

LONDON BOROUGH OF REDBRIDGE

Charging Policy for Adult Social Care

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1. Introduction

- 1.1. The London Borough of Redbridge is committed to the provision of Adult Social Care to adults aged 18 or over and their carers who are assessed as having eligible needs as defined by the Care Act 2014 and require care and support services arranged by the Council.
- 1.2. The Charging Policy for Adult Social Care sets out how Adults and their Carers who receive care and support services from the Council will be charged. This includes care provided to people living in residential settings and people who live in their own home in the community. The main part of the charging policy applies to both these settings, but the detail of how the charge is applied is different and is set out in the sections below.
- 1.3. The Charging Policy is locally devised but is based on the Care Act 2014 and Regulations and Statutory Guidance made under the Act. The content will explain how the Council will financially assess the contribution required from people towards the cost of their care and support arranged by the Council.

2. Core principals of the policy

- 2.1. The policy adopts the following principles for charging, which are set out by the Department of Health in the Care and Support Statutory Guidance (October 2014) issued under the Care Act 2014.
- 2.2. The policy will:
 - Charge people for the service they are scheduled to receive from the Council;
 - Ensure that people are not charged more than it is reasonably practical for them to pay;
 - Ensure that the Council charging arrangements reflect the true cost of services, unless flat rate charges apply;
 - Be comprehensive and consistently applied, to reduce variation in the way people are assessed and charged;
 - Be clear and transparent, so people know what they will be charged;
 - Promote wellbeing, social inclusion, and support the vision of personalisation, independence, choice and control;
 - Be sustainable for the Council in the long-term.

3. The Legal & Regulatory Context

- 3.1. This policy has been produced in accordance with the legal requirements set out in:

- [The Care Act 2014, Sections 14,17, 69 and 70](#)
- [The Care and Support \(Charging and Assessment of Resources\) Regulations 2014](#)
- [The Care and Support Statutory Guidance 2014](#)

4. Social Care Charges & Start Dates

- 4.1. The Council has the power to charge for meeting a person's care and support needs from the moment it starts.
- 4.2. Adults and Carers must complete a financial assessment so that the Council can determine the charge to be made.
- 4.3. Where the financial assessment has not been completed at the time that care starts, an indicative contribution from the service user will be charged. This will then be adjusted to reflect the outcome of the financial assessment. Any overpaid charges will be adjusted and the service user will be reimbursed. Alternatively if the service user is assessed to pay a higher contribution, any outstanding charges will be backdated to the date when the Council started meeting the person's care and support needs.
- 4.4. The service user will be charged for the planned care and support they are scheduled to receive in their care plan. If the service user knows they will not require their planned care, they can notify the Council to update the system and avoid being charged for the unutilised hours. If a care provider fails to deliver the care than has been planned and charges are still made, the Council will reimburse the service user via adjustments on the system.

5. Financial Representatives & Mental Capacity

- 5.1. The Adult or Carer receiving care and support can request that the Council liaises with another person who will act as their representative for the financial assessment and charging process.
- 5.2. Whilst the Council will consider any request to liaise with a financial representative the legal responsibility for any invoice payment and associated debt recovery will remain with the Adult or Carer.
- 5.3. If an Adult or a Carer lacks capacity to consent to a financial assessment or is unable to take part in the financial assessment process the Council will liaise with the person who has legal responsibility to make financial decisions on behalf of the Adult or Carer.

- 5.4. The Mental Capacity Act 2005 Code of Practice states that if a person who lacks capacity has no property or savings and their only income is social security benefits there will usually be no need for a deputy to be appointed. If the person has assets or savings from other sources an attorney or deputy should be appointed.

6. About Adult Social Care Fees and Charges

- 6.1. A schedule of the Council's adult social care fees and charges is published annually, in February (appendix 2).
- 6.2. The council operates four charging categories for adult social care:
- Services or Care provided free of charge.
 - Charging for care and support provided in a residential care setting.
 - Charging for care and support provided at home or community based setting (non-residential services).
 - Flat-rate charges payable without a financial assessment;

7. Services for Carers Provided Free of Charge

- 7.1. The following services will not be charged for:-
- Up to the first six weeks of intermediate care and/or reablement service. This exemption does not apply to any care and support that was already in place prior to the commencement of an intermediate or reablement service.
 - Community equipment (aids and minor adaptations) with a value or cost of less than £1,000.
 - Care and support provided to people with Creutzfeldt-Jacob Disease.
 - After-care services or support provided under section 117 of the Mental Health Act 1983 (amended 2007). When the purpose of the after care is to meet a need arising from or related to the persons mental disorder; to reduce the risk of a deterioration of the person's mental condition; and accordingly reduce the risk of the person requiring admission to hospital again for treatment for the mental disorder.
 - Any service or part of service which the NHS is under a duty to provide. This includes Continuing Healthcare and the NHS contribution to Registered Nursing Care.
 - Any assessment of needs and care planning.
 - Any advice or assessments provided by Occupational Therapists or welfare benefits checks.

8. Charging for Care and Support provided in a Residential Care Setting

- 8.1. The Council will charge for residential and nursing accommodation unless there are regulations that do not allow us to charge. The Council will use the relevant legislation and guidance to assess the level of people's resources and the amount of contribution the person is required to make.
- 8.2. Where the Council carries out a financial assessment for care and support provided in a care home, information and advice will be provided to enable the person to identify options of how best to pay for any charges. This may include offering the person a Deferred Payment Agreement. Deferred Payment Agreements include a set-up fee, annual administration fee, and statutory interest charge. For further information refer to the London Borough of Redbridge's Deferred Payments Agreement leaflet which can be found at www.mylife.redbridge.gov.uk
- 8.3. A person may choose residential accommodation that is more expensive than the fee set by the Council. In those situations a person will need to pay the additional cost, which is referred to as a "top up" payment. Unless the person receiving the care has a Deferred Payment Agreement in place with the Council, the "top up" fee must be paid by a third party not the person receiving the support or the Council.
- 8.4. The Council will ensure the third party person is able and willing to pay the additional cost, including any future changes in the amount of "top up" required.
- 8.5. Failure by the third party to pay the "top up" payment may result in the Council seeking to renegotiate the fee or move the person to an alternative home which accepts the fee set by the Council.

