

Paying for care

at home or in the community
April 2024



An easy-read
booklet

Contents

Introduction	5
How we decide how much you pay for care or support	7
Do you need help to live at home?	8
Services you may have to pay for	9
Services you will not have to pay for	9
When you have to pay the full cost of your care	10
Paying for care after a hospital stay or ill health	12
Working out the cost of your care or support	14
Working out how much you pay	15
What are allowable expenses	18
Personal budgets	19
Direct payments	20
Billing you for your care and support	21
How to pay for your care or support	22
What to do if you think you're paying the wrong amount	23
How we can help if you're finding it hard to pay	24
Useful information about debt	25
Questions & Answers about paying for care and support	26
Useful information about Islington Council	28
Independent advice and information	30



Introduction

The care or support people get at home is funded by

- Government grants
- Council tax
- Everyone who pays for the service.



Islington Council wants local people to live independently and safely at home for as long as they can.



And we want to make sure everyone can afford to pay for the care or support they get at home.



This Easy Read booklet tells you

- How we decide who pays for their care or support
- How we work out what they pay.



How we decide how much you pay for care or support



We asked lots of local people how we should charge for care or support at home.



Islington wants everyone to who gets care or support to be treated the same, so our policy says

- Whatever you pay for care or support you should have enough income to pay your daily expenses



- Public money should help people who can't afford to pay for their care or support



- Anyone with **savings** or **income** of £23,250 or above should pay for their own care.

Do you need help to live at home?



If you think you need help to live at home you can call the Access Team, and ask for a **community care assessment**.



Telephone: **020 7527 2299**



Minicom: **020 7527 6475**



Someone from the team will ask you, or someone calling on your behalf, questions about your support needs.

These questions help us to work out if you need a **community care assessment**. You will not be charged for this.



A **community care assessment** helps us to work out the kind of support you need.

Services you may have to pay for

Services at home, such as

- Housework and shopping
- Personal care
- Sessional workers
- Carers staying overnight at your home
- Islington Telecare – support over the phone
- Workers living at your home
- Warden schemes for older people.

Services in the community, such as

- Activities – such as going out for the day or playing sports
- Day centres
- Support worker or key worker services
- Respite care – to give carers a break from their caring duties
- Supported housing – with on-site support
- Supported living
- Shared Lives – a shared housing scheme
- Transport.

To find out more about these services visit:

<https://www.islington.gov.uk/social-care-and-health>

Services you do not have to pay for

Equipment that helps you live independently at home, such as walking frames or walking sticks.



You have to pay the full cost of your care when



- You do not qualify for support from the council and you want to buy your care privately
- You do not want to tell the council about your savings or income
- You have savings or income of more than £23,250.

There are two types of people who pay the full cost of their care.

Person 1 – A self-funded person



- Has savings or income of more than £23,250
- AND they can manage their own money, arrange their own support and they know someone who can help them do this
- OR they do not qualify for support from the council but they choose to arrange and pay for their own support.



Social services offers these services to a self-funded person

- A community care assessment
- Support for an adult at risk
- Information and advice about support and other services in the community
- Care after a stay in hospital or a period of ill health, if they qualify.



Person 2 – A full cost service user



- Qualifies for support from the council
- AND they have savings or income of more than £23,250
- AND they cannot manage their own money or their own support, and they do not know anyone who could do this for them.

Social services offers these services to a full-cost service user



- A community care assessment
- Support for an adult at risk
- Arrange and manage support



- Information and advice about support
- Care after a stay in hospital or a period of ill health, if they qualify
- Review of their support plan if their support needs change.



Paying for care after a hospital stay or ill health



Social services and the NHS work together to ensure that

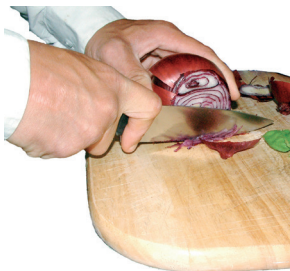
- Hospital stays are as short as possible
- You get the right support at home.

