



# **PAYING FOR YOUR CARE AND SUPPORT**

Information on paying for support and care  
at home or in a residential or nursing home

2025–2026



# Contents

## SECTION ONE

<b>Introduction to this booklet</b>	<b>3</b>
Paying for your care and support	3
What help can I get as a self-funder?	4
Financial Assessments	5

## SECTION TWO

<b>Paying for support at home</b>	<b>6</b>
Understanding non-residential financial assessment	6
How do you work out what I have to pay?	7
Working out your income and out goings	10
Questions you may have	12
Financial assessment examples	14

## SECTION THREE

<b>Paying for a care or nursing home</b>	<b>17</b>
Understanding residential care financial assessment	17
How do you work out what I have to pay?	18
Working out your income and capital	21
Question you may have	23
Is there anything else that I should be aware of when paying for care in a residential or nursing home?	26
Top-up payments and choice of accommodation	27
Financial assessment examples	29

## SECTION FOUR

<b>Can someone help me look after my money</b>	<b>32</b>
Independent financial advice	33

## SECTION FIVE

<b>Useful contacts</b>	<b>34</b>
National organisations	34
Local organisations	36

## SECTION SIX

<b>Glossary of terms</b>	<b>38</b>
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# SECTION ONE

## Introduction to this booklet

Most people have to contribute towards the costs of their care and support. This booklet will help you work out whether you may be entitled to help with your care costs, what the contribution might be and what to do if you have to pay the full cost of your care.

You should read this booklet if:

- you have been assessed at eligible for care and support
- you are caring for someone who may be eligible for support from the council
- you are completing a financial assessment form.
- you manage the finances of someone who may need care and support at home or in a residential or nursing home on a permanent or short-term basis.

If you have any queries or would like more specific advice on anything contained in this booklet, please contact the Financial Assessments Team at [financeAT@wandsworth.gov.uk](mailto:financeAT@wandsworth.gov.uk) or call 020 8871 6218.

If you would rather speak to someone independent, like a voluntary organisation, there is more information on independent financial advice later in the booklet. There is also a glossary of terms to help you understand key terms that are highlighted in the text of this booklet.

## Paying for your care and support

Planning for the future and making decisions about your care and support needs can sometimes be difficult. This booklet provides information to help you think about these decisions especially if you are already receiving care and support or may need to in the future.

If you pay the full cost of your care and support without any help from the council, then we refer to you as a self-funder. People make their own arrangements for care and support for several different reasons.

Some people choose to pay for their own care and support simply because they prefer to make their own arrangements for support, or they do not want to be financially assessed by the council.

Other people ask the council for an assessment and during that process they find out that they are not eligible for financial support from the council.

If you are currently receiving care and support, you need to consider how that support is funded and if you qualify for financial support from the council.

### **In the following circumstances, you will be expected to fully fund your care and support services:**

- If you are receiving care and support in a care home and you have over **£23,250** in capital and/or savings. (The value of your home is counted as capital, after the first 12 weeks of your stay, when you are receiving long term care in a care home).
- If someone is living in your property, while you are being supported in a care home, for example your spouse or partner or a dependent relative, then the value of your home may not be counted as capital.

- If you are receiving care and support at home and you have over **£23,250** in capital and/or savings. (The value of your home is not counted as capital if you are receiving care at home).

If your capital is below **£23,250** you may be entitled to help with your care home fees from the council. We can provide you with more information about who is regarded as a dependent relative and how this affects your entitlement to help with paying your care home fees.

If you are funding your own care and support, it is important that you receive good information and advice to help you make the most of your money, and to make good choices about your future care and support arrangements. We also recommend that you take independent financial advice to discuss your financial situation. More information is available on independent financial advice at the back of the booklet.

## What help can I get as a self-funder?

We will always aim to support you to stay in your own home, living independently, for as long as possible. Supporting you to do more for yourself, can help to improve your quality of life and may help reduce the cost of your care and support.

**There are a range of services available to all residents whether or not you qualify for support from the council, such as:**

- Information and advice to help you take control and make well informed choices about your care and support and how it is funded, including residential and nursing care homes depending on your needs and local dementia support services.
- Simple equipment and small adaptations to your home up to the value of £1,000 free of charge that can help you with daily living.
- Technology and devices to help you maintain your independence for longer, including home smart speakers to set reminders for your medication and devices to keep you more connected with family and friends.
- Reablement support is offered if assistance is needed after leaving hospital or after a sudden health setback. This support is for a short period only and is designed to help you regain your independence.
- Carers assessment for unpaid carers, this can be a family member, friend or neighbour that cares for you.
- Local voluntary sector and neighbourhood groups may be able to offer practical help around the home or help you with shopping or gardening. For more information see 'Useful Contacts' at the back of this booklet.

We will always aim to support you  
to stay in your own home, living  
independently, for as long as possible

# An assessment of needs can help you better understand your own situation and what you need to stay independent

## What help is available with arranging care and support at home as a self-funder?

If you have been assessed as having eligible care and support needs and are paying the full cost of your care and support at home, we can help arrange your services for you.

### We can help by:

- Finding the right care provider to meet your needs and preferences from our list of contracted care providers
- Negotiating the cost of your care and support at council rates and putting in place a contract
- Monitoring the quality of your care and support
- Working with your care provider to address any concerns or complaints about the quality of the care you are getting
- Managing all payments to the care provider for you.

There will be a charge of **£58.90** a week to cover our administration costs for making these arrangements.

To find out more, please contact us on **020 8871 7707** or email [adultsocialcare@wandsworth.gov.uk](mailto:adultsocialcare@wandsworth.gov.uk).

## Financial Assessments

### Anyone has the right to ask us for an assessment of needs regardless of their financial situation

A care needs assessment can help you better understand your own situation and what you need to stay independent. It is also an opportunity to get information and advice about local services and to consider preventative services.

At the end of the assessment process we will develop a care and support plan. The plan can help you think through what services may be available to meet your needs and how to make these services best work for you and your circumstances. You will need to have a financial assessment to see if you can contribute towards your care and support and if so how much.

# SECTION TWO

## Paying for support at home

### Understanding non-residential financial assessments

Care and support is the term used to describe the help someone needs so that they can live in the best way they can, despite any illness or disability they might have. It can include help with things like getting out of bed, washing and dressing or support to continue to work or study.

Once your care and support needs have been assessed by the council, you will receive a Personal Budget. You can choose how to provide for those needs using your Personal Budget, either with services arranged for you by the council or purchased yourself with a Direct Payment. Most people have to pay something towards the cost of their care and support services.

#### Who can get care and support

**To get care and support you must be:**

- Aged 18 or over
- Living within the borough

**You must also meet all three of these conditions:**

- Your needs are due to a physical or mental impairment or illness
- Your needs affect your ability to achieve two or more specified outcomes
- Your wellbeing is significantly affected by the inability to achieve these outcomes.

For more information on who can get care and support visit [www.wandsworth.gov.uk/who-adult-social-care-can-help](http://www.wandsworth.gov.uk/who-adult-social-care-can-help)

#### What happens next?

After discussing your care and support needs, we will estimate how much it will cost to meet your assessed eligible care needs, this amount will be your personal budget. We will also see if you can contribute anything from your own money towards this, which is known as a financial assessment.

You can plan how you will spend the money to support yourself and choose to arrange your own support where you will receive a Direct Payment or ask the council to arrange services for you.

## Who pays for care and support services?

Most people have to pay something towards the cost of their care and support. What you pay will depend on your individual circumstances and the kind of care and support you need, who provides it and how often you need help. Your financial assessment will help us decide if we can help pay for your care and work out how much, if anything, you will have to pay towards the costs and identify benefits you may be able to apply for.

### Paying the full cost

If you need support at home services such as home care, day care or direct payments and have savings over the 'capital limit', which is currently **£23,250**, you will have to pay the full cost of your care. You may also elect to pay the full cost if you choose not to share your financial details with us.

### Paying a contribution

If your savings are below the capital limit, a financial assessment will see if you need to contribute towards your care. Your contribution will depend on your income, savings and housing costs. You may have to contribute towards care support if your total savings and assets are valued at less than the capital limit. If you are not sure which situation applies to you, please contact the Financial Assessment Team. If we cannot let you know immediately you may be asked to provide further information including details of your finances.

## How do you work out what I have to pay?

You will need to complete a financial assessment form before we can work out if you will need to contribute towards your care cost. We ask you to complete a confidential financial assessment form showing your income, capital, such as savings and other assets and housing costs. You will need to enclose proof of these where possible. If someone signs the financial assessment form on your behalf, we need to know in what capacity they can do this, e.g. Power of Attorney, Appointee Deputy.