9. Charging for Care & Support provided in the home (non-residential services)

- 9.1. Care and support received outside of a care home could include support in a person's own home or in other community based settings or accommodation that is provided on a permanent or interim basis. Examples of the type of provision is listed below;
 - Home care services
 - Direct Payments
 - Extra Sheltered Care
 - Shared Lives Scheme (previously known as Adult Fostering)
 - Supported Living Accommodation
 - Respite Care (Including if the care is provided short-term in a residential setting)
 - Attendance at Day Opportunity activities operated by the Council and other organisations
 - Floating Support

- A Deep Clean Service
 - Major Adaptations to property
 - Any other community based service that that has been identified within a person's care and support plan
- 9.2. When a person receives more than one of the above services, charges will not be made for any one service in isolation. The impact of charges for one service on the user's income will be taken into account in assessing whether a charge should be made for another service.
- 9.3. Respite Care is treated as residential services for financial assessment purposes unless it is part of an existing direct payment.
- 9.4. Respite services will be treated as being provided for the cared for person and not the carer.
- 9.5. The financial assessment for services received outside of a care home (non-residential services) will exclude the value of the property in-which the person lives as their main or only home.
- 9.6. Any additional property owned or partly owned by the adult will be taken into account in the financial assessment.
- 9.7. Contributions towards care and support provided by the council will be calculated following a financial assessment. There will be an upper limit contribution of £600 per week for all full cost service users receiving non residential care.

10. Flat Rate Charges payable without a Financial Assessment

- 10.1. The Council will provide or arrange services that are charged at a flat-rate amount. The flat-rate charges are paid by everyone regardless of their financial means. These currently include:
- Community alarm service
 - Meals provided at Day Opportunity centres and Extra Care centres
 - Individual activities at Day Opportunities (rate will vary depending on the activity undertaken)
 - Transport to and from day opportunity activities
 - Council Appointee-ships
 - Direct Payment transactional costs
 - Boarding of Animals
 - Lifeline/telecare monitoring

- 10.2. Where appropriate, flat-rate charges may be considered as disability related expenditure within the means testing of an individual's personal budget or other financially assessed services.
- 10.3. The current schedule of charges is shown in Appendix 2.

11. About the Financial Assessment

Each person receiving a service from Adult Social Care is assessed individually.

- 11.1. A financial assessment is based on the individual receiving the care and support. This means that only finances relating to the person are considered in the financial assessment.
- 11.2. The Council does not have the power to assess couples or civil partners according to their joint resources or financial circumstances.
- 11.3. Individuals receiving a service will have their financial assessment based on their individual financial circumstances, even if they are living with a partner. Where both partners are receiving their own personal budget or other financially assessed services, each person will be subject to the charging policy.

Welfare Benefits Check

- 11.4. The Council will offer a welfare benefits check as part of the financial assessment process for all new starters.
- 11.5. If agreed by the person, the Council's Welfare Benefits team will assist new starters to ensure they are in receipt of all benefits to which they may be entitled. If it is identified that they are entitled to additional benefits, the Council will offer to help the person to complete the appropriate form to claim extra income.
- 11.6. Income from unclaimed welfare benefits is not considered available within the financial assessment until the income is actually received by the individual.

Review of Charges

- 11.7. An assessed charge will be reviewed if either the individual's financial circumstances change or the individual requests a review.
- 11.8. A financial assessment can be reviewed at any time this can be initiated by either the Council or the person.
- 11.9. In general a review is normally triggered:
- Annually at the start of each financial year;
 - Following a change in the person's financial circumstances;

- Following a change in care
- Where a person feels that their assessed contribution has not been calculated properly.

12. Financial Assessment Rules

This section describes some of the key rules for carrying out a financial assessment.

Capital limits and tariff income

- 12.1. Capital limit thresholds are issued by the Department of Work and Pensions (DWP) annually. These will also be published annually as part of the Council's schedule of adult and social care fees and charges.
- 12.2. If the value of a person's combined qualifying capital is in excess of the upper capital limit, a financial assessment will deem that they pay the full cost for the care and support services they receive. Currently the upper limit threshold is £23,250.
- 12.3. If the value of a person's combined qualifying capital is below the lower capital limit, the capital is disregarded in their financial assessment. Currently this would mean that any savings an individual has below £14,250 is not treated as income in the financial assessment.
- 12.4. If the value of a person's combined qualifying capital is between the lower capital limit and upper capital limit, (currently between £14,250 and £23,250) a tariff income of £1.00 is calculated for each £250.00 in savings between these limits. Tariff income is treated as weekly income in the financial assessment.
- 12.5. Where a person is benefitting from a 12-week property disregard and has a 'top-up' in place, (as described in section 8) from their capital resources, the level of tariff income that applies during those 12 weeks is the same as it would be if the person were not using the capital to 'top-up'.
- 12.6. Where savings are held in joint names, it is assumed that each person owns an equal share of these savings, and that the assessed individual therefore owns half, unless evidence is available to the contrary.

Deprivation of assets

- 12.7. Deprivation of assets describes a situation where a person tries to deliberately avoid paying for care and support costs by depriving themselves of either capital or income.
- 12.8. Where the Council decides, based on the available evidence, that a person has deliberately deprived themselves of assets to avoid paying for care and support costs, the Council will financially assess the person as if they still possess the asset;

and/or if the asset has been legally transferred to someone else, seek to recover the lost charges income from that person.

Notional Capital

- 12.9. In some circumstances a person may be treated as possessing a capital asset even where they do not actually possess it, this is called notional capital (see Appendix 1, section 1.22).
- 12.10. Where a person has been assessed as having notional capital the value of this will be reduced over time. The value of notional capital will be reduced weekly by the difference between the weekly rate the person is paying for their care and the weekly rate they would have paid if notional capital was not applied.

Property

- 12.11. The value of a person's main home in which they live is disregarded in a non-residential financial assessment. However, any property ownership that is additional to the person's main home will be treated as available capital in the financial assessment. Where additional property is taken into account in a non-residential financial assessment, the same rules used to determine the treatment of property in a residential financial assessment will be used.
- 12.12. For permanent residential financial assessments, all property owned by the person, either in part or in full, will be treated as available capital when calculating an assessed charge.
- 12.13. Full details about the treatment of property in a financial assessment can be found at Appendix 1, section 2.28.