So they offer three care services for a short period.

1) Intermediate care supports you to live independently again

This service can be provided at home, in sheltered housing or at a care home, for two to six weeks.

Intermediate care helps to give you the skills you need for daily living.



What does it cost?

You do not have to pay for intermediate care, but you may need to pay if you still need care when this service ends.

2) Short term care

We can provide short term care in sheltered housing, supported housing or at a care home

- When you are returning home, or you are going to live somewhere else that suits your needs
- OR in an emergency, due to housing or safety issues
- OR when an unpaid carer is not available to support you for a short time.



What does it cost?

The charge for short term care is the same as for any care you get at home



3) Re-ablement services

This service is different to a normal home care service. Care workers support you for three to six weeks, working with you and your family to support you to live independently again.

Over this time they give you the skills you need to be independent.



What does it cost?

The service is free for up to six weeks. If you need care after six weeks we will carry out a **financial assessment** to work out what you need to pay.



If you would like more information about any of these services contact the Access Service

Telephone: **020 7572 2299**

Email: **access.service@islington.gov.uk**



Working out the cost of your care or support

First of all we work out the most that you could pay for your care or support.

No-one pays more than this.



You will not be charged for your care or support if

- You get care under the Mental Health Act 1983
- You get care because you have any type of Creutzfeldt-Jakob disease or CJD
- The service you get is provided by the NHS.



Working out how much you pay

We will ask you for information about

- Your income
- Your savings
- Your outgoings – what you pay for rent, food and bills.



If you tell us about your income, savings and bills this will help us to work out how much you pay for your care or support.



If you **do not** tell us, you will be charged the full cost of your care or support.

Your income

We need information about any income, including your benefits such as

- Income Support
- Job-seeker's Allowance
- Incapacity Benefit.





Other things we take into account

Protected income

We protect your income to make sure you have enough money to pay for your daily living expenses.

In Islington your protected income is based on the benefits normally paid to someone of your age and disability.

Your protected income will depend on the disability benefit you are receiving these will range from:

£136.45 to £156 for people aged 18 to 24 years old

£159.40 to £183.25 for people aged 25 to 59 years old

£228.70 for people aged over 60 years old

If your income is the same or less than this amount you will not have to pay for your care or support. If your income is higher than this amount we will look at your savings and assets, this includes

- Money you have in a bank, building society and post office accounts
- Savings certificates
- Stocks, shares, bonds and unit trusts
- Premium bonds

We **do not** look at these types of income:

- Income from a job or self-employment
- Savings credit
- Disability Living Allowance (mobility component)
- Working Tax Credit
- Child Tax Credit/Child Benefit
- Christmas bonus payments.



But we do look at your savings and assets, this includes

- Properties in this country or abroad, but not the home you live in
- Land in this country or abroad
- Cash
- Trust funds.



If you have **£23,250 or more** in savings you have to pay the full cost of your care or support (see page 7 for more details).

If you have **£14,250 or less** in savings you do not have to pay for your care or support.



When your savings are **more than £14,250 but less than £23,250**, you will have to pay something towards your care and support.



Allowable expenses

You will only pay towards your care or support if there is any money left from your weekly income, after we look at your **allowable expenses**.

There are three types of **allowable expenses**.

Council Tax



1. Your living costs

this includes rent, mortgage and council tax payments that are not covered by benefit

2. Allowable expenses

- Laundry
- Cost of gardening you cannot carry out because of your disability and that no-one else in your household could help with
- Special diet
- Special clothing or footwear
- Disability equipment the NHS does not pay for
- Extra heating.



3. Costs to help you stay independent at home

Do you need help listing the extra costs because of your disability?

You can call the Financial Assessment Team

Telephone: **020 7527 3417**



Personal budgets

A personal budget is a sum of money that pays for your care or support needs.



