

Financial Framework for Adults Receiving Community Services

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Introduction

This Financial Framework sets out North Lincolnshire Council's policy for people in settings other than care homes as required by the Department of Health's Care and Support Statutory Guidance issued under the Care Act 2014. Its aim is to provide a consistent and fair framework for all customers who receive council funded community based services following an assessment of their individual needs, and their personal financial circumstances.

Financial assessments under this policy relate to the person receiving the services and the council cannot charge a carer for care and support provided directly to the person they care for. Where a carer has eligible support needs of their own, the council may arrange support to meet their needs. This Framework does not address the power to charge a carer for those services (which is detailed in the Care and Support Statutory Guidance).

This Framework does not cover Preventative Services as set out in The Care and Support (Preventing Needs for Care and Support) Regulations 2014 and chapter 2 of the Care and Support Statutory Guidance. Under the Regulations there may be charges for the provision of certain preventative services, facilities or resources.

1.0 Legal basis for Charging

- 1.1 Sections 14, 17, 69 and 70 of the Care Act 2014 details the local authority's discretionary power to charge adults receiving community services, which provide personal care and support.
- 1.2 To ensure consistency and fairness, the Department of Health has issued guidance in its publication "Care and Support Statutory Guidance and Regulations Issued under the Care Act 2014". The guidance should be referred to alongside this Framework as it sets the context and prescribes detailed aspects of the financial assessment process.

2.0 Diversity and equality

- 2.1 The council is fully committed to the principles of social justice and is opposed to any form of discrimination and oppression. Therefore, it willingly accepts not only its legal responsibilities but also wishes to embrace best practice in all areas of its work in order to secure equality of both treatment and outcome.
- 2.2 The council is committed to ensuring that no one is treated less favourably on the grounds of personal differences such as age, race, ethnicity, mobility of lifestyle, religion, marital status, gender, sexual orientation, physical or mental impairment (disability), caring responsibilities and political or other personal beliefs.

3.0 Framework objectives

- 3.1 The principles underpinning this Framework are:
 - Our services promote independent living within the community;
 - Support for people to utilise their resources and liberate control and choice over their care needs;
 - Decisions about the funding of a person's care and support needs will be taken independently of the person's financial circumstances.

- The Framework is clear and understandable and promotes fairness and equity to all customers;
- The Framework enables choices that are based on fairness;
- All customers will be offered appropriate welfare benefits advice, and encouragement to claim any additional benefits they may be entitled to;
- Charging for services is consistently applied, financial assessments are fair, and any contributions are affordable;
- Information regarding the cost of the service, contribution calculations, the assessment process and payment methods and debt recovery is clear;
- That there will be a process for appeals that is simple and timely;
- That contributions will be reviewed whenever there is a change in the customers' financial circumstances or the cost of services being provided;
- Service delivery must demonstrate value for money and contributions towards the cost of services must be applied where applicable.

4.0 Services covered by the Framework

4.1 As defined within the "Care and Support Statutory Guidance", local authorities have the discretion to charge for providing certain care and support services. This Framework outlines how a financial assessment will be undertaken in order to determine the level of available income to individual customers who are assessed as being eligible for care and support in a community setting which may include the following types of services:

- Personal care and support provided by a homecare agency - in a domestic or community setting;
- Direct Payment of a Community Personal Budget;
- Day Support activities and services provided away from a person's home as identified in a person's care plan;
- Short breaks in a residential setting when provided as part of a Community Personal Budget or pay a contribution towards a Community service;
- Supported Living – where a person is residing and receives support in a supported living environment.
- At the end of any Rehabilitation and Reablement service received, the council's normal contribution rules will apply.

4.2 The following services are outside the scope of this Framework. This is due to them being free of charge or looked at under other Charging Policies:

- Social work support;
- Short and Longer term Residential or Nursing Care Services;
- Occupational therapy;
- Information and advice;
- Rehabilitation and Reablement services for up to six weeks;
- Assessment and case management services;

- Aftercare provided under section 117 of the Mental Health Act 1983. Customers receiving care that is not part on an aftercare plan will be assessed to contribute towards the cost of the service provided;
- Services for people suffering from Creutzfeldt Jacob disease;
- Services that are the responsibility of the NHS (e.g. Continuing Health Care funded at 100%).