Self-funders & Full Cost Financial Assessments

- 12.14. Individuals can choose not to disclose their financial details by signing a declaration that they agree to pay the maximum charges for services received on the Financial Assessment form and will be classified as a self-funder.
- 12.15. A 'full cost' charging financial assessment means that the person is a self-funder and will be required to pay the full amount of all qualifying charges for any means tested care and support they receive.
- 12.16. The Council will treat a person as having a 'full cost' financial assessment where they:
- Choose not to disclose their financial information to enable a full financial assessment;

- Fail to cooperate and/or do not provide a completed financial assessment form within 21 days of agreeing a support plan or the commencement of chargeable services (whichever is sooner);
- Sign a declaration that they are happy to pay the full cost of services received;
- Have in excess of the upper capital limit in savings and/or capital assets; or
- Receive a full financial assessment that deems they are assessed to contribute the full cost for their care and support.

12.17. Where a person has assets above the upper capital limit, of £23,250 and the Council has a duty to make the arrangements for non-residential care and support services, as listed in section 9, the Council will apply a non-refundable administrative fee to cover the cost of making the arrangements. This can be found in the schedule of fees and charges in appendix 2.

12.18. This charge is not payable if you are managing your care via a Direct Payment and are not accessing the Council commissioned services. In these circumstances the Council will secure the person's agreement in writing to pay the actual costs of payments made on their behalf to care providers.

12.19. Where a person has assets or property above the capital limit and requires residential or nursing accommodation, they may ask the Council to meet their needs. If the Council agrees to meet the needs and facilitate a care home placement it will charge the person for the accommodation provided under the Care Act 2014, unless it is prohibited from doing so. The Council will use the legislation and guidance to assess the level of the adult's resources and the amount of any contribution the person is required to make.

13. Financial Assessment Calculation

13.1. Once the financial assessment form is completed and the Council is satisfied that all supporting documentation has been supplied and verified, a calculation of income, expenditure and allowances will be made to work out how much money the person can afford to contribute on a weekly basis towards the cost of their care and support. This is known as the service user's weekly chargeable income.

The Calculation

Income minus Expenditure minus Allowances equals person's contribution

13.2. As part of the financial assessment, any calculation that results in a fraction of a penny will be rounded either up or down to the advantage of the person.

Income

13.3. Income is calculated on a weekly basis for the purpose of financial assessment.

- 13.4. Income will always be taken into account unless otherwise stated.
- 13.5. Income includes tariff income, as explained in section 12.
- 13.6. Full treatment of different types of income in the financial assessment, including any capital treated as incomes, can be found in Appendix 1 to this policy.
- 13.7. The following list provides a guide to the types of income which are taken fully into account in the financial assessment. This is not exhaustive with a complete list included in Appendix 1:
- Welfare benefits; including £5 of the higher rate living component of Personal Independence Payments (PIP), the higher rate care component of Disability Living Allowance (DLA) and the higher rate Attendance Allowance; Income Support/Pension Credit
 - State Pensions and/or Pensions paid by an employer
 - Endowment from a Life Insurance Policy
 - Rental income from a property
- 13.8. The following list provides a guide to the types of income which will be fully disregarded in the financial assessment. This is not exhaustive with a complete list is included in Appendix 1:
- 100% of DLA/PIP Mobility Component
 - 100% of all salary/wages earnings
 - War pensioners' Mobility Supplement
 - 100% of Working Families tax credit
 - 100% of Disabled Persons tax credit
 - £10 per week of War Pension
 - £10 per week of War Widows Pension
 - 100% of Gallantry Awards
 - 100% of War Widows Special Payments
 - 100% of Guaranteed Income Payments (GIPs) made under the Armed Forces Compensation Scheme (AFCS)

Expenditure

13.9. Expenditure in the home

Where a person is living permanently in a residential care home, no expenditure is allowable within the financial assessment. This is because the care provided within the care home setting is deemed to cover all of the person's general living costs.

13.10. Expenditure in non-residential settings

Expenditure in non-residential settings (i.e. a setting other than a care home) refers to any housing-related costs which the person is liable to meet in respect of their main or only home.

All expenditure is calculated on a weekly basis for the purpose of the financial assessment.

Each type of expenditure will be considered on its own merits depending on the circumstances of the person's situation. However, the following types of expenditure will normally be allowable within the financial assessment:

- Rent – the full amount payable less any Housing Benefit, less ineligible service charges, divided by the number of adults eligible for payment;
- Council Tax- the full amount payable less any Council Tax Benefit, divided by the number of adults occupying the property;
- Mortgage repayments - the full amount payable divided by the number of adults eligible for payment;
- Ground rent and maintenance for leaseholders – the full amount payable excluding costs already allowed under the basic allowance such as water, electricity, etc. divided by the number of adults occupying the property;
- Disability related expenditure.

Allowances

13.11. Allowances in care homes

An allowance in a care home (whether permanent or temporary stay) is often referred to as Personal Expenses Allowance (PEA). The PEA is intended to leave the person with a minimum guaranteed level of income to spend as they wish and so is disregarded in the financial assessment.

If a person has signed a deferred payment agreement, the level of PEA will be agreed between the Council and the person, up to the maximum PEA level specified by the DWP.

The Council will publish the PEA amount as part of its annual Fees and Charges Schedule.

13.12. Allowances in non-residential settings

An allowance in non-residential settings (i.e. any setting other than a care home) is an amount of money required to pay for day-to-day living costs. The allowance is therefore disregarded in the financial assessment. The allowance must be at least the amount of the Minimum Income Guarantee set out in the Care and Support

(Charging and Assessment of Resources) Regulations. The amount depends on a person's age and is based on the basic levels of income support of the Guarantee Credit of Pension Credit, plus a 25% buffer.

The Council will publish a full list of allowances with qualifying criteria as part of its annual Fees and Charges Schedule.

13.13. Confirmation of assessed contribution

Once the financial assessment has been processed, the Council will send a written record to the person or their appointed financial representative. The written record will show;

- Any figures within the calculation;
- The method of calculation;
- The maximum weekly assessed charge calculated by the financial assessment;
- Details about paying charges and personal contributions;

14. Review and Appeals Process

14.1. If an individual is unhappy about the outcome of their financial assessment they have the opportunity of querying that assessment with the Financial Assessment Officer concerned. If they are still unhappy they may enter the review and appeals process that enables the Council to look at their circumstances again.

Stage 1 – Review

14.2. At the review stage the Financial Assessment Manager will review the financial issue(s) raised by the person and consider any new financial information provided. The Manager will also check to ensure the Fairer Contributions policy has been applied correctly.

Stage 2 – Appeal

14.3. If the individual is still unhappy with their reviewed charge or personal contribution, an appeal can be requested.

