

Financial Assessment

(as part of the Carers Assessment)





In our “**Social Care**” booklet, we explained the process of going through a Carers Assessment and the potential outcomes for you and your family.

If the local council decides that you do have eligible needs, then providing you want them to, they **have a legal obligation** to meet these needs **(subject to a financial assessment)** and must draw up a support plan detailing how these needs will be met.

Unlike with assessing needs eligibility, the procedures for charging for care in the person’s own home, the time it takes to assess whether someone has to pay, and the amounts charged, all **vary between local authorities**.

The local authority will calculate the cost of the services to be provided (such as home care, frozen meals, transport or a person who is providing care who is directly employed by the person or the carer)

Then they will financially assess the person using the local authority’s own **charging policy**. From this they will work out how much the person should contribute to the cost of these services. The local authority must provide a breakdown of how they worked out the charge.

You can find more on the Leicester City Council website [here](#).

What are the potential outcomes?

The financial assessment will look at your income and capital (including any share of joint income or capital), and the outcome could be that:

1. You are entitled to receive the services free of charge; or,
2. You have to pay something towards the costs of the services you receive; or,
3. Your income or capital is above the threshold and so the local council does not have to provide you with any services. In this situation, you can still ask the local council to meet your needs (unless it's residential care), however the local council can not only charge for the services provided, they can also charge for the cost of arranging and managing those services.

This is how the local council work out what you will pay:

- **Step 1:**
They decide which services they will provide and their cost.
- **Step 2:**
They check if you have capital above a certain amount (see below).
- **Step 3:**
They work out how much income you have coming in (see below).
- **Step 4:**
To ensure that you have enough money to live on the local council has to leave you with a protected amount. For carers this amount is called the Minimum Income Guarantee (MIG) which is equivalent to Income Support or the Guarantee Credit element of Pension Credit (plus any relevant premiums excluding the severe disability premium), plus a buffer of 25%.
- **Step 5:**
The local council will charge an amount from your income and capital above the protected amount.



How to prepare for a financial assessment?

Make sure you have all the information you'll need. This includes details about:

- savings in a bank accounts, building societies, ISAs or premium bonds
- stocks and shares you own
- property or land you own

Make a list of any **disability-related expenses** you have so you remember everything when you're asked about it.

What happens during a financial assessment?

A Financial Assessment Officer from the council will visit you at home to ask about things like you:

- Earnings
- Pensions
- benefits (including Attendance Allowance or PIP)
- Savings
- property (including overseas property)

They won't need to know about the value of your possessions or any life insurance policies.

It won't work to spend your money or give your property away before the financial assessment. The assessment can ask you about things you used to own.

If the council thinks you have reduced your wealth on purpose, it might stop you getting any type of financial help.

Income

When deciding how much income you have, only some income is taken into account. Certain types of income are always ignored including:

- earnings (employed or self-employed)
- the mobility component of Disability Living Allowance (DLA) and Personal Independence Payment (PIP)
- Child Benefit and Child Tax Credit

Getting the Results

The council will write to you about how much your **care will cost** and the **amount you have to pay**.

If you qualify for council help with costs, you'll be offered a **personal budget**.

You can choose to get your personal budget in 2 ways, as:

- a direct payment into your bank account each month
- the council organises your care and you'll get a regular bill to pay towards it

If you don't qualify for council help with costs, you'll be expected to pay the full cost of your care.

The council must regularly reassess your finances, usually once a year.

If you have any questions about how your financial assessment has been worked out, ask the council to explain it to you.

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What happens next?

After the financial assessment has been completed, you should be provided with written information from the local authority detailing how much your care will cost and what you'll need to pay.

If you:

- **Qualify for help with costs:**
you'll usually be offered a [personal budget](#) or [direct payments](#)
- **Don't qualify for help:**
you'll be looking to self-fund your care at home
- **Are unhappy with the assessment:**
you can challenge a local authority's decision.

How to complain about a Financial Assessment

If you don't agree with the results of your financial assessment or how it was done, you have the right to complain. You should do this in the following process:

First, complain to your **local council**. Your council should have a formal complaints procedure on its website. The Leicester City Adult Social Care comments and complaints process can be found [here](#).



If you're not happy with the way the council handles your complaint, you can take it to the **Local Government and Social Care Ombudsman**.

An ombudsman is an **independent person** who's been appointed to look into complaints about organisations.



0300 061 0614



[Online Complaint Form](#)

SENDIASS Leicester can support you and your family when it comes to the educational needs of your child/young person who has Special Educational Needs or Disabilities.

Telephone: 0116 482 0870
Facebook: SENDIASS Leicester

Email: info@sendiassleicester.org.uk
Twitter: @SendiassL

Leicester & Leicestershire Based Organisations:

- [Clasp the Carers Centre](#)
Leicestershire based charity, dedicated to supporting family carers who look after people with different needs.
- [Home Start Horizons](#)
Helping families in Leicester whose children are under 5 and require help and support.
- [LAMP Carers Groups](#)
A peer group advocacy where carers meet to share successes and discuss challenges in their caring role.
- [Leicester Carers Support Service](#)
Support and information for Carers over the age of eighteen.
- [Leicester City Disabled Children's Services](#)
Support for disabled children, young people and their families ran by the council.
- [Parent Carer Forum](#)
Parent Carers who have children aged 0-25 with SEND who live in Leicester City.

National Organisations:

- [Carers Trust](#)
Giving carers a voice and highlighting their work to the general public.
- [Carers UK](#)
They give expert advice, information and support to carers and those being cared for.
- [Citizens Advice](#)
They give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.
- [Contact a Family](#)
Supporting families that have a disabled child.
- [Council for Disabled Children](#)
Umbrella body for the disabled children's sector bringing together professionals, practitioners and policy-makers.
- [Family Fund](#)
Family Fund is the UK's largest charity providing grants for families raising disabled or seriously ill children and young people.
- [Family Rights Group](#)
They work with parents whose children are in need, at risk or are in the care system.
- [Turn2us](#)
A national charity providing practical help to people who are struggling financially.
- [The Money Advice Service](#)
Free and impartial money advice

