

# **Adult Social Care**

## **Information pack for new extra care customers – your care contract and your core charge**

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North  
Tyneside  
Council

## Introduction

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This information pack is for all new extra care customers. It is used as part of the tenancy sign-up process and complements the extra care brochure.

<https://my.northtyneside.gov.uk/category/786/our-commissioning-intentions>

When you sign your tenancy you will be asked to sign three documents relating to your care service.

- Care contract
- Direct debit mandate
- Factsheet

## Charging arrangements

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**Customer core charge:** When a person lives in an extra care scheme Adult Social Care (North Tyneside Council) will bill ALL new customers a customer core charge of £25 per week. The customer core charge contributes towards the cost of the on-site 24-7 care team, including the overnight service and ensuring additional needs can be met. All new extra care customers are asked to

- Sign a **care contract** in relation to this
- Complete a **direct debit mandate**, instructing North Tyneside Council to set up a direct debit to pay for the core charge.

**Financial assessment and care costs:** For people living in North Tyneside, Adult Social Care (North Tyneside Council) will carry out a financial assessment which will calculate a maximum contribution that you will be asked to pay towards the cost of your care. You will be asked to

- Sign the **financial assessment factsheet** relating to financial assessment and charges for community care and support; to acknowledge you have had sight of and agree to this process.

For people living outside of North Tyneside

- The local authority where you live may commission your service, or your local ICB (Integrated Commissioning Board) may commission your service if you are CHC funded. The respective organisation will advise you of any contribution you will be asked to pay towards the cost of your care

More information on costs and charges is available in the extra care brochure

## FACTSHEETS FOR SIGNATURE

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I confirm I have read the contents of the factsheets and consent to follow Adult Social Care arrangements for extra care services.

Signed \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

### **Financial assessment: finding out if the Council will help with care costs**

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet3>

#### **Financial Assessment**

- The council will offer you a financial assessment if your social care worker has:
  - Explored the support you need in your daily life; and
- Found that you have needs for support in more than one area of your day to day life; and
- These needs are having a significant impact on your quality of life; and
- You wish to receive care and support which needs to be paid for.

Information about this process is explained in the information sheet *Discussing your care and support needs at*

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet2>

The financial assessment will work out whether the council will contribute towards the cost of your care. If you do not want to have a financial assessment, you must pay for the full cost of your care.

#### **What is a financial assessment?**

A financial assessment looks at your income, property, savings, investments, and expenses. This information is used to work out whether the council will contribute towards the cost of your care.

#### **Is the value of my home included?**

If you live in your own home, the financial assessment will not include the value of your main home. The value of any additional properties you own will be included.

If you move into a care home permanently, the value of all properties you own are included in the financial assessment. However, your main home will not be included if any of the following live there:

- Your partner
- Your estranged or divorced partner, if they are a lone parent
- A relative aged 60 or over
- A relative who is significantly disabled
- Your child(ren), if they are aged under 18.

### **Self-Funding**

Your savings, investments and property (apart from your main home, if you or a relative in the list above live there) are called 'capital assets'. If their combined value is over £23,250, the council will not contribute towards the cost of your care. If this applies to you, we call this 'self-funding'.

If you are self-funding and have needs for care and support in your own home, the council can arrange this on your behalf if you wish. There is a weekly administration fee of £11.50 for this service.

More information about support for people who self-fund is in the *Support for people who pay the full cost of their care* information sheet at <https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet10>

### **Are there any exceptions to the £23,250 limit?**

Some people can get free social care, regardless of their property, savings and investments. The main reasons for this are:

**Reablement support:** If you do not already have care in place and need support to recover (e.g. after surgery, an accident or illness), free services might be provided to help you to regain as much independence as possible. This is called 'reablement'. It usually lasts for 6 weeks or less.

Once we have decided you have become as independent as possible, reablement support will end. If you still need care after this point, you will need a financial assessment to see if the council will pay towards this.

**NHS Continuing Healthcare:** Some people with very complex health and care needs get 'NHS continuing healthcare' funding (sometimes called CHC). This means that social care is arranged and paid for by the local NHS Integrated Care Board (ICB), not by the council. More information is available from:

- North Tyneside Integrated Care Board at <https://northeastnorthcumbria.nhs.uk/>
- The Department of Health and Social Care publishes a detailed Public Information Leaflet about CHC. Google search for 'public information CHC' to find this.

- An Easy Read version of this leaflet is available. Google search 'public information CHC easy read' to find this.

You can also ask your social care worker to explain more.

**Mental health aftercare:** People detained under some sections of the Mental Health Act 1983 get free social care support after discharge from hospital, if they need this to remain well. You may hear professionals call this 'section 117 funding.'