14.4. At the appeal stage the matter will be referred to a Head of Service within Adult Social Services. The appeal process can take up to 28 days from the time the appeal is received, to the time the individual is informed of the outcome.

14.5. Confirmation of the outcome at each stage of this process is communicated in writing to the individual.

- 14.6. The individual will continue to be charged the original assessed contribution during the review and appeal process. Any recovery action will be suspended for the duration of the appeals process.
- 14.7. If after the review and appeal the Council asks the person to pay a different charge of personal contribution, the difference will be backdated. Any overpaid charges or contributions will be adjusted.
- 14.8. A Director within Adult Social Services will ratify any recommendation to waiver the assessed charge on grounds of financial hardship.
- 14.9. If an individual is still unhappy with their assessed contribution following a review and appeal, they are advised to contact the Local Government Ombudsmen. Complaints can be made over the telephone or sent to:

The Local Government Ombudsman
PO Box 4771
Coventry CV4 0EH

Tel: 0300 061 0614

Enquiries by email to advice@lgo.org.uk

15. Income Collection

- 15.1. When an individual chooses to take their personal budget as a form of direct payment or a personal budget, assessed contributions are deducted and a net payment is made by the Council. Payments are made four weekly in advance.
- 15.2. As personal budgets are flexible, the amount spent by an individual can vary slightly from week to week. However, the assessed contribution will remain constant based on the assessed level of service. Any discrepancies will be resolved during the quarterly review.
- 15.3. When an individual chooses for the council to provide or arrange services using their personal budget, a 4 weekly invoice is sent to the individual requesting the payment of their personal contribution.
- 15.4. Invoices can be paid by the following methods:
 - Cash or cheque at a bank, building society, Pay Point or Post Office (there may be a charge). Cheques should be made payable to "Redbridge Council"
 - Direct Debit from your bank account
 - By using your own bank's telephone or internet banking services
 - By Credit/Debit Card on the internet at www.redbridge.gov.uk
 - By Credit/Debit Card using LBR's automated telephone payment line 0208 708 4708.

15.5. The Council has a policy of pursuing all outstanding invoices. If payment is not made for an invoice, a reminder process is initiated. If payment is still not forthcoming, then this can result in legal action to recover the debt outstanding, which may be undertaken by an external debt collector. The cost of the debt collector is not recharged to the customer.

16. Equal Opportunities Statement

16.1. The Council will treat all people with dignity and respect recognising the value of each individual.

16.2. The Council is committed to eliminating all forms of discrimination in service delivery and employment on grounds of age, disability, gender reassignment, marriage or civil partnership, race, religion or belief, sex or sexual orientation.

16.3. General Information and advice is available online in Braille, large print, and translation can be arranged on request.

Detail for the financial assessment calculation

1. Income

- 1.1. As a general principle, all income will be taken into account in a financial assessment unless otherwise stated.
- 1.2. Any income is considered net of any tax or national insurance contributions.

Disregarded income

- 1.3. Any income from the following sources will be *disregarded* in the financial assessment:
 - a Armed Forces Independence Payments and Mobility Supplement
 - b Child Support Maintenance Payments and Child Benefit
 - c Child Tax Credit
 - d Working Tax Credit
 - e Council Tax Reduction Schemes where this involves a payment to the person
 - f Disability Living Allowance (Mobility Component) and Mobility Supplement
 - g Christmas bonus
 - h Dependency increases paid with certain benefits
 - i Discretionary Trust
 - j Earnings derived from employment, including self-employment
 - k Gallantry Awards
 - l Guardian's Allowance
 - m Guaranteed Income Payments made to Veterans under the Armed Forces Compensation Scheme
 - n Income frozen abroad
 - o Income in kind
 - p Pensioners Christmas payments
 - q Personal Independence Payment (Mobility Component) and Mobility Supplement
 - r Personal injury trust, including those administered by a Court
 - s Resettlement benefit
 - t Savings credit disregard (partial disregard in a care home setting)
 - u Social Fund payments (including winter fuel payments)

- v The first £10 per week of War Widows and War Widowers pension, survivors Guaranteed Income Payments from the Armed Forces Compensation Scheme, Civilian War Injury pension, War Disablement pension and payments to victims of National Socialist persecution (paid under German or Austrian law)
- w War widows and widowers special payments
- x Any payments received as a holder of the Victoria Cross, George Cross or equivalent
- y Any payment received in respect of any expenses incurred as a volunteer where the adult is not paid or does not profit from the employment
- z Any grants or loans paid for the purposes of education
- aa Payments made in relation to training for employment
- bb Any payment from the:
 - I. Macfarlane Trust
 - II. Macfarlane (Special Payments) Trust
 - III. Macfarlane (Special Payment) (No 2) Trust
 - IV. Caxton Foundation
 - V. The Fund (payments to non-haemophiliacs infected with HIV)
 - VI. Eileen Trust
 - VII. MFET Limited
 - VIII. Independent Living Fund (2006)
 - IX. Skipton Fund
 - X. London Bombings Relief Charitable Fund
- cc Any income disregard required by relevant legislation or regulations not detailed in this policy.

Benefits

- 1.4. The following benefits will be *disregarded* in the financial assessment:
 - a. Direct payments;
 - b. Guaranteed Income Payments made to Veterans under the Armed Forces Compensation Scheme;
 - c. The mobility component of Disability Living Allowance;
 - d. The mobility component of a Personal Independence Payment.
- 1.5. The following benefits will be included in the financial assessment calculation and treated as income:

- a. Lower rate Attendance Allowance and £5 of the higher rate Attendance Allowance.
- b. Bereavement Allowance;
- c. Carers Allowance;
- d. Lower and middle rate Disability Living Allowance and £5 of the higher rate (Care component);
- e. Employment and Support Allowance or the benefits this replaces such as Severe Disablement Allowance and Incapacity Benefit;
- f. Income Support;
- g. Industrial Injuries Disablement Benefit or equivalent benefits;
- h. Jobseeker's Allowance;
- i. Maternity Allowance;
- j. Pension Credit;
- k. Lower and middle rate Personal Independence Payment and £5 of the higher rate (Daily Living component);
- l. State Pension;
- m. Universal Credit

1.6. Where any Social Security benefit payment has been reduced, for example because of an earlier overpayment the amount taken into account will be the gross amount of the benefit before reduction. This does not apply where there has been a reduction because of voluntary unemployment.