With a personal budget you get more choice, and more control over your care or support.

When you have a personal budget you can

- Get the council or another organisation to manage your care or support for you.
- Get a Direct Payment and manage the care or support yourself.



Do you want to find out more about personal budgets?

Speak to the Direct Payments Support team

Telephone: **020 7572 8369**

Direct payments

If you prefer to buy your own care and support you can get a direct payment, as long as

- You qualify for support from Adult Social Services
- You can arrange care or support yourself, to meet your own needs.



You will need a **financial assessment** to work out if you need to pay something towards the cost of your care or support.

If you do need to pay something, you will pay it into your Direct Payment bank account.



Do you need help with your Direct Payment?

Our Direct Payments Support Service can help. Call them on

Telephone: **020 7527 8164**



Billing you for your care and support

Once we have done your **financial assessment** we will write to you and tell you how much you have to pay for your care and support.



You will start to pay from the first day your services start. We will send you an invoice every four weeks.

If your care or support changes then the amount you pay may change too.



If you are paying for housing support then you will be charged even when you are away from home.



Help with benefits

Our Income Maximisation Team can help you to claim the right benefits. Here's how you can get in touch with the team.

Address: **222 Upper Street, London N1 1XR**

Advice Line: **020 7527 8600**

Call from 9.30 to 4.30pm

Freephone: **0800 731 8081**

Call from 9.30 to 4.30pm

Email: **Claimit@islington.gov.uk**



How to pay for your care or support

There are a number of ways you can pay for your support



- **By Direct Debit** – paid directly from your bank account, which we set up



- **By Standing Order** – paid directly from your bank account, which you set up



- **By telephone** – Call **020 7527 3417** and give your credit card or debit card details over the phone.



- **By cheque** – made out to 'London Borough of Islington'



- **By swipe card** – you can pay at any post office or local shop that has PayPoint.

Call **020 7527 3417** to find out more.



What to do if you think you're paying the wrong amount

If you think your charge is wrong contact the Income team.

The name of the team member is at the top of the letter we sent you about your charge.



If you are not happy with our **financial assessment** just fill in the form attached to the letter and send it to the Income Team.

The Income Team will look at your charge again and write to you with their decision in 4 weeks.



If you are still not happy you can complain to the Social Services Complaints Officer by calling **020 7527 2178**.



Or you can contact our Customer Services Team

Write to: **Room 110 , Islington Town Hall , Upper Street**

Telephone: **020 7527 8047**

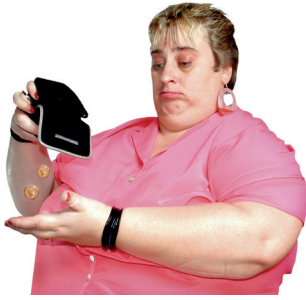
Fax: **020 7527 8362**



Email: **socialservices.complaints@islington.gov.uk**

How we can help if you're finding it hard to pay

If you are having problems paying for your care or support, first of all you should contact the Income Team on **020 7527 3417**.



The Income Team can help to sort out your money problems.

Do not ignore any bills or letters we send to you.



They can also help you if you have other debts with the council such as council tax and parking tickets.

For more information visit

<https://www.islington.gov.uk/benefits-and-support/cost-of-living-support>



Useful information about debt

Organisations to help you cope with debt and manage your debt

Civil Legal Service (CLS)

Read their booklet called "Dealing with Debt"

Telephone: **0345 345 4 345**

www.gov.uk/civil-legal-advice

Clear Start

Telephone: **0800 988 7559**

www.clearstart.co.uk

The National Debtline

Telephone: **0808 808 4000**

www.nationaldebtline.org

Money Helper

Telephone: **0300 500 5000**

www.moneyadviceservice.org.uk/yourmoney

Support for victims of loan sharks

Loan sharks are criminals who make illegal loans, which means you do not have to pay them back.