### Income

#### What income is included?

**Income includes any money that you receive from any source and will include the following:**

- Annuity payments
- Charitable and voluntary payments
- Income from subletting a property or garage
- Maintenance payments and money from friends and family
- Money paid from trusts

- Occupational and private pensions from employment
- Payments from abroad
- Rental Income
- State benefits and allowances
- State retirement pensions and widow's pensions.

This list does not cover all possible types of income. You should also let us know if you hold any money jointly with someone else.

Some income is not, or is only partly, included in the financial assessment, e.g. child benefit, personal independence payment (PIP), mobility component and war pension. You should include all your income on the financial assessment form and we will consider the income that we need for the assessment.

If you receive attendance allowance at the higher rate and you are not having night time care, we will only include the middle rate of these benefits in the financial assessment. If you are having night time care, then the higher rate will be used.

## Tariff income

If you have savings between £14,250 and £23,250, then we will include income of £1 per week (tariff income) for every £250 in the financial assessment. For example:

- **£14,500** savings is a tariff income of **£1**
- **£17,000** savings is a tariff income of **£11**
- **£23,000** savings is a tariff income of **£35**.



# Capital

## What we mean by 'capital'

Capital means any savings or investments that you have. We will need to work out how much capital you have for a financial assessment. Some capital is taken into account for a financial assessment, but some is not. The following is included as capital:

- Bank and building society accounts
- Cash
- Funds held by the Court of Protection or your receiver
- Income Bonds
- Individual Savings Accounts (ISAs)
- Money that belongs to you but is held by someone else on your behalf
- National Savings Certificates
- Premium Bonds
- Stocks, shares and other investments
- The value of property you own other than your main residence
- Unit Trusts.

This list should only be used as a guide and does not cover all types of capital. Some capital is not included for the financial assessment, e.g. the value of your main residence, unless you are in a care home.

You should tell us about all your capital on the financial assessment form and we will ignore any that is not relevant. We will ask you to provide us with evidence of capital held such as bank statements covering a three-month period.

We will consider items such as personal belongings if we believe that they have been purchased with the intention of reducing or avoiding liability for personal contributions towards the cost of your care services.

### Capital held overseas

If your capital is held overseas, we will ask you to provide suitable evidence of the asset to enable us to decide its value.

### Capital held jointly

If some or all your capital is held jointly with other people, we will value your share by dividing the total value by the number of people who own it. However, if the funds in the account emanate from one source then we may assume that 100% of the balance belongs to one of the account holders unless evidence is provided to the contrary.

### Capital held in a trust fund

If your capital is held in a trust fund, the conditions of the trust deed will show if this is to be considered as capital or not. We will need a copy of the trust deed to help us decide how it should be treated.

### Capital that is given away

It is against the law to dispose of assets with the intention of reducing your responsibility for home care and day care costs. If this happens, we may calculate your assessment based on the assumption that you still have these assets.

# Working out your income and outgoings

## We work out your weekly income

We calculate your weekly income from the information that you provided in the financial assessment form. We add together all your current sources of income. If you have savings, then we include an amount for what is known as 'capital tariff income' if the amount of your savings is over the capital limit. If you are entitled to a state benefit but are not yet receiving it then we will include this in the financial assessment from the date you start to receive it.

## We work out your outgoings

We will calculate what you spend on certain housing costs from the information that you provided in the financial assessment form. This will include money that you spend on rent (less housing benefit received), mortgage, ground rent and Council tax (less Council tax benefit received).

## We may provide an allowance for disability related expenditure

If you receive disability benefits, we will either provide you with a standard allowance of £15 per week in the financial assessment that covers expenditure that you need to pay from your income for your disability, or we will ask you for information about your disability related expenditure for an individual review to work out the exact figure.

You can request an individual review if you think your disability related expenditure is more than £15 per week. You will also need to have an individual review if you are getting higher rate attendance allowance but are not having night-time care.

Disability related expenditure includes all those expenses that you have because of your disability or infirmity which are not included in your support plan. These may include extra toiletries, cleaning expenses, costs of wheelchair, stair lift, cost of a special diet etc. We will need to ask for evidence of this expenditure if you request an individual review.

You cannot claim for items supplied free of charge by other organisations (e.g. incontinence pads from the NHS).

If you are not receiving a disability benefit (e.g. attendance allowance or PIP care component) then you do not qualify for the standard disability related expenditure disregard of £15. You can contact the Financial Assessments Team to see if you are entitled to a disability benefit or if you want to discuss disability related expenditure or need any specific advice.

You can request an individual review  
if you think your disability related  
expenditure is more than £15 per week

## Personal Allowance

When we assess your ability to contribute towards the cost of your care and support, we give you a Personal Allowance, which is known as the Minimum Income Guarantee. This ensures that you will always be left with enough money to pay for basic household expenditure items and general living expenses.

From April 2025, the Minimum Income Guarantee (MIG) for people receiving council arranged care and support, other than in a care home as confirmed by the Department of Health will be:

- Minimum income guarantee **£238.10** per week for a single person aged over pension credit age.
- Minimum income guarantee **£181.75** per week for someone who is married/living with a partner and over pension credit age.
- Minimum income guarantee **£186.40** per week for a single person aged under pension credit age and receiving higher rate PIP daily living.
- Minimum income guarantee **£163.05** per week for a single person aged between 18 -24 and receiving higher rate PIP Daily Living.
- Minimum income guarantee **£138.80** per week for a single person aged between 18-24.

If your income is below the personal allowance for your circumstances, then you will not have to contribute towards your care and support.

## Contribution

The amount you must pay as your contribution will be:

Total income less personal allowances less housing costs less disability related expenditure.

We will contact you if we need to confirm any information that is contained in the financial assessment form or if we need further information. All the information you provide will remain confidential.

We will write to let you know if you must make a contribution or not. If your financial circumstances change after we have financially assessed you, you will need to let us know, although we will review the information every April.

# Questions you may have

## Can I ask for a review of the contribution?

The care and support contributions policy allows a review of a contribution towards a Personal Budget for the reasons set out below:

- If incorrect dates or amounts have been used.
- If your contribution is incorrectly calculated.
- If you have additional income and/or expenditure which was not included in the financial circumstances form.
- If you have expenditure due to your disability that is more than the standard allowance that is provided for disability related expenditure in the financial assessment.
- If you have exceptional personal circumstances affecting your financial situation that mean you believe it unreasonable to pay the assessed contribution. You can either write or email the Financial Assessments team and ask for a review of the contribution for any of these reasons.
- If your capital/savings falls below **£23,250**.

## What is the best way to pay my contribution towards my care?

The recommended payment method for residential services is direct debit because of the following:

- An easier way to pay for you or anyone who is helping you with your finances
- You may have limited access to the community
- You don't have to remember to pay your bills
- No need for anyone to spend money on stamps or envelopes
- Payments are protected by the guarantee scheme in the rare event that something does go wrong
- We confirm amounts and dates of payment in advance
- We know immediately that invoices have been paid
- Payment by direct debit is cost efficient for all parties.

## Do you take my partners income into account?

The Care Act 2014 is clear that the council has no power to assess couples or civil partners according to their joint resources and each person must therefore be treated individually, so we would only take the cared for persons income into account. If income is received jointly then the council will regard this as being an equal share for the financial assessment unless there is information provided confirming a defined split. However, if the funds in the account emanate from one source then we may assume that 100% of the balance belongs to one of the account holders unless evidence is provided to the contrary.

## What if I need help in filling out the financial assessment form?

If you need help in filling out the form or if you need benefits advice, then we can arrange for someone to come and see you in your own home when it is convenient for you.

## What if I have trouble paying the contribution?

Your circumstances may change at any time, for example because of a certain event such as a broken boiler. If you find it difficult meeting the cost of your contribution, then please let us know and we can give you advice. You can also contact a local voluntary organisation, such as Citizens Advice Wandsworth, Age UK Wandsworth, or a national helpline for advice. You can find details of organisations at the back of this booklet. You can ask for a review of your contribution at any time. If you are worried you may have difficulty paying your contribution, then please contact us as soon as possible.

## Will my contribution change if my care support changes?

If you have been assessed to contribute towards your care and support, then the amount of your contribution is determined by your financial circumstances. If your need for care and support increases, the amount of your contribution will stay the same. If your need for care support decreases, the amount of your contribution will only reduce if the cost of your care support becomes less than the amount of your contribution. If you are paying the full cost of your care and support, then what you pay will be determined by the amount of care and support you receive.