Annuity and pension income

- 1.7. An annuity is a type of pension product that provides a regular income for a number of years in return for an investment.
- 1.8. The capital invested in an annuity is *disregarded* in the financial assessment.
- 1.9. The income from an annuity is included fully in the financial assessment, except where it is:
- a. purchased with a loan secured on the person's main or only home; or
 - b. purchased with a gallantry award such as the Victoria Cross Annuity or George Cross Annuity.
- 1.10. When a person is in a care home and is paying half of the value of their occupational pension, personal pension retirement annuity to their spouse or civil partner, 50% of the full value will be disregarded in the financial assessment. This disregard will only apply if one of the annuitants still occupies the property as their main or only home.
- 1.11. Where the disregard is applied, only the following aspects will be disregarded:

- a. The net weekly interest on the loan where income tax is deductible from the interest; or
- b. The gross weekly interest on the loan in any other case.

1.12. Before applying the disregard, the following conditions must be met:

- a. The loan must have been made as part of a scheme that required that at least 90% of that loan be used to purchase the annuity;
- b. The annuity ends with the life of the person who obtained the loan, or where there are two or more annuitants (including the person who obtained the loan), with the life of the last surviving annuitant;
- c. The person who obtained the loan or one of the other annuitants is liable to pay the interest on the loan;
- d. The person who obtained the loan (or each of the annuitant where there are more than one) must have reached the age of 65 at the time the loan was made;
- e. The loan was secured on a property in Great Britain and the person who obtained the loan (or one of the other annuitants) owns an estate or interest in that property; and
- f. The person who obtained the loan or one of the other annuitant occupies the property as their main or only home at the time the interest is paid.

1.13. Where the person is using part of the income to repay the loan, the amount paid as interest is disregarded. If the payments the person makes on the loan are interest only and the person qualifies for tax relief on the interest they pay, the net interest will be disregarded. Otherwise, the gross interest will be disregarded.

1.14. The following rule detail how income from a pension fund is assessed for the purposes of charging:

- a. If a person has removed the funds from their pension and placed them in another product or savings account, they will be treated according to the rules for that product;
- b. If a person is only drawing a minimal income from their pension fund, then notional income will apply calculated according to the maximum income that could be drawn under an annuity product. If the maximum notional income is applied, the actual income will be disregarded to avoid double counting;

- c. If a person is drawing down an income that is higher than the maximum available under an annuity product, the actual income that is being drawn down is taken into account.

Mortgage protection insurance policies

- 1.15. Any income from an insurance policy will usually take into account in a financial assessment.
- 1.16. If any income received by the person from Income Support and Pension Credit is adjusted to take into account any income from an insurance policy, the financial assessment will also be adjusted accordingly.
- 1.17. There are circumstances, specifically in relation to mortgage protection policies, where income is disregarded in the financial assessment. This is generally only where the income is being used to meet repayments on the loan. The amount of income from a mortgage protection insurance policy that will be disregarded is the weekly sum of
 - a. The amount which covers the interest on the loan; plus
 - b. The amount of the repayment which reduced the capital outstanding; plus
 - c. The amount of the premium due on the policy.

Charitable and voluntary payments

- 1.18. The Council will consider the individual circumstances for charitable and voluntary payments before making a decision about inclusion or otherwise within the financial assessment.
- 1.19. In general, a charitable or voluntary payment which is not made regularly is treated as capital; whilst charitable and voluntary payments that are made regularly are fully disregarded.

Capital treated as income

- 1.20. Where the Council is not clear whether a payment is capital or income, reference will be made to the relevant legislation, regulations and statutory guidance. However, in general, the following capital payments will be treated as income:
 - a. Any payment received under an annuity;
 - b. Capital paid by instalment as defined in the CSSG.

Savings disregard

- 1.21. Details about the rules and qualification for a savings disregard are specified within the CSSG and determined by the DWP annually. The Council will apply

savings disregards in any financial assessment in accordance with the rules detailed in the CSSG.

Notional Income

- 1.22. In some circumstances the Council may treat a person as having income they do not have. This is known as notional income. This might include, for example;
 - a. income that would be available on application, but which has not been applied for;
 - b. income that is due but has not been received;
 - c. income that the person has deliberately deprived themselves of for the purpose of reducing the amount they are liable to pay for their care;
 - d. where a person who has reached retirement age and has a personal pension plan but has not purchased an annuity or arranged to draw down the equivalent maximum annuity income that would be available from the plan.

- 1.23. The Council will only include notional income in a financial assessment when it is satisfied that the income would or should have been available to the person.

- 1.24. The Council will seek estimates of any notional income related to a personal pension plan from the respective pension provider or from estimated provided by the Government Actuary's Department.

- 1.25. Notional income is treated in the same way as actual income and any income that would usually be disregarded will continue to be so.

- 1.26. Notional income will be included in the financial assessment from the date it could be expected to be acquired.

- 1.27. The following sources of income are not treated as notional income:
 - a. Income payable under a discretionary trust;
 - b. Income payable under a trust derived from a payment made as a result of a personal injury where the income would be available but has not yet been applied for;
 - c. Income from capital resulting from an award of damages for personal injury that is administered by a court;
 - d. Working Tax Credit;
 - e. Occupational pension which is not being paid because:
 - I. The trustees or managers of the scheme have suspended or ceased payments due to an insufficiency of resources; or
 - II. The trustees or managers of the scheme have insufficient resources available to them to meet the scheme's liabilities in full.

2. Capital

- 2.1. Capital is considered to be an asset owned by a person that can generate a financial return or financial resources available for use.
- 2.2. The following list gives examples of capital. This list is intended as a guide and is not exhaustive.
 - a. Buildings
 - b. Land
 - c. National Savings Certificates and Ulster Savings Certificates
 - d. Premium Bonds
 - e. Stocks and shares
 - f. Capital held by the Court of Protection or a Deputy appointed by that Court
 - g. Trust funds
 - h. Any savings held in:
 - I. Building society accounts.
 - II. Bank current accounts, deposit accounts or special investment accounts. This includes savings held in the National Savings Bank, Girobank and Trustee Savings Bank.
 - III. SAYE schemes.
 - IV. Unit Trusts.
 - V. Co-operatives share accounts.
 - VI. Cash.
- 2.3. When determining the classification and/or treatment of an asset in the financial assessment, the Council will consider each individual asset on its merits, referencing relevant legislation, regulations and statutory guidance where appropriate.

