

Financial assessment: finding out if the council will help with care costs

All our information sheets are available on the **My Care North Tyneside** website – mycare.northtyneside.gov.uk – or you can ask your social care worker to give you a copy.

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.**

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.



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mycare.northtyneside.gov.uk

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 an weekly administration fee of £11.50 for this service.

More information about support for people who self-fund is in the information sheet **Support for people who pay the full cost of their care.**

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: <https://nenc-northtyneside.icb.nhs.uk/your-health/continuing-healthcare/>
- 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:

- NHS: www.nhs.uk
- Rethink Mental Illness: www.rethink.org
- Mind: 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.

To help you to prepare for your financial assessment, here is a checklist of documents that the Visiting Officer will want to see, if they apply to you. Finding the documents before your appointment will save you time. Tick them off as you gather them:

Document	
Details of your income e.g. pension statements and benefits letters	<input type="checkbox"/>
Bank / Building Society Statements	<input type="checkbox"/>
Savings or investment account statements	<input type="checkbox"/>
National Savings Certificates / Premium Bonds	<input type="checkbox"/>
Documents relating to shares or other assets e.g. property	<input type="checkbox"/>
Tenancy Agreement showing your monthly rent	<input type="checkbox"/>
Council Tax and household utility bills	<input type="checkbox"/>
Any documents relating to Power of Attorney	<input type="checkbox"/>
Any additional costs related to illness or disabilities	<input type="checkbox"/>

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.¹ If you need independent financial advice, you can find details in the **Financial advice with care costs** information sheet.

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.

How do you decide how much to charge?

North Tyneside Council's charging policies are in line with government guidance. Our detailed policy is available on our website at: my.northtyneside.gov.uk/category/1031/key-responsibilities-and-leadership

Alternative formats

If you need us to do anything differently (reasonable adjustments) to help you access our services, including providing this information in another language or format, please contact the Social Care Contact Centre on 0191 643 2777, or email: childrenandadultscontactcentre@northtyneside.gov.uk

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¹ If the friend or family member is suspected of causing you harm, or they behave abusively towards our workers, we may ask you to choose someone else to support you. If you do not have any other friends or family to do this, we can arrange an independent advocate for you. You can find out more in the **Advocacy** information sheet.