## In what circumstances would I not have to pay a contribution?

If you receive aftercare services provided under section 117 of the Mental Health Act 1983 or if you are assessed as being eligible for NHS Continuing Healthcare, you might not need to make a contribution towards the cost of your care. Your Social Worker will discuss this with you at the time your care is arranged.

You also may not need to make a contribution if your income is below a certain amount known as minimum income guarantee (MIG).

## Can I appeal the decision made by Adult Social Care?

You have the right to appeal certain decisions made by Adult Social Care under the Care Act 2014. Our aim is to resolve issues quickly through early resolution, this means you should discuss your concerns with your allocated worker as soon as possible. They will review the decision and consider any additional information to try and resolve the issue quickly. If early resolution is not possible, a formal appeal can be made within 15 working days of receiving the decision and a Service Manager will review the appeal, considering all available information before getting back to you.

# Financial assessment examples

## Example 1

### Standard assessment:

I am aged 80, I am single, and I live by myself. I receive care and support at home totalling **£160.00** per week. I receive a state pension, middle rate attendance allowance and an occupational pension. I have no other income, but I do have savings of **£22,665**. I receive a disability benefit, so I am entitled to the standard disability related expenditure of **£15**.

### Financial assessment:

<b>Weekly Income</b>	<b>State Pension</b>	<b>£227.10</b>
	Occupational Pension	£38.90
	Attendance Allowance	£73.90
	Tariff Income from Capital	£34.00
<b>Total Income</b>		<b>£373.90</b>
	Less Personal Allowance	£238.10
	Less Disability Related Expenditure	£15.00
<b>Total Deductions</b>		<b>£253.10</b>
<b>My Contribution</b>	<b>Per week</b>	<b>£120.80</b>
<b>Council Contribution</b>	<b>Per week</b>	<b>£39.20</b>
<b>Total cost of care</b>		<b>£160.00</b>

I will need to contribute **£120.80** per week. I receive a direct payment, so I will have the contribution deducted and I will receive a direct payment of **£39.20** per week. I will need to pay **£120.80** per week into my direct payment bank account.



## Example 2

### Day Centre meals received:

I am 26 and I live on my own. I receive care and support totalling **£100.00** per week. I attend a day centre and I have a meal each time I go. I receive Employment Support Allowance and PIP care component at the lower rate. I receive a disability benefit and I requested an individual review of disability related expenditure. I have over the standard amount of **£15** with expenditure of **£73.00** per week.

<b>Weekly Income</b>	<b>Employment Support Allowance</b>	<b>£161.75</b>
	PIP CARE	£73.90
<b>Total Income</b>		<b>£235.65</b>
	Less Personal Allowance	£162.15
	Less Disability Related Expenditure	£74.00
<b>Total Deductions</b>		<b>£236.15</b>
<b>My Contribution</b>	<b>per week</b>	<b>£0.00</b>
<b>Council Contribution</b>	<b>per week</b>	<b>£100.00</b>
<b>Total cost of care</b>		<b>£100.00</b>

As my total income is less than my total deductions, I receive care without having to contribute. I will have to pay for the meals I receive at the day centre, which I pay directly to the day centre.

## Example 3

### A couple where only the cared for person's details are given:

I am 74 and I am married. I have care provided which costs **£105.00** per week. My wife does not have to provide any of her financial details as the council has no power to financially assess us as a couple.

The council has financially assessed me just using my financial details. I receive a state pension and my housing costs are just ground rent.

<b>Weekly Income</b>	<b>State Pension</b>	<b>£227.10</b>
	Attendance Allowance	£73.90
<b>Total Income</b>		<b>£301.00</b>
	Less Personal Allowance	£181.75
	Less Ground Rent	£31.00
	Less Disability Related Expenditure	£15.00
<b>Total Deductions</b>		<b>£227.75</b>
<b>My Contribution</b>	<b>per week</b>	<b>£73.25</b>
<b>Council Contribution</b>	<b>per week</b>	<b>£31.75</b>
<b>Total cost of care</b>		<b>£105.00</b>

I have been financially assessed to pay **£73.25** per week. As I do not receive a direct payment, I will be invoiced every month for my contribution.

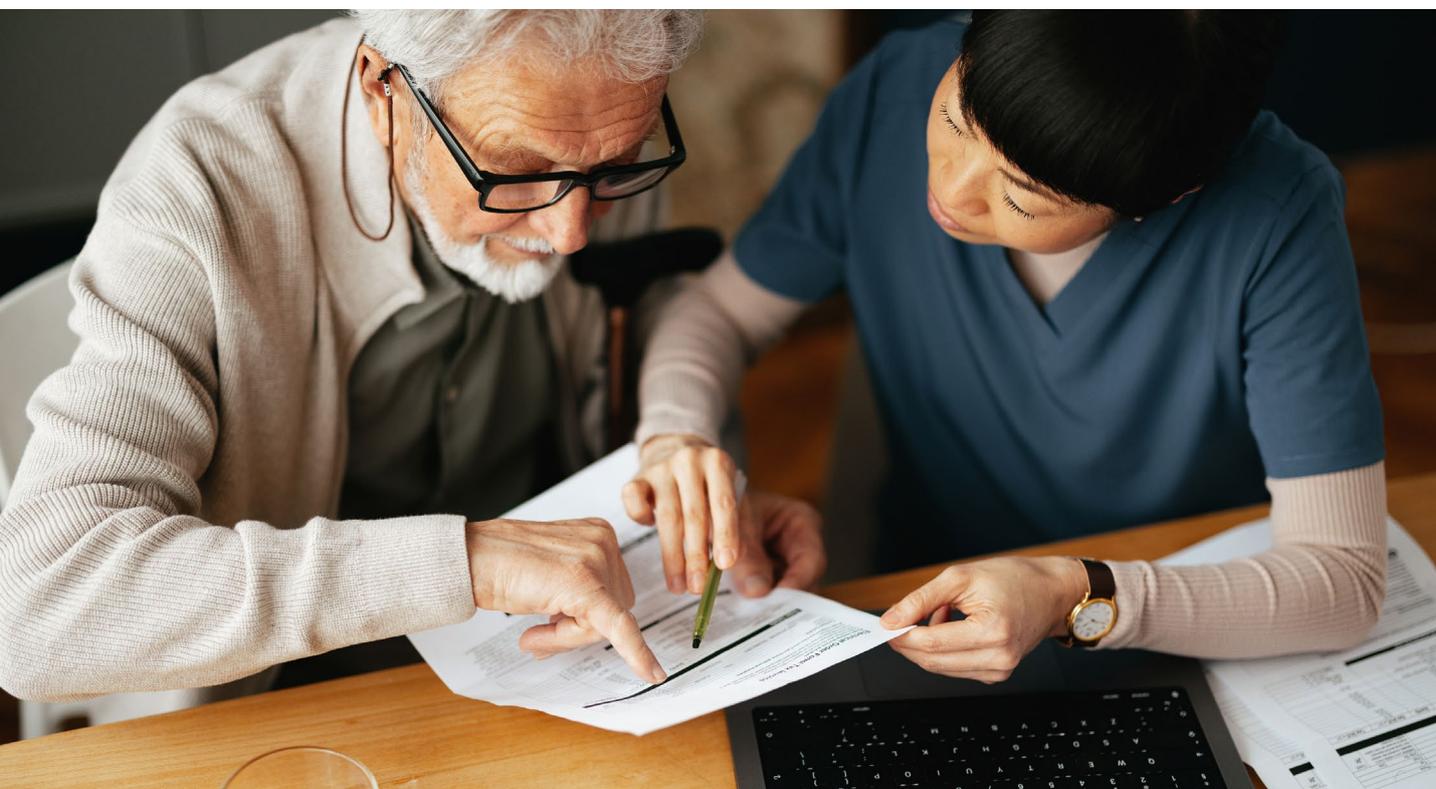
## Example 4

### Disability related expenditure:

I am 79 and I live alone. I receive care totalling **£110.96** per week. I receive the enhanced rate attendance allowance, but I do not have any night time care. I have asked for an individual assessment of my disability related expenditure and I provided information showing that I spend **£28** per week. I receive a state pension and an occupational pension. I have savings of **£5,033**. I pay an amount for council tax.