Ownership of capital

- 2.4. A capital asset is normally defined as belonging to the person in whose name it is held, i.e. the legal owner.
- 2.5. Where there is dispute over ownership of capital, the Council will seek written evidence to prove where ownership lies.

- 2.6. Where a person has joint beneficial ownership of capital, the total value will be divided equally between the joint owners, except where there is evidence to the contrary where the capital will be divided according to the proportion of legal ownership. For example, where a person owns a 50% share of a capital asset, 50% of the total value of that asset will be considered within the scope of their financial assessment.
- 2.7. Where a person has legal ownership of a property but is not the beneficial owner of a property (i.e. they have no rights to the proceeds of any sale), the property will not be taken into account in the financial assessment.

Calculating the value of capital

- 2.8. The Council will seek to determine the value of any capital owned in order to take account of it in the financial assessment.
- 2.9. The value of National Savings Certificates (and Ulster Savings Certificates/Premium Bonds) will be obtained by contacting the NS&I helpline or using the NS&I online calculator. To do this, the person must provide the Council with the following details:
- a. certificate issue number(s);
 - b. purchase price;
 - c. date of purchase.
- 2.10. The valuation of all other capital will be determined according to the *higher* of the current market value or surrender value, minus:
- a. 10% of the assets value if there would be an actual expense involved in the selling of the asset. This must be expenses connected with the actual sale and not simply the realisation of the asset. For example, legal fees to sell a property would be considered an expense of sale, but the costs to withdraw funds from a bank account would not; and
 - b. any outstanding debts secured on the asset (e.g. a mortgage).
- 2.11. If the Council and the person agree that the total value of their capital is either more than the *upper capital limit* or less than the *lower capital limit*, then the Council will not seek to obtain a precise valuation of any qualifying assets.
- 2.12. If there are any disputes about the value of an asset, a precise valuation will be obtained by a professional valuer. The Council will aim to seek a professional value within 12 weeks of the financial assessment start date.

Assets held abroad

- 2.13. The Council will normally include the value of assets held abroad in the financial assessment.

- 2.14. If capital is held abroad and can be transferred to the UK, its value in the other country will be obtained and taken into account in the financial assessment in the normal way, including any deductions from the value for the disposal of the asset where applicable.
- 2.15. Where the capital cannot be wholly transferred to the UK due to the rules of that country, the Council will require evidence confirming the nature or terms of the restriction and the potential for any future changes in those terms. Depending on the individual circumstances, examples of acceptable evidence could include documentation from a bank, Government official or solicitor in either this country or the country where the capital is held.

Capital not immediately realisable

- 2.16. Where capital is not immediately realisable due to notice periods, the Council will take the capital into account at face value at the time of financial assessment. On realising the capital, if the value is different, the value of the capital used in the financial assessment will be adjusted accordingly. If the person chooses not to release the capital, the value at the time of assessment will be used in the financial assessment and will be reassessed at intervals in the normal way.

Capital or income

- 2.17. Resources will only be treated as income or capital in a financial assessment, but not both. For example, if a person has saved money from their income then those savings will normally be treated as capital. However, during the period when the money is received and treated as income, it will be disregarded as capital.
- 2.18. Where the Council is not clear whether a payment is capital or income, reference will be made to the relevant legislation, regulations and statutory guidance. However, in general a planned payment of capital (as opposed to income) is one which is:
 - a. Not in respect of a specified period; an
 - b. Not intended to form part of a series of payments.

Income treated as capital

- 2.19. The Council will treat the following types of income as capital:
 - a. Any refund of income tax charged on profits of a business or earnings of an employed earner;
 - b. Any holiday pay payable by an employer more than 4 weeks after the termination or interruption of employment;
 - c. Income derived from a capital asset, for example, building society interest or dividends from shares. This should be treated as capital from the date it is

normally due to be paid to the person. This does not apply to income from certain disregarded capital;

- d. Any advance of earnings or loan made to an employed earner by the employer if the person is still in work;
- e. Any bounty payment paid at intervals of at least one year from employment as:
 - I.A part time fireman;
 - II.An auxiliary coastguard;
 - III.A part time lifeboat man;
 - IV.A member of the territorial or reserve forces.
- f. Charitable and voluntary payments which are neither made regularly nor due to be made regularly, apart from certain exemptions such as payments from AIDS trusts. Payments will include those made by a third party to the person to support the clearing of charges for accommodation.
- g. Any payments of arrears of contributions by a local authority to a custodian towards the cost of accommodation and maintenance of a child.

Notional capital

- 2.20. In some circumstances the Council may consider a person to have notional capital. This is when a client is treated as possessing a capital asset even where they do not actually possess it. This may apply when capital:
- a. would be available to the person if they applied for it;
 - b. is paid to a third party in respect of the person;
 - c. the person has deprived themselves of in order to reduce the amount they have to pay for their care.
- 2.21. Where notional capital has been applied to a financial assessment, the Council will ensure the capital is reduced weekly by the difference between the weekly rate the person is paying for their care and the weekly rate they would have paid if notional capital did not apply.

Capital available on application

- 2.22. Where application to access capital is required, the Council will treat the capital as if it already belongs to the person, except in the following circumstances:
- a. Capital held in a discretionary trust;
 - b. Capital held in a trust derived from a payment in consequence of a personal injury;
 - c. Capital derived from an award of damages for personal injury which is administered by a court;

- d. Any loan which could be raised against a capital asset which is disregarded, for example the home.
- 2.23. The Council will treat capital not owned by the person, but will become theirs on application, (for example an unclaimed premium bond win), as notional capital.
- 2.24. Where the Council treats capital available on application as notional capital, we will do so from the date at which it could be acquired by the person.

Investment bonds

- 2.25. The Council will normally seek legal advice in relation to the inclusion or otherwise of investment bonds within a financial assessment.
- 2.26. Where an investment bond includes one or more element of life insurance policies that contain cashing-in rights by way of options for total or partial surrender, then the value of those rights is disregarded as a capital asset in the financial assessment.