More information about mental health aftercare is available from reputable sources online. Google search 'mental health aftercare information' and you will find information from:

- <https://www.nhs.uk/>
- <https://www.rethink.org/>
- <https://www.mind.org.uk/>

You can also ask your social care worker, your nurse or psychiatrist about mental health aftercare.

### **How much will the council pay towards my care if I am not self-funding?**

How much the council pays towards the cost of care depends on a number of things, such as:

- Whether you are getting care at home, staying in a care home on a trial or short-term basis, or move to a care home long-term
- The amount of savings you have
- The amount of income you get, and where this is from. For example, employment income and some benefits are not counted when the council decides how much you need to pay
- Your expenses, like household bills and insurance, and whether you have any additional costs as a result of a disability.

### **I have a partner. Do they have to pay towards my care?**

Any capital assets held only in the name of the person with care and support needs are included in the financial assessment.

Jointly owned assets, like joint savings accounts, or a jointly owned second home, will usually be split 50:50 (unless there is legal paperwork showing a different split in ownership).

The portion owned by the person with care needs' partner will not be counted, unless they also need care.

If the person with care and support needs moves to residential care permanently, but their partner remains living at home, the value of their main home is not counted.

In addition, if the person moving to a care home permanently has a private or occupational pension, 50% of this is not charged, if their partner remains living in their own home. This is to reduce any financial hardship as a result of one of a couple moving to a care home.

### **What will happen at the Financial Assessment?**

A Visiting Officer will contact you to arrange an appointment. This appointment can be over the phone, or they can visit you if you need them to. The Visiting Officer will ask about your income, benefits, savings, investments, property, and your expenses (rent, energy bills, council tax, etc). They will need to see documents as evidence.

If the Visiting Officer thinks you might be entitled to more income than you are currently getting, they will offer you a welfare benefit check and/or help you to apply for additional benefits.

### **Can someone support me with my financial assessment?**

Yes, you can ask a trusted friend or relative to support you with your financial assessment. If you need independent financial advice, you can find details in the *Financial advice with care costs* information sheet at

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet6>

If you need ongoing support to manage your finances, you can find out about the options in the *Making decisions on someone's behalf* information sheet at

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet21>

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## **Support with care costs: home and day care**

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet11>

This information sheet explains how the council decides how much it will pay towards the cost of your care, if your support plan includes support at home, at a day centre, or to get out and about. An introduction to paying for your care is provided in the *Financial assessment* information sheet at

<https://mycare.northtyneside.gov.uk/web/portal/pages/help/facts/factsheet3>

### **Why does the council charge for care services?**

The amount of money the council gets from council tax, business rates, and central government would not be enough to cover the cost of everyone's adult social care services.

As a result, the council must target funding towards people who would be unable to afford the care they need otherwise.

North Tyneside Council's policy is similar to most other councils', and is in line with the Department of Health and Social Care's statutory guidance at <https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#charging-and-financial-assessment>

### **How is the amount I pay worked out?**

A visiting officer from the Financial Assessments Team will add up the total value of your savings, investments and property (but not your main home if you are still living in it, or are absent temporarily). This is called your 'capital'. They will also calculate your income.

Both capital and income are taken into consideration when working out how much money, if any, the council can provide to support you.

### **How is my capital used in the calculation?**

If your capital is more than £23,250:

- The council will not provide financial support with care costs.
- You will need to pay for the total cost of the care services you get.

If your capital is between £14,250 and £23,250:

- The council will contribute £1 less per week for every £250 you have above £14,250. This is called 'tariff income'.
- In addition, you will pay what we calculate you can afford from your income.

If your capital is below £14,250:

- There will be no charge against your capital – only your income will be taken into account.

### **How are my income and expenses used in the calculation?**

The financial assessment also looks at your income. The government sets a Minimum Income Guarantee: the income they consider a person needs to have a reasonable standard of living.

Councils may decide that people should use all income above this amount to pay for their care. In North Tyneside, the council funds an additional 5% above the government guidance. Adult Social Care refers to this as the general living allowance. Some household bills are also taken into account, on top of the general living allowance.

Some income is not counted when working out how much you need to pay for your care, for example the mobility part of Personal Independence Payment, or income from wages.

### **Additional costs due to a disability**

If you have extra living costs because of a disability, these can also be taken into account. We call these costs 'disability related expenditure'. Some examples of disability related expenditure are:

- Paying a cleaner if you are unable to do household tasks
- High water and electricity bills for laundry, for example if you experience incontinence
- The cost of a Care Call alarm

This is not a complete list. What can be counted depends on your care needs. If you think you have any disability related expenditure, gather evidence of the costs, and give it to the Visiting Officer when they complete your financial assessment.

### **In summary**

Your income after the general living allowance, relevant household bills, and any accepted disability related expenditure is used to work out how much you need to pay.

The amount you pay will not be more than the total cost of your care.

Charges apply from the start date of the chargeable services you receive. They will be backdated, if your financial assessment is not completed by the time chargeable care starts.