<b>Weekly Income</b>	<b>State Pension</b>	<b>£190.00</b>
	Attendance Allowance	£110.40
	Pension Guaranteed Credit	£52.86
	Occupational Pension	£59.84
<b>Total Income</b>		<b>£413.10</b>
	Less Personal Allowance	£238.10
	Less Council Tax	£25.00
	Less Disability Related Expenditure	£28.00
	Less Attendance allowance disregard	£35.90
<b>Total Deductions</b>		<b>£333.85</b>
<b>My Contribution</b>	<b>per week</b>	<b>£79.25</b>
<b>Council Contribution</b>	<b>per week</b>	<b>£31.71</b>
<b>Total Cost of Care</b>		<b>£110.96</b>

I will pay an amount of **£79.25** per week. I receive a direct payment and the contribution will be deducted from the amount I receive, so I will get an amount of **£31.71** per week, which is paid each month to my direct payment bank account. I must pay the weekly contribution of **£79.25** in to my direct payment bank account. If my disability related expenditure increases, then I can ask for a review at any time.



# SECTION THREE

## Paying for a care or nursing home

### Understanding residential care financial assessments

A care home is a place where personal care and accommodation are provided together. People may live in a care home on a short term or temporary basis or permanently. For many people, it is their sole place of residence and so it becomes their home. As nearly everything is provided by the care home for the resident, the financial assessment reflects this; most of a person's income is paid towards their care and accommodation with an allowance being provided for general expenses. A few years ago, the government introduced legislation for people who reside in a care home.

#### What is the legislation?

Councils have to follow government regulations and guidance when calculating how much people will have to pay for care in a care home. The regulations and guidance that have been derived from the Care Act 2014 are:

- Care and Support (Charging and Assessment of Resources) Regulations 2014
- Care and Support Statutory Guidance issued under the Care Act 2014 by the Department of Health.

#### Who pays for care in a care home?

If you need to move into a care home, there will be a charge for your accommodation and care. We carry out a financial assessment to determine whether you need to pay the care home fees in full or in part.

- If you are able to pay the full fees yourself, you will need to make your own arrangements directly with the care home. Unfortunately, we are not able to arrange care for anyone looking to stay in a care home who is able to pay the full fees. However, we can still provide you with information and advice including a list of suitable local care homes. Or, you can choose your own care provider by using the CQC (Care Quality Commission) website.
- If you are unable to pay the full fees yourself, we will arrange a contract with the care home to pay your fees. We will need to carry out a financial assessment to work out how much you will pay towards the cost of your care.
- If you receive aftercare services provided under section 117 of the Mental Health Act 1983 or if you are assessed as being eligible for NHS Continuing Healthcare, you might not need to make a contribution towards the cost of your care. Your Social Worker will discuss this with you at the time your care is arranged.

# How do you work out what I have to pay?

**You will be responsible for paying your full fees if:**

- You have more than **£23,250** in savings or assets; or
- Your weekly income is greater than the weekly fees.

There are a number of options available for self-funders to pay for their own care home fees:

## **1. Using savings and/or income from investments or property**

There is an option to use your savings or investment income to fund your care and you should consider this after having taken independent financial advice.

## **2. Sale of property**

You may wish to sell your property to pay for your care home fees. There are also other options other than selling your property, such as equity release schemes or a deferred payment agreement (see below).

## **3. Purchase a care fees plan**

A care fees plan requires a lump sum payment to an insurer who will then guarantee to cover residential and nursing fees for the rest of your life. Fees are paid directly by the insurer to the care home provider. You should seek advice from an Independent Financial Adviser regarding a care fees plan.

## Equity release

There are various types of equity release schemes on the market. These can include schemes where you take out a lifetime mortgage with the amount you have borrowed being paid back plus interest, upon death or sale of the property. There are also schemes where you sell a share of your property while remaining in the property. When you die or move into a care home, the property is sold, and the equity provider receives their share from the sale.

**The main features of equity release schemes are as follows:**

- normally an arrangement fee will be charged
- interest will be charged and added to the loan
- your property is taken as security for a loan
- the loan will be repaid either upon death or sale of the property.

You should seek advice from an Independent Financial Adviser regarding the different equity release schemes and the providers available. More information on independent financial advice can be found at the back of the booklet.

## Rental income from your property

You could generate rental income from your property to help towards your care home fees. A family member could help you with arrangements for managing the tenancy. Alternatively, a letting agency could help you rent out your property.

### **The letting agency can provide a number of services that includes the following:**

- introductory service to help you find a tenant
- administration service e.g. taking up references on the tenant, drawing up a tenancy agreement and a schedule of conditions
- collecting the rent from tenants
- full management service for the property.

If you decide to use a lettings agency, they will charge a fee for any service provided.

It is important to choose a reputable letting agency, ideally one recommended to you by family or friends and to understand the fees they will charge and the level of service they will provide.

You can find more information and advice about property rentals on the council's website at **[www.wandsworth.gov.uk/housing](http://www.wandsworth.gov.uk/housing)**.

## Private Sector Leasing Scheme

The council has a scheme whereby it can enter into a lease agreement with you to use your property for people in need of housing, allowing you to generate rental income from your home to help towards your care home fees. This will also ensure your property remains occupied.

### **During the period of the agreement the council will:**

- make payments to you
- manage the property for you
- return the vacated property to you at the end of the agreed time.

We will need to speak to you or your representative to give you further details about the scheme and answer any questions you may have. If you decide the scheme is right for you, we will carry out an inspection of your property and see some safety certificates to make sure it is suitable before the lease can start.

### **To find out more about the scheme visit:**

Telephone: **020 8871 7333**

Email: **[landlordlettings@wandsworth.gov.uk](mailto:landlordlettings@wandsworth.gov.uk)**

## Deferred payment

The Deferred Payment Scheme offers you a loan from the council using your home as security. It doesn't work in exactly the same way as a conventional loan. The council doesn't give you a fixed sum of money when you join the scheme but pays an agreed part of your weekly care and support bill for as long as is necessary.

You will pay based on what you have been assessed as being able to pay from your income and other savings. The council pays the part of your weekly charge that you can't afford until your home is sold or you are deceased, whichever happens first.

The part the council pays is your 'Deferred Payment'. The deferred payment builds up as a debt, which is cleared when the money tied up in your home is released. The deferred payments will attract interest the same way a normal bank loan will attract interest.

### **For more information about deferred payments, please contact:**

Telephone: **020 8871 6218**

Email: **[FinanceAT@wandsworth.gov.uk](mailto:FinanceAT@wandsworth.gov.uk)**

These are the main options available to you if you are funding your own care, although there may be other options or financial products which may be more appropriate for you.

We always recommend that you seek advice from an Independent Financial Adviser to determine the best options for your particular circumstance.

## Paying a contribution

If your total savings and assets are valued at less than **£23,250** and your income is less than the weekly care fees, the council will carry out a financial assessment to work out how much you can afford to pay towards your care fees.

We will ask you to complete a financial assessment form giving details of your income, savings and other assets. You will need to provide documentary proof of your income, savings and assets such as benefit award letters, bank statements, pension payslips, and building society books. We will check to see that you are receiving your full benefit entitlement. If we think that you are entitled to any additional state benefits, we will advise you of this.

If you choose not to provide us with financial information, then you will need to pay the full cost for the care home fees.



# Working out your income and capital

## How is my income treated?

The council will calculate how much you will need to pay for your care based on your income and assets. Most of your income must be used to pay for your care. By income, we mean any money you receive, for example:

- State pension
- Widow's pension
- Private pensions and pensions from former employment
- State benefits and allowances
- Charitable and voluntary payments
- Maintenance payments and money from friends or family
- Money from certain types of trust
- Payments from abroad; and
- Any other payments made to you, for example, income you may get from a lodger.

This list does not cover all the possible types of income and is only a guide.

We ignore any Child Tax Credit and the mobility component of PIP. Certain war-related benefits and charitable payments are partially ignored in the financial assessment.

We will ignore half of your occupational or private pensions if you pay this amount to your spouse or civil partner if they are still living at home. However, you are advised to seek welfare benefits advice about the impact this may have on the benefits of your spouse or civil partner since they will have to declare it as income on any benefit claim.

## Capital

### How is my capital treated?

- If you have capital of £23,250 or more you will have to pay the full fees charged by the care home.
- Any capital below £14,250 is ignored for financial assessment purposes.
- If you have capital over £14,250, we will assume an income of £1 per week for every £250.00 above £14,250 up to the £23,250. This is known as 'tariff income'.

### What we mean by capital

By capital, we mean any accounts, savings, shares, stocks or other investments you have. If we are paying towards your fees, we will work out how much capital you have.