Capital disregards (not including property disregards)

- 2.27. The following capital assets will be disregarded in the financial assessment:
- a. The surrender value of any:
 - a. Life insurance policy
 - b. Annuity
 - b. Payments of training bonuses of up to £200;
 - c. Payments in kind from a charity;
 - d. Any personal possessions such as paintings or antiques, unless they were purchased with the intention of reducing capital in order to avoid care and support charges;
 - e. Any capital which is to be treated as income or student loans;
 - f. Any payment that may be derived from:
 - I. The Macfarlane Trust;
 - II. The Macfarlane (Special Payments) Trust;
 - III. The Macfarlane (Special Payment) (No 2) Trust;
 - IV. The Caxton Foundation;
 - V. The Fund (payments to non-haemophiliacs infected with HIV);
 - VI. The Eileen Trust;
 - VII. The MFET Trust;
 - VIII. The Independent Living Fund (2006);
 - IX. The Skipton Fund;
 - X. The London Bombings Relief Charitable Fund.
 - g. The value of funds held in trust or administered by a court which derive from a payment for personal injury to the person. For example, the vaccine damage and criminal injuries compensation funds;

- h. The value of a right to receive:
- a. Income under an annuity;
 - b. Outstanding instalments under an agreement to repay a capital sum;
 - c. Payment under a trust where the funds derive from a personal injury;
 - d. Income under a life interest or a life-rent;
 - e. Income (including earnings) payable in a country outside the UK which cannot be transferred to the UK;
 - f. An occupational pension;
 - g. Any rent. Please note however that this does not necessarily mean the income is disregarded.
 - h. Capital derived from an award of damages for personal injury which is administered by a court or which can only be disposed of by a court order or direction;
 - i. The value of the right to receive any income under an annuity purchased pursuant to any agreement or court order to make payments in consequence of personal injury or from funds derived from a payment in consequence of a personal injury and any surrender value of such an annuity;
 - j. Periodic payments in consequence of personal injury pursuant to a court order or agreement to the extent that they are not a payment of income and are treated as income (and disregarded in the calculation of income);
 - k. Any Social Fund payment;
 - l. Refund of tax on interest on a loan which was obtained to acquire an interest in a home or for repairs or improvements to the home;
 - m. Any capital resources which the person has no rights to as yet, but which will come into his possession at a later date, for example on reaching a certain age;
 - n. Payments from the Department of Work and Pensions to compensate for the loss of entitlement to Housing Benefit or Housing Benefit Supplement;
 - o. The amount of any bank charges or commission paid to convert capital from foreign currency to sterling;
 - p. Payments to jurors or witnesses for court attendance (but not compensation for loss of earnings or benefit);
 - q. Community charge rebate/council tax rebate;
 - r. Money deposited with a Housing Association as a condition of occupying a dwelling;
 - s. Any Child Support Maintenance Payment;

- t. The value of any ex-gratia payments made on or after 1st February 2001 by the Secretary of State in consequence of a person's, or person's spouse or civil partner's imprisonment or internment by the Japanese during the Second World War;
- u. Any payment made by a local authority under the Adoption and Children Act 2002 (under section 2(b)(b) or 3 of this act);
- v. The value of any ex-gratia payments from the Skipton Fund made by the Secretary of State for Health to people infected with Hepatitis C as a result of NHS treatment with blood or blood products;
- w. Payments made under a trust established out of funds provided by the Secretary of State for Health in respect of persons suffering from variant Creutzfeldt-Jakob disease to the victim or their partner (at the time of death of the victim);
- x. Any payments under Section 2, 3 or 7 of the Age-Related Payments Act 2004 or Age Related Payments Regulations 2005 (SI No 1983);
- y. Any payments made under section 63(6)(b) of the Health Services and Public Health Act 1968 to a person to meet childcare costs where he or she is undertaking instruction connected with the health service by virtue of arrangements made under that section;
- z. Any payment made in accordance with regulations under Section 14F of the Children Act 1989 to a resident who is a prospective special guardian or special guardian, whether income or capital.
- aa. Any capital disregard required by relevant legislation or regulations not detailed in this policy.

Property disregards

- 2.28. The Council will disregard the value of the person's *main or only* home in their financial assessment if any of the following circumstances apply:
- a. Where the person is receiving care in a setting that is not a care home (i.e. non-residential);
 - b. If the person's stay in a care home is temporary and they:
 - I. intend to return to that property and that property is still available to them; or
 - II. are taking reasonable steps to dispose of the property in order to acquire another more suitable property to return to.
 - c. Where the person no longer occupies the property but it is occupied in part or whole as their *main or only home* by any of the people listed below, and that person has continuously occupied the property since before the first person went into a care home:

- I. the persons partner, former partner or civil partner, except where they are estranged; or
- II. a lone parent who is the person's estranged or divorced partner; or
- III. a relative as defined below in paragraph 2.29 of the person or member of the person's family who is:
 1. Aged 60 or over, or
 2. Is a child of the resident aged under 18, or
 3. Is incapacitated.

2.29. For the purposes of the disregard a "relative" is defined as including any of the following:

- a) Parent (including an adoptive parent)
- b) Parent-in-law
- c) Son (including an adoptive son)
- d) Son-in-law
- e) Daughter (including an adoptive daughter)
- f) Daughter-in-law
- g) Step-parent
- h) Step-son
- i) Step-daughter
- j) Brother
- k) Sister
- l) Grandparent
- m) Grandchild
- n) Uncle
- o) Aunt
- p) Nephew
- q) Niece

The spouse, civil partner or unmarried partner of a to k inclusive.

2.30. For the purposes of the disregard in paragraph 2.28 part C, a "member of the person's family" is defined as someone who is living with the qualifying relative as part of an unmarried couple, married to or in a civil partnership.

2.31. For the purposes of the disregard in paragraph 2.28 part C, the Council will consider that a relative is incapacitated if either of the following conditions apply:

- a. the relative is receiving one or more of the following benefits:
 - incapacity benefit, severe disablement allowance, disability living

allowance, personal independence payments, armed forces independence payments, attendance allowance, constant attendance allowance, or a similar benefit; or

- b. the relative does not receive any disability related benefit but their degree of incapacity is equivalent to that required to qualify for such a benefit. The Council may require medical or other evidence to be provided before a decision is reached.

2.32. For the purposes of the disregard in paragraph 2.28 part C, where the Council is unclear as to whether or not the property is occupied by a qualifying relative as their main or only home, the Council will undertake a factual inquiry weighing up all relevant factors in order to reach a decision. An emotional attachment to the property alone is not sufficient for the disregard to apply.