### **How do I pay my part of the care costs?**

You will get an invoice every 4 weeks. We recommend you pay by Direct Debit, but if you cannot pay this way, you can use one of the alternative options listed below:

- Internet via the North Tyneside Council website: [my.northtyneside.gov.uk](http://my.northtyneside.gov.uk)
- Debit card by calling 0345 2000101
- Payment card

You can also pay by sending a cheque with a cover note, including the invoice number, to:

Customer Accounts

North Tyneside Council

First Floor Left, Quadrant East

Silverlink North

North Tyneside NE27 0BY

### **Will the amount I pay change?**

The amount you pay will be reviewed at regular intervals. However, if your financial circumstances significantly change, let us know so we can arrange a new financial assessment. It is better to do this straight away to reduce backdated charges.

### **Can I give away my savings or property to avoid paying for my care?**

It is important that the rules are applied to everyone equally. If you give away property, savings, investments – or spend substantial amounts of money to try to avoid paying for care – this is called ‘deprivation of assets.’



If it was reasonably foreseeable that you might need care at the time you spent the money or gave it away, the council can charge you as if you had not done this.

**What should I do if I disagree with how much I am asked to pay?**

If you think a mistake has been made with your financial assessment, you can request a review. You can do this by contacting the Financial Assessment and Income Recovery Manager on 0191 643 7764, or writing to:

Financial Assessment and Income Recovery  
Adult Social Care, North Tyneside Council  
Quadrant East  
Silverlink North  
North Tyneside  
NE27 0BY

Last reviewed: July 2023



**NORTH TYNESIDE COUNCIL – ADULT SOCIAL CARE**  
**AGREEMENT FOR CONTRIBUTION FOR EXTRA CARE**

It is recommended that you seek independent legal and / or financial advice before signing this agreement.

This agreement is made on the **Date:** (This should be the same date as the tenancy)

**Between**

North Tyneside Council, The Silverlink North, Cobalt Business Park, North Tyneside, NE27 0BY  
(the 'Authority')

**And**

**Name. LAS ID. Address.**

**(The Resident)**

Together 'The parties'

This agreement relates to the Resident and their tenancy at:

**Address.**

**(the 'Accommodation')**

The cost of which includes a weekly fee of twenty-five pounds in United Kingdom currency (as set out below) to be paid to the Authority by the Resident.

It is Agreed by and between the parties.

**1. Definitions**

In this agreement the expressions set out below will have the following meanings

'Contract' - the Contract between the extra care provider for the Accommodation and the Authority

'Resident' - the person who is to become or has become a tenant at the Accommodation.

'Fee' - the Twenty-five pounds per week in United Kingdom Currency to be paid 4 weekly to the Authority by the Resident

**Agreement**

The Resident agrees to pay the Authority the Fee on a 4-weekly basis from the start date of their tenancy at the Accommodation until the last date of their tenancy.

The Fee will be charged weekly and raised by Invoice every 4 weeks. This will be collected by Direct Debit on a 4 weekly basis and the Resident is required to provide the Authority with their Bank details via the Authority's standard Direct Debit mandate form.

The Resident is required to inform the Authority of the start date of their tenancy at the Accommodation prior to moving into the Accommodation.

The Authority is responsible for notifying the resident of any changes to the charges outlined in this Agreement.

**Declaration**

For the avoidance of doubt the Resident declares that:

- They have had the opportunity to seek independent financial and / or legal advice in relation to this agreement and the Top-up Contribution.
- In the event the Fee is not paid the Resident acknowledges that legal proceedings may be instigated for recovery of the sums due to the Authority.
- They agree to notify the Authority immediately of any changes in circumstances which may affect their ability to pay the Fee and understands that this may trigger a review of arrangements.

**Resident**

Signed .....

Name .....

Date .....

**On behalf of The Council of the Borough of North Tyneside**

Signed .....

Name .....

Position .....

Date .....



North Tyneside Council



# Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

North Tyneside Council  
ASC Finance  
Quadrant East  
The Silverlink North  
Cobalt Business Park  
North Tyneside  
NE27 0BY

Service user number

9 7 1 5 5 6

Name(s) of account holder(s)

Reference (office use only)

Bank/building society account number

Branch sort code

**Instruction to your bank or building society**

Please pay North Tyneside Council Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with North Tyneside Council and, if so, details will be passed electronically to my bank/building society.

Name and full postal address of your bank or building society

To: The Manager Bank/building society  
Address  
Postcode

Signature(s)  
Date

DD12

-----Banks and building societies may not accept Direct Debit Instructions for some types of account-----

This guarantee should be detached and retained by the payer



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit North Tyneside Council will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request North Tyneside Council to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by North Tyneside Council or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when North Tyneside Council asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank and building society. Written confirmation may be required. Please also notify us.