## What do we count as capital?

### The following is included as capital:

- Bank and building society accounts
- Post Office accounts
- National Savings Certificates
- Premium Bonds and income bonds
- Stocks, shares and other investments
- Individual savings accounts (ISAs)
- Unit trusts
- Cash
- Property or land
- Money that is yours that someone else holds for you
- Funds held by the Court of Protection or your Deputy; and
- Any capital or property held abroad.

This list is only a guide and does not cover all possible types of capital. We do not count some types of capital when we assess your total capital. For example, we ignore:

- Personal belongings
- Social Fund payments
- Backdated payments of certain benefits.

We do not include things like interest on savings or share dividends as part of your income, but we will treat the amount of money invested as capital. We are not able to ignore the value of items such as personal belongings if you have bought them to reduce or avoid your responsibility for paying for residential or nursing care.

## Capital held overseas

We will ask you to provide details of the asset to determine its value. We will make a reasonable allowance for the cost of transferring it to the United Kingdom, if necessary.

## Joint assets

If you have savings or assets held jointly with another person, or in a joint account, half is assumed to be yours unless evidence is provided to the contrary. If you have savings or capital which you hold jointly with your partner, we will assume you have equal shares, unless evidence is provided to the contrary.

## Capital or property that is given away

It is against the law to intentionally dispose of assets including property in order to reduce the amount you are charged towards your care. If this happens, we may calculate your assessment based on the assumption that you still have these assets.

# Questions you may have

## Will I be left with any money for myself after paying charges?

Yes, when working out your contribution, we will leave you with an amount of money called your Personal Expenses Allowance. This amount is set annually by the government and is currently **£30.65** per week. The income you have over this amount will go towards covering your care costs.

### However, you can keep:

- Any PIP mobility component you are getting.
- Up to a maximum of **£7.05** per week if you are in receipt of Pension Credit Savings Credit.
- **£7.05** per week if you are not eligible for Pension Savings Credit because your income or savings is considered to be too high.
- If you have a spouse or civil partner you can pass 50% of any occupational or private pension on to them rather than it being included in the financial assessment. You will never pay more than the actual amount of the fees and you will never be left with less than the amount of the Personal Expenses Allowance. So, for example, if your weekly income is Pension Guarantee Credit of **£227.10** per week and the care home fees are **£900.00** per week, you will keep **£30.65** and pay the remaining **£196.45** of your income to us. The rest of the fees, **£703.55** per week, will be paid by us. If you own a property and enter into a deferred payment agreement with us to defer your care fees against the value of your property, then you will receive a disposable income allowance (DIA) rather than a personal expenses allowance. The DIA is set at **£144.00** per week and can be used towards the upkeep of your property.

## How will I know what my contribution will be?

When we have worked out your contribution, we will write to tell you how much you must pay. Usually, we will pay your fees to the care home and you will pay your contribution to us. We will let you know if this is not the case.

## What is the best way to pay my contribution towards my care?

The recommended payment method for residential services is direct debit because of the following:

- An easier way to pay for you or anyone who is helping you with your finances
- You may have limited access to the community
- You don't have to remember to pay your bills
- No need for anyone to spend money on stamps or envelopes
- Payments are protected by the guarantee scheme in the rare event that something does go wrong
- We confirm amounts and dates of payment in advance
- We know immediately that invoices have been paid
- Payment by direct debit is cost efficient for all parties.

## Will my contribution change?

Your contribution will change in April each year because your state benefits and pensions will change. We will write to you about this a few weeks before.

You are advised to contact us **020 8871 6218** or email **financeAT@wandsworth.gov.uk** if your financial circumstances change, for example if your income changes or if you inherit some money, as we will then need to review the amount you have to pay.

## What if I own my own home?

If you own your home and enter permanent residential care, we will ignore the value of the property if any of the following people live there:

- Your partner
- A family member aged 60 or over (depending on how long they have lived in the property and whether they own a property elsewhere)
- A family member under 16 whose care you are responsible for
- A family member who is ill or disabled (who would qualify for an incapacity or disability benefit- evidence will be required)
- We may also disregard the value of the property in exceptional circumstances.

If you have below **£23,250** in savings, enter permanent residential care and your property is not occupied by any of the people listed above, the value of your property will be included in the financial assessment and treated as capital available to pay your care fees. If you move into a care home on a short-term basis, the value of the property you lived in will not be taken into account. If you own any other property or land, this will be considered in the financial assessment.

## Jointly owned property

If you jointly own property with someone else the value of your share in the property will be taken into account unless one of the disregards applies.

## Will I have to sell my home?

We ignore the value of your home during the first twelve weeks of your permanent stay in a care home. This period is called the 'Twelve Week Property Disregard' period and this period allows you time to consider the options available. For example, renting out or selling your property, applying for a Deferred Payment Agreement or arranging to fund your care by independent means. You should always seek independent financial advice about the options for funding your care, see page 33.

During the Twelve Week Property Disregard period you will need to pay an assessed contribution from your income and any savings you have over **£14,250**.

If you have savings of more than **£23,250**, you would not be entitled to the Twelve Week Property Disregard.

After the twelve weeks, we will take the value of your home into account as part of your capital. This means you will be assessed as having over the **£23,250** capital limit and you will therefore need to pay the full care home fees. If you sell your home within twelve weeks, the money you get from the sale will be taken into account from the date of sale.

## What is a Deferred Payment Agreement?

Deferred payment agreements are designed to prevent people from being forced to sell their home in their lifetime to meet the cost of their care. Local authorities must offer them to people who meet the criteria and who are able to provide a first charge over their property. For further details about a deferred payment agreement, please see our booklet entitled "**What is the Deferred Payment Scheme?**".

## Short term and respite placements

If you have a short stay in a care home to give your carer who lives with you a break, this will be called Respite Care, and the amount that you will need to pay will be worked out in the same way as for care you receive in your own home.

If you need the short stay, known as short term care, because of your own needs, we work out how much you will need to pay in the way explained below.

If you have savings of **£23,250** or more, or your weekly income is greater than the weekly fees, you will need to pay the full cost of your care.

If your total savings are less than **£23,250** per week and your income is less than the weekly care fees, we will carry out a financial assessment to work out how much you can afford to pay. Usually this means that you will be left with the standard Personal Expenses Allowance of **£30.65** per week. However, we will also ignore any PIP or Attendance Allowance that you get, and we will allow for certain home expenses, such as rent, water charges and property insurance. We also ignore the value of your main or only home if your stay in the care home is short-term. If you choose not to provide your financial information, you will have to pay the full fee for the care home.

## What is self-funding?

If your total savings are more than **£23,250** or if your weekly income is greater than the care home fees, you will need to pay the full cost of your care yourself. We call this "self-funding". If you are self-funding, you should be able to claim Attendance Allowance or PIP.

## What is fully funded NHS Continuing Healthcare?

If you have complex long-term health care needs and you are assessed as meeting the criteria for "NHS Continuing Healthcare", the NHS will fully fund, in most cases, your nursing home placement. This means that you and the council will only need to contribute towards the care home fees in certain circumstances. If your Social Worker has assessed you as needing nursing care, they will ask the Continuing Care Panel to decide whether you meet the criteria for full NHS funding. However, if you need nursing care you will usually only receive a contribution towards your fees from the NHS.

## Can I appeal the decision made by Adult Social Care?

You have the right to appeal certain decisions made by Adult Social Care under the Care Act 2014. Our aim is to resolve issues quickly through early resolution, this means you should discuss your concerns with your allocated worker as soon as possible. They will review the decision and consider any additional information to try and resolve the issue quickly. If early resolution is not possible, a formal appeal can be made within 15 working days of receiving the decision and a Service Manager will review the appeal, considering all available information before getting back to you.

## Registered Nursing Care Contribution (Free Nursing Care)

This is a contribution that the NHS makes to cover the nursing care element of the fees in a nursing home. The contribution from 1 April 2025 is £254.06 standard rate and £349.50 higher rate and this goes towards the care which is provided by registered nurses employed at the nursing home. The amount is revised annually and applies to all nursing home residents whether or not they receive council funding. This means that if you are paying the full cost of your fees you will not have to pay for the nursing element of your care home fees. If we pay your care home fees, the fees we contract for will not include the Registered Nursing Care Contribution.

## What happens to my benefits?

When you move into a care home your entitlement to benefits may be affected. You should inform the relevant Department for Work and Pensions Office and the Council Tax and Benefits Office promptly of all stays in a care home. The rules around payment of benefits in a care home are complex and so you should contact Jobcentre Plus on 0800 169 0310 for advice about your own situation. There are examples below to help show how benefits may be affected.