5.0 Financial Assessment process

- 5.1 The financial assessment will take into account a person's income and capital assets (except the value of the home they live in), and will allow for any eligible disability related expenses if a person receives the appropriate disability benefits, in line with the Care And Support Statutory guidance.
- 5.2 Capital below the lower capital limit (as set annually by the Department of Health) is disregarded in the assessment of what a person can pay.
- 5.3 Where the person has capital above the upper capital limit (as set annually by the Department of Health), they will be assessed to pay the full cost of their care services, this is until their capital falls below the limit. At that point they can ask the council for a financial assessment to be undertaken.
- 5.4 Where the person has capital between the lower capital limit (currently £14,250) and the upper capital limit (currently £23,250), they will be assessed to pay an additional £1 per week for every £250 above the lower capital limit. This is called "tariff income". For example, if a person has £20,000, they will have an additional £23 per week income included in the financial assessment calculation.
- 5.5 The following is a list of items that are considered as capital but is not exhaustive:
- Bank and building society balances;
 - Cash;
 - Premium bonds;
 - Stocks, shares, ISA's and other investment bonds (excluding bonds with an element of life insurance);
 - Owned property (except the property the person normally lives in);
 - Land;
 - Unit trusts;
 - Trust funds (except those set up and administered by the Court of Protection).
- 5.6 When considering what a person can afford to pay towards the cost of their care, the financial assessment will take into account income from the following benefits:
- Attendance Allowance, including Constant Attendance Allowance and Exceptionally Severe Disablement Allowance
 - Bereavement Allowance
 - Carers Allowance or Carer's Premium
 - Disability Living Allowance (Care component)
 - Employment and Support Allowance or the benefits this replaces such as Severe Disablement Allowance and Incapacity Benefit
 - Income Support

- Industrial Injuries Disablement Benefit or equivalent benefits
 - Jobseeker's Allowance
 - Maternity Allowance
 - Pension Credit
 - Personal Independence Payment (Daily Living component)
 - State Pension
 - Universal Credit
 - Working Tax Credits
- 5.7 When considering what a person can afford to pay towards the cost of their care, the financial assessment will take into account income from the following sources:
- Occupational/Private Pensions;
 - Income from investment bonds;
 - An Equity Release Scheme.
- 5.8 The following are examples of types of income that will be included in the financial assessment but then fully disregarded within the assessment before the final contribution amount is reached :
- Savings credit disregard
 - Personal Independence Payment (Mobility Component) and Mobility Supplement
 - Disability Living Allowance (Mobility Component) and Mobility Supplement
 - Armed Forces Independence Payments and Mobility Supplement
 - War Pension
 - Christmas bonus/Pensioners Christmas payments
 - Dependency increases paid with certain benefits
 - Guaranteed Income Payments made to Veterans under the Armed Forces Compensation Scheme
 - Child Support Maintenance Payments and Child Benefit
 - Child Tax Credit
 - Personal injury trust, including those administered by a Court
 - Income frozen abroad
 - Discretionary Trust
 - Compensation Payments (that are not for the provision of paying for care costs)
 - Direct Payments (payments by the NHS)
- 5.9 For those receiving Attendance Allowance high rate, Disability Living Allowance Care Component high rate and Personal Independence Payment Enhanced Daily Living Component, the council will disregard the difference between the middle and high rate or the standard and enhanced rate.
- 5.10 Income will be assessed after deduction of any Income Tax and National Insurance contributions payable.

- 5.11 Any payment made towards any rent and/or council tax that is not met by Housing Benefit or Council Tax Benefit will be deducted before income is assessed.

6.0 Financial Assessment – level of contribution

- 6.1 If a person has **less** than the upper capital limit, the amount of contribution they will be required to pay will result from the council completing their financial assessment calculation. The person will need to disclose their full financial details by completing the online Financial Assessment so the council can undertake the assessment. If a person is unable to complete the online Financial Assessment Form, assistance will be provided to them to enable the form to be completed.
- 6.2 The initial interim financial assessment will be calculated based on Department for Work & Pensions information, until the completed Financial Assessment Form has been received back. The financial assessment will then be finalised to ensure the amount of weekly contribution the customer has been assessed to pay is in line with their individual means and circumstances.
- 6.3 The person will be notified of the outcome of any financial assessment calculation (i.e., their weekly contribution), how this has been calculated, how this will be paid and any arrears of contribution due at that time.
- 6.4 If a person has **over** the upper capital limit, they will not be entitled to council funding and be required to pay the full cost of their care services.
- 6.5 If a person chooses not to disclose details of their financial circumstances in full, it will not be possible to complete a financial assessment and therefore will be required to pay the full cost of their care services. However, a person can still request the council to arrange their community services on their behalf, but will be required to pay the cost for those services directly to the provider.
- 6.6 The customer should access and complete the online Financial Assessment Form within 28 days of the start of a chargeable service and the council reserves the right to apply the contribution from this date.
- 6.7 Where a person does not have capacity and there is no one able to act for them, the council is required to make arrangements until a legally appointed person can manage their finances. Once a legally appointed person has been identified, the financial assessment will be completed and backdated to the start of the service. If the customer has above the capital limit the council will seek to reclaim the costs back in full that have been paid during this time.
- 6.8 The council has a duty to protect the public funds it administers, and to this end information provided may be used for the prevention and detection of fraud and or financial abuse. Information may be shared with other public bodies administering public funds, solely for the purpose of fraud prevention or adult protection investigations and in compliance with relevant legislation.