If you need to talk to someone about a **loan shark**, contact the Illegal Money Lending Team for England, 24 hours a day.

Telephone: **0300 555 2222**

Email: **reportaloanshark@stoploansharks.gov.uk**

Questions & Answers about paying for care and support



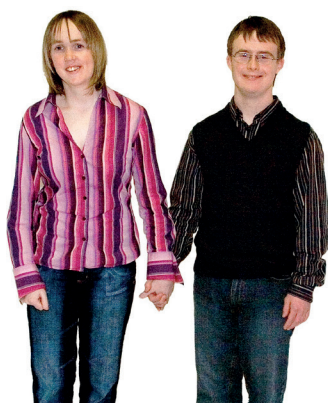
Q: What happens if I have a Direct Payment but I need to make a contribution after I've had my financial assessment?

A: We will reduce the amount of your direct payment to allow for this.

Q: How will you treat my partners' saving and income?

A: If you have joint savings we only look at half of the total amount.

We will look at your partner's income and expenses to make sure you get the **protected income** set by the Government.



Q: What happens if I don't give you information about my savings and income?

A: If you do not give us the information we need. Or you do not answer our questions, you will pay the full cost of your care or support.



Q: What happens if I don't give you information about my living expenses?

A: We will only look at your income and savings, which means you could pay more for your care or support.



Q: What happens if I go behind in my payments?

A: You should contact the Financial Assessment Team – see page 28 for their contact details.

Q: What happens if I don't pay for my care or support?

A: The income team will work with you to understand your case. We may take you to court and charge interest on the money you owe.

Useful information about how to contact Islington Council services

Personalised Financial Services



Financial Assessment Team

Address: **Room 110 , Islington Town Hall , Upper Street**

Telephone: **020 7527 3417**

Email:

incometeam@islington.gov.uk



Income Maximisation Team

Telephone: **020 7527 8600**

Freephone **0800 731 8081**

Email: **claimit@islington.gov.uk**



Adult Social Services in Islington

The Access Service

Telephone: **020 7527 2299**

Minicom: **020 7527 6475**

Email: **access.service@islington.gov.uk**



Islington Learning Disabilities Partnership

Address: **52d Drayton Park, N5 1NS**

Telephone: **020 7527 6600**

Fax: **020 7527 6607**

Minicom: **020 7527 6619**

Email: **learning.disabilities@islington.gov.uk**



Elthorne Community Care Centre

Address: **17-23 Beaumont Rise, N19 3AX**

Telephone: **020 7527 7300**

Minicom: **020 7527 7327**



For more information about Islington Council's services visit
our website **www.islington.gov.uk**

Independent advice and information



Independent Age

Address: **18 Avonmore Road, London, W14 8RR**

Telephone: **0800 319 6789**

Fax: **020 7605 4201**

Email: **charity@independentage.org**

www.independentage.org.uk



Age UK Islington

Address: **6-9 Manor Gardens, London N7 6LA**

Telephone: **020 7281 6018**

Email: **admin@ageukslinton.org.uk**



Carers UK

Address: **20 Great Dover Street, London SE1 4LX**

Telephone: **020 7378 4999** Email:

adviceline@carersuk.org

www.carersuk.org



Islington Advice Line

Free advice and support about the law, benefits and advocacy from:

- Islington's Citizen Advice Bureau
- Islington's Law Centre
- Islington People's Rights, and
- Disability Action in Islington.

Telephone: **0808 278 7836** Email:

admin@rcjadvise.org.uk.

This EasyRead booklet was produced by
www.easy-read-documents.com



Do you need this information in another language or reading format such as Braille or large print?

Please contact **020 7527 2178**.

Do you need information about charges for care homes?

Contact Personalised Financial Services

Address: **Islington Town Hall , Upper Street , N1 2UD**

Telephone: **020 7527 2178**
or **020 7527 8363**

Email: **incometeam@islington.gov.uk**