## Is there anything else that I should be aware of when paying for care in a residential or nursing home?

### Attendance Allowance and PIP

Payments of Attendance Allowance and PIP care component will stop four weeks after you move to a care home. However, if you moved to a care home from hospital, the time that you were in hospital will also count towards the four-week period.

- Attendance Allowance and PIP care component continue to be paid if you are paying the full care home fees yourself.
- Attendance Allowance and PIP care component may be paid if you are either awaiting the sale of your property or if you have a Deferred Payment Agreement with us. However, for the twelve-week property disregard period, the normal four-week rule applies.
- PIP mobility component continues to be paid and we ignore it when we work out how much you will need to pay towards your fees.

### Housing Benefit and Council Tax Reduction

These benefits can usually be paid up to the date of the six-week review meeting with your social worker.

Benefit entitlement is different when a nursing home placement is fully funded by NHS Continuing Healthcare, we would always recommend you seek advice.

Remember if you are in rental accommodation you will need to end your rental agreement. You should speak to your social worker about this.

## Top-up payments and choice of accommodation

You have the right to choose to live in any care home in England and we will be able to give you a list of local care homes to choose from. You may wish to choose to live near where you are living now, move to a different area to be closer to your family, or perhaps move to a specialist home such as one run by a religious organisation.

There are special cross-border arrangements if you wish to live in accommodation in Wales, Scotland or Northern Ireland and you should seek advice from social work staff if you think this is something you are interested in.

There are conditions which need to be met for you to have your choice of care home, which are as follows:

### 1. Suitability of Accommodation

The care home that you choose needs to be registered to meet the needs that you have. Your social worker will advise you which types of care home are suitable to meet the needs that are set out in your care and support plan.

### 2. Cost

The council will agree a "usual cost" to meet your care needs and it will not usually be able to pay the full amount of your care home placement if the care home charges are more than this.

If you wish to choose a care home that charges more than the council's "usual cost" your family or someone else such as a charity must pay the difference between the care home's weekly charge and the council's "usual cost". This is called a top-up.

If you choose a care home outside of Wandsworth, we will pay the "usual cost" that has been set by the local council in that area but there may still be a top up required.

### 3. Terms and Conditions

The care home that you choose must agree to contract with the council to provide you with accommodation subject to the council's usual terms and conditions.

## If you are in hospital

You have all of the rights set out in this booklet if you are going to move from hospital to a care home, but there are also some rules that must be followed.

Once the hospital staff are sure that you can be discharged from hospital the law requires that the council must arrange your move within a very short period. If the care home that you choose does not have a place available, the hospital will not be able to allow you to stay in hospital until a place becomes available. You will have to choose a place in another care home or talk to your social worker about what alternative arrangements can be put in place.

## Your right to choose more expensive accommodation and top-up payments

Care homes have a right to set a weekly fee that is more expensive than the "usual cost" that the council has agreed. There are reasons why a care home may cost more than another such as the setting where the room has good views; or for commercial business reasons; or because it considers it provides accommodation of a superior standard with better facilities such as a larger room.

You can choose to live in a care home that costs more if you wish. If you do, a third party such as your family, a friend or a charity must be willing and able to make a top up payment to cover the difference between the care homes fees and the council's "usual cost" and the difference is the top-up.

### **It is very important that you are aware of the following:**

- You cannot pay the difference yourself from your income or savings as all your income is taken into account in your financial assessment for your weekly contribution towards the care home cost. (During a twelve week property disregard you may be able to pay your own top up from income or capital that is disregarded in the financial assessment).
- Any change to your income, such as pension increases, will not change the amount of the third party top up.
- The council will increase its "usual cost" from time to time to recognise increased costs but cannot guarantee that the care home will increase its costs at the same rate.
- The third party top up will always be the difference between the care home fees and the council's "usual cost".
- The person paying the top up should be aware that the top up amount may vary as providers review their fee levels.
- The third party will need to sign an agreement that they are willing and able to meet the difference in cost and will continue to do so throughout your stay in the care home.
- If the third party is unable to continue to pay the difference you may have to move to another room within the care home or to another care home that charges fees that are within the "usual cost" that the council is able to pay.

## What happens if I transfer my assets to someone else?

It is against the law to dispose of or give away your assets or income with the intention of reducing the amount you must pay for your care. This is called deprivation of assets.

If we believe that you have deliberately given away income or assets to reduce or avoid the amount you need to pay, we can treat you as still having that income or those assets. These will be known as "notional income" or "notional capital" and we will include their value when we work out how much you will need to pay. We also have powers to pursue people to whom you've transferred assets.

You should always seek independent financial and legal advice before making a decision.

## Can I appeal against the assessment?

Yes, you can. If you think the assessment has not fully taken into account all your circumstances, you can ask for another assessment. If you are still not satisfied, you can ask for a review.

For information on how to do this, please contact us on **020 8871 6218** or email [financeAT@wandsworth.gov.uk](mailto:financeAT@wandsworth.gov.uk).

## Financial assessment examples

### Example 1

(All examples below are for guidance purposes only and quote the weekly figures unless stated)

I have savings less than **£14,250** and a State Pension of **£157.54** per week. Because I have savings of less than **£14,250**, I will not need to make a contribution from my savings. However, because my income is below the Pension Credit minimum, I will be able to make a claim for Pension Credit.

Considering the Pension Credit that I can claim, I will be able to pay **£196.45** per week towards my fees.

<b>Weekly Income</b>	<b>State Pension</b>	<b>£157.54</b>
	Pension Guaranteed Credit	£69.56
<b>Total Income</b>		<b>£227.10</b>
	Less Personal Allowance	£30.65
<b>Total Deductions</b>		<b>£30.65</b>
<b>My Weekly Contribution</b>		<b>£196.45</b>

### Example 2

I have savings of **£17,009.00**, a State Pension of **£227.10** per week, Attendance Allowance of **£110.40** per week and a private pension of **£204.75** per month. I will not be able to claim the Guarantee Credit element of Pension Credit. I moved into the care home straight from my home rather than from hospital, so I will need to pay **£359.05** per week for the first four weeks, and **£248.65** per week towards my fees after that.

<b>Income and outgoings</b>	<b>First four weeks</b>	<b>After four weeks</b>
State Pension	£227.10	£227.10
Private Pension	£47.25	£47.25
Attendance Allowance	£110.40	-
Tariff on savings	£12.00	£12.00
<b>Total Income</b>	<b>£396.75</b>	<b>£286.35</b>
Less Personal Allowance	£30.65	£30.65
Less Savings Disregard	£7.05	£7.05
<b>Total Deductions</b>	<b>£37.70</b>	<b>£37.70</b>
<b>My Weekly Contribution</b>	<b>£359.05</b>	<b>£248.65</b>

I pay Council Tax of **£10.00** per week, rent of **£13.00** per week and water charges of **£3.50** per week. If I was receiving short-term care, these expenses would be allowed for in the financial assessment, so my assessed contribution towards my short-term care would be **£222.15** per week.

### Financial assessment:

Income and outgoings	Amount
State Pension	£227.10
Private Pension	£47.25
Tariff on savings	£12.00
<b>Total Income</b>	<b>£286.35</b>
Less Personal Allowance	£30.65
Less Savings Disregard	£7.05
Less Council Tax	£10.00
Less Rent	£13.00
Less Water Charges	£3.50
<b>Total Deductions</b>	<b>£64.20</b>
<b>My weekly contribution</b>	<b>£222.15</b>

### Example 3

I have savings of **£15,405**, a State Pension of **£159.20** per week and a private pension of **£512.37** per month. My husband is still living in our home. I have chosen to pay half of my Private Pension to my husband to help him pay for home expenses, so this is disregarded from the financial assessment calculation. I had been in hospital for five weeks and I then moved straight to the care home. My Attendance Allowance has already stopped. I will need to pay **£186.22** per week towards my care home fees.

### Financial Assessment:

Income and outgoings	Amount
State Pension	£159.20
Private Pension	£118.24
Tariff on savings	£5.00
<b>Total Income</b>	<b>£282.44</b>
Less Personal Allowance	£30.65
Less 50% of private pension	£59.12
Less Savings Disregard	£7.05
<b>Total Deductions</b>	<b>£96.82</b>
<b>My Weekly Contribution</b>	<b>£185.62</b>

## Example 4

(Please note—for the purpose of this example only we have assumed the care home fees to be **£850** per week).

