

Nottinghamshire CC Introduction to Financial Assessments

presented by

**Adult Care Financial Services
Team Manager
Bridgette Shilton**



**Nottinghamshire
County Council**

Legislation

- Care Act 2014
- Department of Health Care and Support Statutory Guidance (Sections 8 & 9 plus Annexes A to F)
- Nottinghamshire CC policy and guidance



Financial Assessments

- Long Term or Permanent Residential/Nursing Care in a care home
- Short-term, temporary or respite care in a care home
- Living at home, receiving care and support at home or accessing support in the community e.g. day services



Flat rate of fixed charges

- Transport to day services or temporary support in a care home
- Meals at home and meals at day services
- Brokerage for self-funders
- Universal Deferred Payment Scheme
- Appointee and Deputyship fees



What is free?

- NHS Continuing Health Care.
- Care and support assessment of need and care planning
- Intermediate care including reablement for **UP** to 6 weeks
- Community equipment, minor adaptations under £1000
- Support provided under S117 Aftercare, and people with CJD

Income

- Most income is taken into account in full

Except

- Earnings, including retainers, holiday pay
- Mobility component of DLA and PIP
- Child Maintenance Payments, Child Benefit & Child Tax Credit
- War veterans' payments except Constant Attendance Allowance



Income (continued)

- Savings credit disregarded in full for people living at home.
- Regular charitable and voluntary payments received
- Payments from a number of trusts and funds. E.g Macfarlane Trust. We Love Manchester Emergency Fund



Income – Partially disregarded

- War Widows, War Widowers Pensions & War Disablement



Capital/Savings

- Up to £14,250 is ignored (Lower Limit).
- £23,250 – full cost payable (Higher Limit)
- Tariff income of £1 per £250 between higher and lower limit. E.g £15,000 £3 tariff income included in financial assessment.
- Certain investment bonds with life assured are disregarded

Capital/Savings

- Value of a person's property if they are living at home
- First 12 weeks when they move into a care home on a permanent basis



Allowances – Care Home

- Personal expenses allowance (£30.15 April 2024)
- Savings credit disregard (£6.95)



Allowances – At home

- Minimum Income Guarantee – to cover day to day living expenses. Also applies to temporary care home residents.
- 2 levels over pensionable age (£228.70) and under pensionable age (£183.25)
- Disability Related Expenditure Allowance (Standard £20 per week)
- Additional DRE can be allowed



Any Questions?



**Nottinghamshire
County Council**