

Paying for community care services

factsheet

This factsheet has been produced in conjunction with the Adult Care Charging Policy 2025 and we advise you to read [the full policy](#). It tells you what to expect if you are having a financial assessment to work out how much you will pay for services provided to help you remain in your own home. This is known as community care.

What is community care?

Community care services, (sometimes called non-residential) are services which help to keep you independent while you live in your own home. This could include:

- home care
- day care services
- community supported living
- mental health support
- shared lives services
- a direct payment for you to arrange your own care.

Following an Adult Needs Assessment, if you have eligible social care needs that can be met by community services, most of which are chargeable, you will be offered a financial assessment. This will determine if you can afford to pay and, if so, how much you can afford and how much the council will contribute to the cost of your care. You have the right to decline a financial assessment however, you will be expected to pay the full cost of your care. You may wish to refer to Self-Funding factsheet for further advice.

Our [charging policy](#) covers how this works in Lincolnshire and follows the regulations laid out by the Care Act 2014. We are committed to ensuring that everyone is treated fairly, with an overarching principle that people should only pay what they can afford.

How will I be financially assessed?

Following your Adult Needs Assessment, you will be asked to complete a paper financial assessment form. This will ask for details of your income, assets and expenditure, so our financial assessment team can work out how much assistance you need from the council to pay for your community support.

Your social worker will explain this to you and support you during this process.

How much will I have to pay?

You can use our online [Adult Care Charges Calculator](#) to give an indication of how much you might have to pay towards the cost of your community care, before you complete a full financial assessment.

What information is needed for my community financial assessment?

Your main home is not considered during the financial assessment if you are receiving community services. However, any other land/property you own will be included.

We will always make sure you can afford your essential living costs such as food, utility costs and insurance. The amount of money to cover this is set and reviewed annually by the Department of Health and Social Care. It is known as the Minimum Income Guarantee (MIG), and varies depending on your age, disability, relationship status and how many dependent children you have living with you.

You will be asked about where you live and your regular housing costs like rent, mortgage, service charges, council tax and building insurance. You should also tell us about any other regular expenses.

We will make allowances for costs that you may incur due to your disability. These are known as Disability Related Expenses (DRE), and you are assessed by us allocating you to a band. Please see the table below.

	Benefits claimed
Band 1	Low rate Disability Living Allowance (DLA) Care Component
Band 2	Middle rate DLA Care Component, Personal Independence Payment (PIP), Standard Rate Daily Living Component, low rate Attendance Allowance (AA)
Band 3	High rate DLA Care Component, PIP, Enhanced Rate Daily Living Component, high rate AA

If you feel your expenses relating to your disability are higher than your banded allowance, your assessment can be reviewed. Anything you pay for by choice is not a disability-related expense. Costs which are not absolutely necessary cannot be taken into account.

Deprivation of Assets

Whilst people have a right to spend their money in a way they choose, people with foreseeable eligible care needs have a responsibility to preserve their capital to pay towards their care. Deprivation of assets is a term used to describe an intentionally decrease in a person's overall assets, by putting them outside of the reach of the council to avoid or reduce the amount that they pay toward any care or support charges.

Lincolnshire County Council can, when assessing your eligibility for assistance, look for evidence of deliberate, or intentional, deprivation of assets; this could be for example gifting money, transferring property or other assets.

Any gifting including that under the Inland Revenue Inheritance tax thresholds could be deemed as a deliberate deprivation of assets to achieve local authority financial eligibility prematurely.

Should the council conclude that you have deprived yourself of assets in such a way as to avoid or reduce your charges, the council is entitled to treat you as still possessing that asset and it will be included in your assessment as "notional capital". This could mean that you will not be able to access state support. You can also deprive yourself of income, and, if you do so, this too will be included in your assessment as "notional income"

You can find out further information about deprivation of assets in the [Adult Care Charging Policy](#). Ask your assessor for a copy or visit the Council website: www.lincolnshire.gov.uk/assessments-finances/financial-assessments

You can also find out further information and some examples of common ways in which you may be considered to be depriving yourself of assets in the [Care and Support Statutory Guidance](#) in Chapter 8 (Charging and Financial Assessments) and Annex E (Deprivation of assets).

How do I pay my charge?

If your community support is arranged by the council, we will send you a bill for your charges. You can pay this by direct debit or by a payment card – the payment will be due every four weeks. Your first payment will be collected at the next scheduled billing date.

If you receive a direct payment to arrange your own community support, your contribution to the cost of care will be deducted before the council makes its direct payment to you.

Am I still charged for care that I cancel?

If your care is arranged by the council and you need to cancel one or more care visits, you should call our Adult Care Charges team on 01522 555260 giving 72 hours' notice where possible. This means that your charges can be amended to make sure you do not pay more than the total cost of your care.

Can I get a refund for undelivered care?

An annual review will take place so that the cost of your care for the whole year can be considered for any disruptions to your service delivery. We will assess the

cost of your care against how much you have paid towards this. If you have paid more in contribution than the cost of your care we will refund this to you. If you have paid less in contribution there will be no refund due to you.

Independent advice

Paying for care can be complex, particularly if you are funding your own care. The council cannot provide individual financial advice directly, but we do recommend that you consider seeking independent financial advice as early as possible. We will assist you to understand how to access independent financial advice. We recommend that you check that any financial advisor you choose to use is registered with the Financial Conduct Authority (FCA).

You may also wish to take legal advice from a solicitor to assist you with any proposed arrangements. Should you wish to do so, the following link might be helpful: solicitors.lawsociety.org.uk/

Other factsheets available & Contacts

Paying for Adult Care
Paying for Residential Care
Deferred Payments
Direct Payments
Self-Funders

If you need to contact us:

Team	Contact details
Adult Care and Community Wellbeing Customer Service Centre	Phone: 01522 782155 Email: customer_services@lincolnshire.gov.uk Website: www.lincolnshire.gov.uk
Adult Care Finance Team	Non-residential services phone: 01522 552634 Residential/Nursing services phone: 01522 555255 Email: Fin_Assessments@lincolnshire.gov.uk
Adult Care Charges Team	Phone: 01522 555260 Email: brokerage@lincolnshire.gov.uk

Lincolnshire County Council, in accordance with current legislation, wants to treat everyone fairly.

Although we do not translate things as a matter of course, there are times when the language barrier prevents people from accessing a service. In such cases it may be appropriate to provide an interpreter or written translation. Further information can be found at Lincolnshire County Council's [website](#).

In line with the Accessible Information Standard, where a customer needs this document in a different format, for example, large print, braille or easy read, they should contact us on 01522 782060.