

# **Paying for Non-Residential Care**

**An explanation of what you will pay for the non-residential  
service you receive, including Home Care, Extra Care,  
Supported Living, Shared Lives and Day Care**

**April 2025**

## How do you work out how much I have to pay towards the cost of my care?

1. We will carry out a financial assessment to work out the weekly amount you will have to pay.
2. If you have more than £23,250 in savings or you do not wish to disclose your financial details, you will have to pay the full cost of the service.

The financial assessment will be carried out either over the telephone, by posting out a form for you to complete or arranging a face-to-face visit. A member of the Finance Income and Assessment Team will contact you or your representative to arrange the assessment to work out the amount you will pay towards the service you receive.

## What is Included in The Financial Assessment?

We will ask you:

- How much income you receive each week.
- How much money you have in savings.
- How much you pay for Council Tax, Rent/Mortgage and the amount you spend each week because of your disability, if applicable.

In order to complete the financial assessment, you will need to have the following information available:

- **Details of all state benefits that you receive**
- **Proof of other income eg. private/occupational pension**
- **Bank statements and savings books**
- **Receipts for any amounts you spend each week because of your disability**

## What Income is Taken into Account?

All the weekly income will be taken into account, except for earnings and the Mobility element of the Disability Living Allowance/Personal Independence Payment.

If you have savings of between £14,250 and £23,250 the amount of £1 for every £250 will be added to your weekly income.

### Example

|                                      |         |
|--------------------------------------|---------|
| Your Savings                         | £15,250 |
| We will Disregard                    | £14,250 |
| Difference                           | £1,000  |
| Divide £1,000 by 250 =               | 4       |
| Weekly amount added to your income = | £4.00   |

## How Much of What I Spend Will Be Taken into Account?

- How much Rent/Mortgage you pay.
- How much Council Tax you pay.
- Any additional expenses that you incur because of your disability – DRE (Disability Related Expenditure).
- Personal Living Allowances for household expenditure, other than Rent/ Mortgage and Council Tax, will be given in line with Department of Health guidelines. See example below:

### Example

**For a person over pension age the Minimum Income Guarantee = £232.60**

## How is the Charge Calculated?

The Assessment Officer will calculate how much you have to pay each week. Once your income and expenditure have been taken into account, we will charge 100% of the total. This is called *Disposable Income*.

### Example

**A single person who lives on their own and is in receipt of Attendance Allowance**

|  | £             |
|--|---------------|
| Weekly State Pension   | 115.08        |
| Pension Guarantee Credit   | 112.02        |
| Severe Disability Premium  | 82.90         |
| Attendance Allowance   | 73.90         |
| <b>Total Income (a)</b>  | <b>383.90</b> |
| Minimum Income Guarantee   | 232.60        |
| Other Expenditure e.g. DRE   | 15.00         |
| <b>Total Allowances (b)</b>  | <b>247.60</b> |
| <b>Disposable Income (a - b)</b>   | <b>136.30</b> |
| <b>The <u>maximum</u> weekly charge this client will pay = 100% of disposable income</b> | <b>136.30</b> |

The Assessment Officer will, where possible, inform you of the amount of contribution you have been assessed to pay towards the service before the end of an appointment. You will receive a letter shortly afterwards confirming your contribution.

## Appeals

1. You have a right of appeal if you believe the financial assessment is incorrect.
2. If you think your charge is incorrect, you should contact a member of the Finance, Income & Assessment Team stating why you think the financial assessment is incorrect.
3. We will check the assessment and if any errors are found, we will carry out a reassessment of charges and amend your contributions as required.
4. If you still think the assessment has been carried out incorrectly you should send a letter to the Finance, Income & Assessment Team detailing why you think the assessment is still incorrect.

## How will the charge be collected?

1. An invoice will be sent to you every month for the money you owe.
2. The invoice will either be for 4 or 5 weeks depending on the invoice month.
3. Payment methods will be shown on the reverse of your invoice.
4. The easiest and most convenient method of payment is by Direct Debit. We will send out a Direct Debit Mandate to complete with the letter confirming your assessed contribution.
5. If you are in receipt of a Direct Payment, you will not be invoiced for your assessed contribution. Instead:
  - a. your assessed contribution (your charge) will be automatically deducted from the amount you receive as a Direct Payment
  - b. you will need to ensure that you pay this assessed contribution into your nominated Direct Payment bank account on a regular basis.
6. If you have any queries about your invoice, you should contact a member of staff in the Finance, Income & Assessment Team on 01204 338632.

Note: you can now complete a financial assessment using our Adult Social Care Portal at <https://adultsportal.bolton.gov.uk/web/portal/pages/home>. Simply click on the 'What will I pay?' option.

This allows you to receive an estimated charge by entering your finance details. Our team will then use the figures you provide, along with the requested evidence, to finalise your assessment.

The full **Charging Policy for Non-residential Care Services** can be found on the [Health and Social Care](#) page of the [Bolton Council](#) website.

## Contact Us

Finance, Income & Assessment Team  
Department of Adults, Communities & Integration  
Bolton Council  
1st Floor  
Town Hall  
Bolton  
BL1 1RU

Tel: (01204) 338632