhiidh 020 7527 2178

### **Turkish**

Buradaki bilgilerin Türkçesini istiyorsanız, lütfen 020 7527 2178 numaraya telefon edin.

If you would like to know more about our Charges for care homes, please contact:

**✉ Financial assessment and income recovery team**

**Room 110**

**Islington Town Hall**

**Upper Street**

**London N1 2UD**

**📞 020 7527 2178**

**📠 020 7527 8363**

**@ incometeam@islington.gov.uk**