2.33. The Council will take account of the individual circumstances of each case. However, the following factors will usually be taken into account in reaching a decisions:

- a. Does the relative currently occupy another property?
- b. If the relative has somewhere else to live do they own or rent the property (i.e. how secure/permanent is it?)
- c. If the relative is not physically present is there evidence of a firm intention to return to or live in the property
- d. Where does the relative pay council tax?
- e. Where is the relative registered to vote?
- f. Where is the relative registered with a doctor?
- g. Are the relatives belongings located in the property?
- h. Is there evidence that the relative has a physical connection with the property?

2.34. The Council reserves the right to exercise discretion to apply a property disregard in other exceptional circumstances, either on a temporary or indefinite basis.

The 12-week property disregard

2.35. The Council will disregard the value of a person's main or only home for 12 weeks when the value of their other assets is below the upper capital limit and one of the following circumstances apply:

- a. when the client first enters a care home as a permanent resident; or
- b. when a property disregard (other than the 12-week property disregard) unexpectedly ends because the qualifying relative has died or moved into a care home.

The 26-week disregard

2.36. The Council will disregard the following capital assets in a financial assessment for at least 26 weeks:

- a. Assets of any business owned or part-owned by the person in which they were a self-employed worker and has stopped work due to some disease or disablement but intends to take up work again when they are fit to do so. Where the person is in a care home, this disregard will apply from the date they first took up residence.
- b. Money acquired specifically for repairs to or replacement of the person's home or personal possessions provided it is used for that purpose. This disregard will apply from the date the funds were received.
- c. Premises which the person intends to occupy as their home where they have started legal proceedings to obtain possession. This disregard will apply from the date legal advice was first sought or proceedings first commenced.
- d. Premises which the person intends to occupy as their home where essential repairs or alterations are required. This disregard will apply from the date the person takes action to effect the repairs.
- e. Capital received from the sale of a former home where the capital is to be used by the person to buy another home. This disregard will apply from the date of completion of the sale.
- f. Money deposited with a Housing Association which is to be used by the person to purchase another home. This disregard will apply from the date on which the money was deposited.
- g. Grant made under a Housing Act which is to be used by the person to purchase a home or pay for repairs to make the home habitable. This disregard will apply from the date the grant is received.

2.37. The Council reserves the right to exercise discretion to apply one of the disregards referenced in paragraph 2.36 for longer in exceptional circumstances. For example where legal processes take more than 26 weeks to complete.

The 52-week disregard

2.38. The Council will disregard the following payments of capital up to a maximum of 52 weeks from the date the payments are received.

- a. The balance of any arrears of or any compensation due to non-payment of:
 - i. Mobility supplement
 - ii. Attendance Allowance
 - iii. Constant Attendance Allowance
 - iv. Disability Living Allowance / Personal Independence Payment
 - v. Exceptionally Severe Disablement Allowance
 - vi. Severe Disablement Occupational Allowance

- vii. Armed forces service pension based on need for attendance
- viii. Pension under the Personal Injuries (Civilians) Scheme 1983, based on the need for attendance
- ix. Income Support/Pension Credit
- x. Minimum Income Guarantee
- xi. Working Tax Credit
- xii. Child Tax Credit
- xiii. Housing Benefit
- xiv. Universal Credit
- xv. Special payments to pre-1973 war widows

As the above payments are paid for specific periods, the amounts will be treated as income over the period for which they are payable. Any money left over after the period for which they are treated as income has elapsed will be treated as capital.

- b. Payments or refunds for:
 - i. NHS glasses, dental treatment or patient's travelling expenses;
 - ii. Case equivalent of free milk and vitamins
 - iii. Expenses in connection with prison visits
- c. Personal Injury Payments

The 2-year disregard

- 2.39. The Council will disregard payments made under a trust established out of funds by the Secretary of State for Health in respect of VCJD to:
- a. A member of the victim's family for 2 years from the date of death of the victim (or from the date of payment from the trust if later); or
 - b. A dependent child or young person until they turn 18.

Other disregards

- 2.40. In other special circumstances, the Council may consider applying other disregards as circumstances deem appropriate.
- 2.41. Where discretion is exercised by the Council, a recommendation will be made by the Head of Service for ratification by the Director responsible for Adult Social Care.

3. Disability related expenditure

- 3.1. Expenditure allowable in a non-residential financial assessment can include any living costs associated with an individual's disability or infirmity. This may reduce the person's maximum weekly assessed charge.
- 3.2. The Council's policy relating to disability related expenditure is written in accordance with the good practice guide issued by the National Association of Financial Assessment Officers.

- 3.3. This is updated annually and ensures the Council allows individuals to claim expenditure items that are a direct result of their disability or infirmity.
- 3.4. This list is not exhaustive and any reasonable additional costs directly related to a person's disability should be included:
- a. Payment for any community alarm system.
 - b. Costs of any privately arranged care services required, including respite care.
 - c. Costs of any specialist items needed to meet the person's disability needs, for example:
 - i. Day or night care which is not being arranged by the local authority;
 - ii. specialist washing powders or laundry;
 - iii. additional costs of special dietary needs due to illness or disability (the person may be asked for permission to approach their GP in cases of doubt);
 - iv. special clothing or footwear, for example, where this needs to be specially made; or additional wear and tear to clothing and footwear caused by disability;
 - v. additional costs of bedding, for example, because of incontinence;
 - vi. any heating costs, or metered costs of water, above the average levels for the area and housing type, occasioned by age, medical condition or disability;
 - vii. reasonable costs of basic garden maintenance, cleaning, or domestic help, if necessitated by the individual's disability and not met by social services;
 - viii. purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to enter or remain in work; this may include IT costs, where necessitated by the disability; reasonable hire costs of equipment may be included, if due to waiting for supply of equipment from the local council;
 - ix. personal assistance costs, including any household or other necessary costs arising for the person;
 - x. internet access for example for blind and partially sighted people
 - xi. other transport costs necessitated by illness or disability, including costs of transport to day centres, over and above the mobility component of DLA or PIP, if in payment and available for these costs. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a

suitable, cheaper form of transport, e.g. council-provided transport to day centres is available, but has not been used;

- xii. in other cases, it may be reasonable for a council not to allow for items where a reasonable alternative is available at lesser cost. For example, a council might adopt a policy not to allow for the private purchase cost of continence pads, where these are available from the NHS.

- 3.5. Service users who apply for Disability Related Expenditure (DRE) will be granted a standard rate of £15 a week. Amounts over £15 a week may apply in exceptional circumstances and will be decided on a case by case basis. If a service user contacts the Payments and Benefits Team and requests a review of their calculation this will be undertaken, taking the service user's care plan into account.