

Paying for your care and support





This page explains how we work out how much you could pay for your care.



Click here to download a leaflet about organisations providing independent advice: [Independent Financial Advisors](#)



Financial assessments

To find out if you need pay for your care, we will carry out a **financial assessment**.



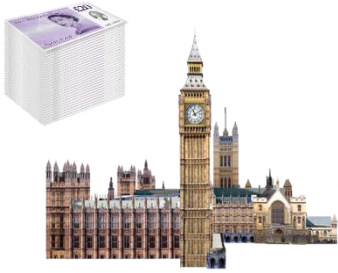
We will work out what you can afford to pay by finding out:



- how much it costs to provide care and support to meet your needs



- what your **personal expenses allowance** or **guaranteed minimum income** is.



The government sets the **personal expenses allowance**.



This allowance is the money everyone needs to spend on other things every week.



If you give us information about your money quickly,



we can decide what you need to pay quickly too.



Working out what you need to pay



So that you only pay for the care you can afford, the charge is based on your income.



The **financial assessment** tells us:

- your **income**
- your **capital**

We explain these terms on the next page.



- any costs you have because of your disability.



Income

Your **income** includes benefits such as:

- Personal Independence Payments



- Attendance Allowance



- Income Support.



If you have a job, we **do not** include your salary in the **financial assessment**.



Capital

Your **capital** includes:

Property – houses, flats and offices



- stocks and shares



- premium bonds



- savings



- land.



You will have to pay the total cost of your care and support if your **capital** is more than **£23,250**.



You will have to pay towards your care and support if your **capital** is from **£23,250** to **£14,250**.



To work out your income we add a tariff of **£1** for every **£250** of capital you have that is **more than £14,250**.



We do not add a tariff of **£1** if your capital is **less than £14,250**.



Here is an example of how we work out the tariff:



- Your benefits are **£100** per week



- Your **capital** is worth **£16,000**.



- So your capital is **£1,750** more than **£14,250**.



This means your tariff will be **£7** giving you an income of **£107** per week.



Other care and support

You **will not pay** for other types of care and support, such as home care, if your income is **less than** the **Minimum Income Guarantee**.



If your income is **more than** the **Minimum Income Guarantee** you **will pay** for your care and support.



You **will not pay** for your care and support if your weekly charge is **less than £3**.



Financial assessments are carried out,



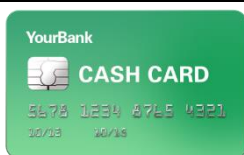
using the guidelines in the [Care Act 2014 Statutory Guidance](#).



Paying for care and support

If you have to pay for your care and support you can use:

- a cheque.



- a swipe card.



You can use **deferred payments** if you get care and support at a care home.



The best and easiest way to pay for your care and support is Direct Debit.



Deferred payments



If you move into a care home or a nursing care home, and you qualify for **deferred payments** you can pay the costs later on.



For more information go to the [Deferred payments](#) page.



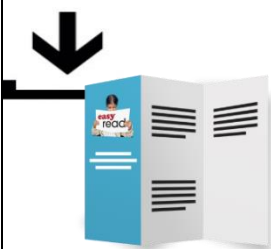
Reviewing what you pay

We will carry out a **financial assessment** every year to check that you are paying the right money.



If your income or savings change, you should tell us as soon as possible.

Useful information








Click this link to download our leaflet about paying for care and support:

[Fairer contributions policy summary and FAQ](#)



Get in touch

	<p>If you have questions about the financial assessments, you can.</p>
	<p>Call 0800 358 0228</p>
	<p>or email ChargingTeam.adultsocialcare@southwark.gov.uk</p>
	<p>We use the income we collect to carry on providing services for people with support needs,</p>
	<p>so it is important that your payments are made on time.</p>
	<p>Call 020 7525 1111 for information about making payments</p>
	<p>Email collections@southwark.gov.uk .</p>