

Non- Residential Financial Assessment

City of York Council exercises its power under the Care Act 2014 to charge customers for some care and support services. The Care and Support Statutory Guidance, issued by the Department of Health, provides Councils in England with a charging framework. Within the charging framework, there are differing means tested assessments that work out how much you will be asked to contribute.

The means tested assessment is a requirement for all customers with capital (excluding a property) of less than the Higher Capital Limit. Details of the current higher capital limit can be found in the Schedule of fees, charges, allowances and rates.

There are 3 different means tested assessments:

- Non-Residential Care
- Temporary/Emergency Residential Care
- Permanent Residential Care

You will be assessed by a Benefits and Contributions Adviser. They will have been asked to contact you by social services to undertake the appropriate means tested assessment. They will also check you are getting all of the benefits you are entitled to.

Some care services may cost more than we have agreed to pay. For example, if you require planned short breaks, you may prefer a more expensive room. Any extra costs or non-eligible care costs can be paid for through top-up payments. A fact sheet is available about top-ups.

If you lack capacity to undertake a financial assessment, we can approach anyone that has a registered Enduring Power of Attorney or a Lasting Power of Attorney for either Property and Financial Affairs, or Health and Welfare. The financial assessment can also be completed by your DWP appointee.

If you have a DWP appointee and own a property, we recommend that you seek legal advice regarding Lasting Power of Attorney for property and financial affairs. If you lack capacity then family members, friends or solicitors can apply to be your Property & Financial Affairs Deputy.



We have a duty to ensure that if you do not have capacity to manage your finances, and there is no one capable, willing or able to do this for you, then the Council may apply for both appointeeship and financial deputyship and make decisions on your behalf. We make a charge for providing appointee and deputyship services. Deputyship fees are set by the Court of Protection.

You will have a non-residential financial assessment if you are receiving any of these services:

Care at home

Day services at home, in the community or in a day care setting

Planned Short Breaks

Supported Living

Sheltered Accommodation with Extra Care

Shared Lives Services

Direct Payments

Transport

You will be asked to provide details of your income, capital, housing costs and any extra expenses incurred because of your disability. Certain income, such as voluntary payments, the mobility component of Disability Living Allowance/Personal Independence Payment is not included in your financial assessment.

Income – all income you receive that is not earned from working. This includes income from pensions, benefits, investments, property rentals etc. You will be asked to provide proof of your income for your financial assessment. Some of your income may be disregarded from the financial assessment.

Tariff Income – a notional amount of income derived from the amount of capital held between the lower and higher capital limits. Between these limits, tariff income is applied to your weekly income at a rate of £1 for every £250 or part thereof of income held.



Capital – you will be asked to provide statements for any bank/building society and post office accounts that are held in your name or jointly with someone else. You will also need to provide details of any investments, shares or land/property that you own, other than your main or only home. You will be asked if you keep cash to hand and if so, how much.

If you have capital in excess of the higher capital limit, but want your care to be provided by us, you will be asked to sign a light touch financial assessment.

Higher Capital Limit – the maximum level of capital you can have to be able to claim financial support towards your care costs.

Lower Capital Limit – the minimum level of capital which is included within your financial assessment.

Property – the value of your property will not be included within the financial assessment if it is your main or only home. If you own or partly own other property, then the value of your share of other properties will be considered as capital within the financial assessment.

Housing Costs – housing costs that you are liable for can be taken into account. Housing costs include mortgage or rent not covered by benefit, house and contents insurance, and Council tax.

Disability Related Expenditure (DRE) – you will be asked about any additional costs that you have because of your disability that is reasonable and necessary. If you are paying for items that can or should be provided by the Council or the NHS then we will let you know.

Minimum Income Guarantee (MIG) - The Department of Health advise Councils annually of the Minimum Income Guarantees. The applicable Minimum Income Guarantee varies depending on age and eligibility for disability premiums. This MIG is the amount of income (excluding income not included in the assessment) that you can keep after taking into account your housing costs, disability related expenditure and the assessed care contribution.

Assessed Care Contribution – This is the outcome of your financial assessment and the maximum amount you be asked to pay towards care and support.