I have savings of **£16,705.94**, I receive a state pension of **£166.67** per week and I have a private pension of **£826.76** per month. I own a property, which will be disregarded for the first twelve weeks of my stay in a care home. I have taken independent financial advice and I have now applied for a Deferred Payment Agreement to cover my fees after the Twelve Week Property Disregard period has ended. Once the Deferred Payment Agreement starts I will receive a disposable income allowance of **£144** per week rather than a personal allowance of **£30.65**. This can be used to help with the upkeep of my property.

### Financial Assessment:

Income and outgoings	First four Weeks	Next eight Weeks
State Pension	£166.67	£166.67
Private Pension	£190.74	£190.79
Attendance Allowance	£110.40	-
Tariff on Savings	£10.00	£10.00
<b>Total Income</b>	<b>£477.86</b>	<b>£367.46</b>
Less Personal Allowance	£30.65	£30.65
Less Savings Disregard	£7.05	£7.05
<b>Total Deductions</b>	<b>£37.70</b>	<b>£37.70</b>
<b>My Weekly Contribution</b>	<b>£440.16</b>	<b>£329.76</b>
<b>Council Contributes</b>	<b>£409.84</b>	<b>£520.24</b>
<b>Total Fees</b>	<b>£850.00</b>	<b>£850.00</b>

### Financial Assessment once Deferred Payment starts:

Income and outgoings	Amount
State Pension	£166.67
Private Pension	£190.79
Attendance Allowance	£110.40
Tariff on Savings	£10.00
<b>Total Income</b>	<b>£477.86</b>
Less Disposable Income Allowance	£144.00
<b>Total Deductions</b>	<b>£144.00</b>
<b>My Contribution from Income</b>	<b>£333.86</b>
<b>My Contribution against property (Deferred Payment Agreement)</b>	<b>£516.14</b>
<b>Total Fees (My Total Contribution)</b>	<b>£850.00</b>

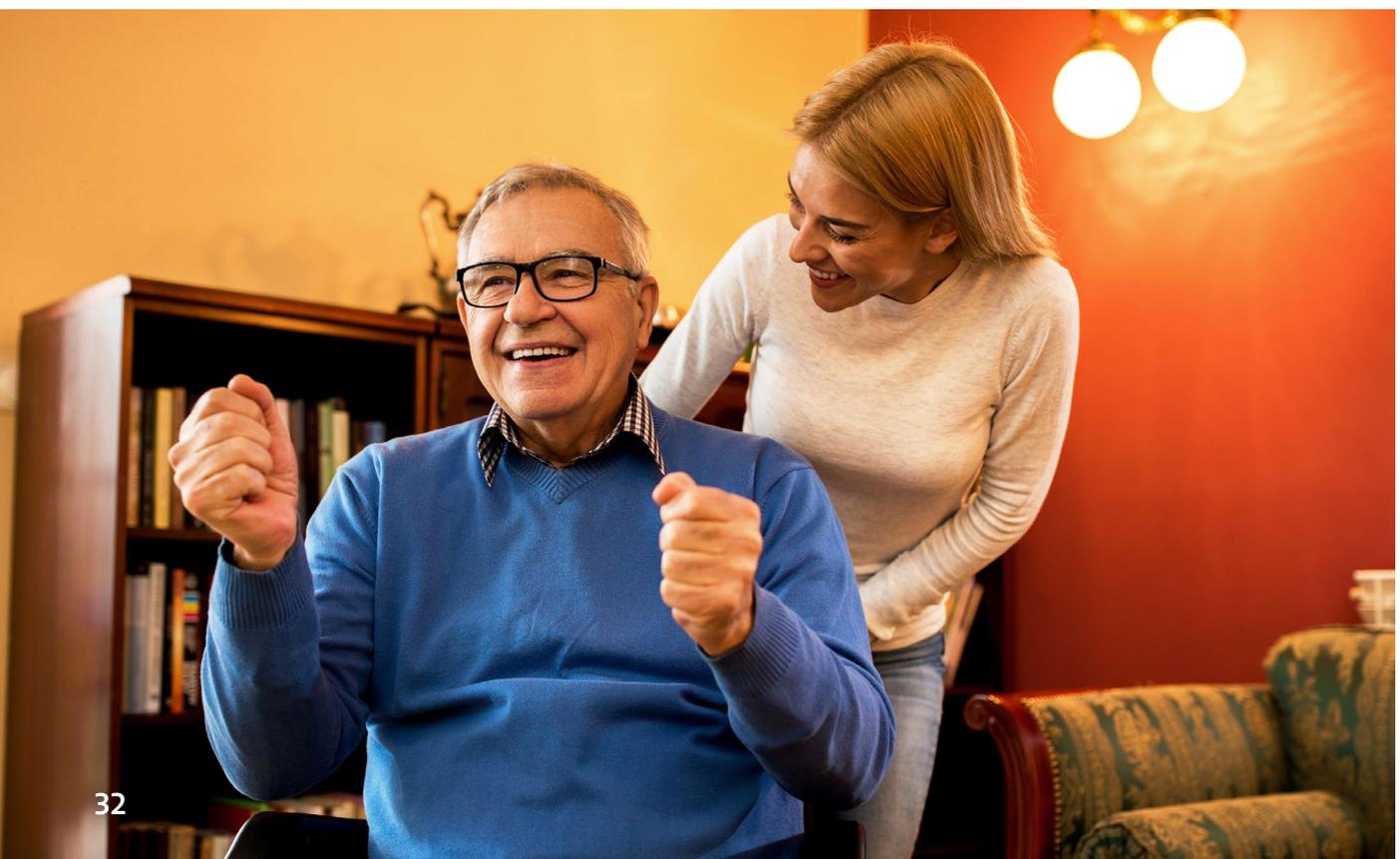
## SECTION FOUR

# Can someone help me to look after my money?

If you are unable to manage your own finances, you may ask a trusted friend or family member to act on your behalf.

Alternatively, you may want to consider seeking advice regarding Lasting Power of Attorney. A solicitor or the Office of the Public Guardian will be able to advise you about this. You can contact the Office of the Public Guardian on 0300 456 0300 or visit their website at [www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

- If you no longer have capacity to deal with your own finances when you move into a care home, someone else will need to deal with your finances in an official capacity:
- If you gave someone Lasting Power of Attorney for property and financial affairs while you still had capacity, they can continue to use it once you lose capacity unless you stipulated to the contrary.
- If you gave someone Enduring Power of Attorney while you still had capacity, they can continue to use it once you lose capacity if they register it with the Office of the Public Guardian.
- If your only income is state benefits and you do not own property or significant assets, a third party can apply to the Department for Work and Pensions to become an Appointee.
- If you have income other than state benefits, or you own a property or significant capital and you have already lost capacity, the only option is for a third party to apply to the Court of Protection to become your Deputy.



# Independent financial advice

If you need care and support, you should get independent financial advice so that you can make the best decisions for you. An independent financial adviser can help you decide how to make your money cover long term care costs. They'll also make sure you're claiming all the benefits and allowances you're entitled to.

Many independent financial advisers offer a free first consultation, then charge either a fee or commission. You should ask about any charges before asking them to do any work for you.

It's important to make sure you find a financial adviser who is registered with the Financial Conduct Authority and accredited with the Society of Later Life Advisers (SOLLA). They can provide more information about the types of financial advice you can get and to look for.

## Where can I get independent financial advice?

### SOLLA

The Society of Later Life Advisers (SOLLA) has a 'find an adviser' webpage. You can find an independent financial adviser who is suitably qualified to provide later life advice via the website at [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

### Financial Conduct Authority

The Financial Conduct Authority (FCA) regulates over 50,000 businesses and is accountable to the Treasury, although independent from government. Its aim is to enable consumers to get a good deal. The FCA maintains a register of firms or individuals it has authorised to do business, carry out regulated activities or provide products or services. You can search the FCA register at [www.fca.org.uk](http://www.fca.org.uk)

Citizen's Advice Bureau can offer general guidance and advice, or may be able to point you towards other suitable independent financial advisors.

Visit their website for further information [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Age UK can offer general guidance and advice and help you plan better.

Visit their website for further information [www.ageuk.org.uk](http://www.ageuk.org.uk)

## What if I have a complaint about the financial advice?

### Financial Ombudsman Service

If you are unhappy with any financial advice you have received from an IFA, you can make a complaint direct to the company. If they have not responded within eight weeks or you are still unhappy then you can contact the Financial Ombudsman Service. They have been set up by parliament to sort out individual complaints that consumers and financial businesses aren't able to resolve themselves and their service is free. You can contact them Monday to Friday 8am to 5pm on **0800 023 4567**.

You can also make a complaint online via their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

# SECTION FIVE

## Useful contacts

### Financial Assessments Team

The Financial Assessments Team can provide information and advice on paying for care and determine how much you may have to contribute towards your care and support.

Telephone: **020 8871 6218**

Email: [financeAT@wandsworth.gov.uk](mailto:financeAT@wandsworth.gov.uk)

### Adult Social Care

Adult Social Care Team can provide information, support and guidance to adults with care and support needs, and those who look after them.

Telephone: **020 8871 7707**

SMS Phone: **07860 0347227**

Email: [adultsocialcare@wandsworth.gov.uk](mailto:adultsocialcare@wandsworth.gov.uk)

Website: [www.wandsworth.gov.uk/adultsocialcare](http://www.wandsworth.gov.uk/adultsocialcare)

### Emergencies outside office hours

The Adults Emergency Duty Team is available Monday to Friday from 5pm to 8am, and 24 hours at all times on weekends and on Bank Holidays.

To contact them call **020 8871 6000** and ask for the emergency social worker.

### Benefits Service

Wandsworth Council Benefits Service can help with queries about housing benefit and council tax reduction.

Telephone: **020 8871 8081**

Website: [www.wandsworth.gov.uk/benefitsandcounciltax](http://www.wandsworth.gov.uk/benefitsandcounciltax)

## National organisations

There are many national organisations which provide general advice on care and support, financial issues and planning for the future, which include:

### Age UK

Age UK provides information and factsheets on a variety of subjects including paying for care and support at home, finding care home accommodation and planning for retirement.

Advice Line: **0800 678 1602**

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

### Carers Trust

Carers Trust can help you access the support that you might need.

Telephone: **0800 144 8848**

Website: [www.carers.org](http://www.carers.org)

## Carehome Selection

Carehome Selection can help self funders find a care home or support at home that is suitable for them.

Telephone: **0808 175 3609**

Website: **[www.carehomeselection.co.uk](http://www.carehomeselection.co.uk)**

## Paying for care

PayingForCare are a non-profit making organisation who offer advice about long term care, specifically around how to pay for care.

Website: **[www.payingforcare.org](http://www.payingforcare.org)**

## Citizens Advice

Citizens Advice provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Telephone: **0800 144 8848**

Website: **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

## Entitled to

Entitled to provides an independent benefits calculator to help people find out what benefits they can claim. They can also provide information on a range of benefits and how your benefits will be affected if you start work.

Website: **[www.entitledto.co.uk](http://www.entitledto.co.uk)**

## Independent Age

Independent Age is a national charity helping older people maintain their independence by providing advice, information and support.

Telephone: **0800 319 6789**

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

## The Money Advice Service

The Money Advice Service is a free, independent advice service. There is a section for care and disability that includes topics such as 'care advice and help' and 'paying for care'.

Telephone: **0800138 7777**

Website: **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

## The Society of Later Life Advisers (SOLLA)

SOLLA is a not-for-profit organisation that aims to help people seeking advice about the financial issues in later life by ensuring they can find an Accredited Adviser local to them.

Telephone: **0333 2020 454**

Website: **[www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)**

# Local organisations

There are many local voluntary organisations, which provide information and advice about a range of topics and can help find local services to meet your needs.

## Age UK Wandsworth

Age UK Wandsworth provides free information, advice and support for older people and their carers. They can help with questions including money and benefits, housing, direct payments and care homes.

Telephone: **020 8877 8940**

Email: **[info@ageukwandsworth.org.uk](mailto:info@ageukwandsworth.org.uk)**

Website: **[www.ageuk.org.uk/wandsworth](http://www.ageuk.org.uk/wandsworth)**

## Citizens Advice Wandsworth

Citizens Advice Wandsworth provides free, confidential, impartial advice to everybody. They can give free impartial money advice on how best to manage all aspects of your personal finances. Citizens Advice Wandsworth's Disability and Social Care Advice Service (DASCAS) can help make sure you get all the benefits you are entitled to.

Telephone: **0808 278 7833** (Monday to Friday 10am to 4pm)

Website: **[www.cawandsworth.org](http://www.cawandsworth.org)**

## Rethink Advocacy

Rethink provides free independent and confidential advocacy support to help you make the right choices and decisions.

Telephone: **0300 7900 559** (select the Wandsworth and Richmond option)

Email: **[wandradvocacy@rethink.org](mailto:wandradvocacy@rethink.org)**

Website: **[www.rethinkadvocacy.org.uk](http://www.rethinkadvocacy.org.uk)**

## Wandsworth Carers Centre

Wandsworth Carers Centre offers free and confidential information, advice and support for carers caring and/ or living in Wandsworth.

Telephone: **020 8877 1200**

Email: **[info@wandsworthcarers.org.uk](mailto:info@wandsworthcarers.org.uk)**

Website: **[www.carerswandsworth.org.uk](http://www.carerswandsworth.org.uk)**



# SECTION SIX

## Glossary of terms

### Attendance Allowance

This is a disability benefit that can be claimed if you are aged 65 or over and need help with personal care or supervision to keep you safe. There are two rates of Attendance Allowance depending on how your disability affects you. The lower rate – if you need help with personal care frequently or supervision continually throughout the day only, help with personal care or someone to watch over you during the night only, or someone with you when you are on dialysis. The higher rate – if you meet both a day and a night condition for the middle rate, or if you are terminally ill and claiming under special rules. You can get Attendance Allowance even if no one is giving you the care you need and even if you live alone.

### Capital

This is any savings, money, or assets you have. This does not include any property that you live in but will include any other properties held as an investment.

### Capital Limit

This is the amount of capital over which you will have to pay the full cost of your care support. The capital limit for non-residential care services is £23,250.

### Careline

Careline is a 24-hour emergency monitoring alarm service that can help older and vulnerable people to remain living independently and safely in their own homes. It can be used by people who have a medical condition or who are at risk of falls and can offer security and peace of mind.

### Care and Support

Care and support is the term used to describe the help someone needs so that they can live in the best way they can, despite any illness or disability they might have. It can include help with things like getting out of bed, washing, and dressing or support to continue to work or study.

### Contribution

You are financially assessed to see if you can contribute towards the care and support provided to you by the council. We use the information provided in the Financial Assessment Form to determine what your contribution will be.

### Direct Payments

A direct payment is an amount of money we give you to help you live independently in your own home. You use the money to buy and arrange the support or care services you need to help you do the things you want.

## **Personal Independence Payment (PIP)**

Personal Independence Payment (PIP). This is a Disability Benefit that can be claimed if you are disabled, are aged under 65 and need help to look after yourself or have difficulty walking or getting around. PIP is tax free and not means tested. There are two components to PIP, the care component, which has three rates of payment and the mobility component, which has two rates of payment. You can be paid one or both components depending on your needs. If you meet the eligibility criteria, you can still get PIP even if you are not actually receiving any help to look after yourself or to get around. The amount of savings you have does not affect your PIP. The mobility component of PIP is exempted from the financial assessment and is not used in the contribution calculation.

## **Financial Assessment**

This is the process of assessing a person's finances to determine whether they are eligible for council funding towards their social care services. It also determines if a person contributes towards their care services and how much they contribute (see also Financial Assessment Form).

## **Financial Assessment Form**

This is what is used to collect your financial data for the financial assessment. The information collected is confidential and will be used to determine if you can contribute towards your care support and if so, the amount you can contribute.

## **Income**

Any money that you have coming in from any source, for example, pensions, benefits, maintenance received or any other payments you receive.

## **Personal Budget**

A personal budget is money that is allocated to someone by a local authority to meet their assessed eligible care needs. People can take their personal budget as a direct payment choosing themselves how their care needs are met and by whom.

## **Tariff Income**

A set weekly amount you pay as part of your contribution if you have capital between the minimum and maximum capital limits.

## Further information

For further information complete our online enquiry form  
[wandsworth.gov.uk/make-an-adult-social-care-enquiry](http://wandsworth.gov.uk/make-an-adult-social-care-enquiry)



Visit our web pages

[www.wandsworth.gov.uk/adultsocialcare](http://www.wandsworth.gov.uk/adultsocialcare)

### Our contact details

Monday to Friday from 9am to 5pm.

**Telephone:** (020) 8871 7707

**SMS Phone:** 07860 034 792

**Email:** [adultsocialcare@wandsworth.gov.uk](mailto:adultsocialcare@wandsworth.gov.uk)

### Write to us at:

Wandsworth Council  
Adult Social Care and Public Health  
Wandsworth High Street  
London, SW18 2PU

For information on our Privacy Notice please visit  
[www.wandsworth.gov.uk/privacy](http://www.wandsworth.gov.uk/privacy)

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