7.0 Benefit entitlement

- 6.1 As part of the financial assessment, the person's benefit entitlement will be checked, and they will be advised if they are eligible to claim any other benefits. Entitlement to benefits depends on individual circumstances, and may be affected by their income and savings or the income and savings of their partner. Where the person has a partner, a benefit entitlement check cannot be completed unless both the person and their partner provide their details on the Financial Assessment Form.

- 6.2 The council will guide people to apply for appropriate benefits either directly or via its partnerships with local agencies and providers.
- 6.3 It is the benefit recipient's responsibility to tell the Department for Work and Pensions about any changes in their circumstances, including hospital admissions and stays in residential care, whether temporary or permanent. If a person has a legal representative acting on their behalf i.e., Court Appointed Deputy, it is their responsibility to tell the Department of Work and Pensions of any change to the persons circumstances.
- 6.4 Where it is identified that a person may have an additional benefit entitlement an interim financial assessment will be completed pending the outcome of that claim. When a decision has been made on the claim for the additional benefit or allowance, the financial assessment will be reviewed. If this review leads to a change in the amount of contribution due, this will apply from the start date of the award including any period of backdated payments (but from no earlier than the effective date of the original financial assessment).
- 6.5 Where it is identified that a person has an entitlement to additional benefits, but choose not to apply for these benefits, the council may take these into account and charge against these as part of the financial assessment calculation. This is called notional income.

8.0 Application of the Financial Assessment

- 8.1 The Care and Support Statutory Guidance requires that after charging, a person must be left with the minimum income guarantee, equivalent to the appropriate amount of Income Support. An additional 25% of their income is added to this which is a locally determined policy decision.
- 8.2 Where a person receives benefits to meet their disability needs that do not meet the eligibility criteria for council care and support, the Care and Support Statutory Guidance requires that the person's financial assessment ensures that they keep enough money to cover the cost of meeting these disability related costs. A guide to Disability Related Expenditure is set out in Schedule 1.
- 8.3 Where a person provides their financial details, their assessed contribution will be either the full cost of their care service, or their assessed contribution amount, whichever is the lower.
- 8.4 If a person chooses not to disclose their financial details, they will be assessed to pay the full cost of their care service.
- 8.5 North Lincolnshire Council is under a duty to protect the public funds it administers, and to this end may use information provided within the Council for the prevention and detection of crime including fraud. Customers will be informed in writing of the outcome of their financial assessment calculation, the amount of weekly contribution they have been assessed to pay and when to start paying this amount from. This will normally be from the start of their service. If the customer is requested to pay from a subsequent date, an invoice may be raised for any arrears of contribution due back to the start of their service.

9.0 Changes in financial circumstances

- 9.1 Customers must inform the council as soon as their financial circumstances change as this may affect their assessed contribution. This will prompt a review of their eligibility for council funded care.
- 9.2 Following notification of a change in financial circumstances, a review of their financial assessment will be completed and written notification of the outcome will be sent to the customer.
- 9.3 If the review of the financial assessment results in an increase or decrease in the weekly contribution, the revised contribution will be backdated to the date of the change in financial circumstances.
- 9.4 If a customer fails to promptly disclose a change in their financial circumstances, the council will revise the financial assessment and backdate any changes to the weekly contribution, from the date the change occurred.
- 9.5 The assessed contribution may be reviewed at any time. Occasions that may instigate a review include:
 - A request from the person receiving care or their authorised representative
 - Following an award or withdrawal of a benefit
 - When new information is received as to the person's income and expenditure
 - As a result of any changes to the cost of a service
 - As a result of a change in the service received
 - At the request of the Adult Services case management team

10.0 Annual Review of assessed contributions

- 10.1 The amount of financial contribution will be reviewed each year, to take into account any changes made by the Department of Health and any changes to payments made by the Department for Work & Pensions. This would include any changes to capital limits, personal expenses allowance, state pensions, welfare benefits and all other income received.
- 10.2 An explanation and full details of the revised contribution will be sent to the customer receiving care and support (or their financial representative).
- 10.3 If they believe it does not accurately represent their circumstances, they can ask for further explanation or a review of the financial assessment. They may be asked to provide information and evidence about any changes to their circumstances.
- 10.4 The revised contribution amount will apply from the date their financial circumstances changed, or a later date set by the council.

11.0 Capacity to manage finances and Financial Representatives

- 11.1 As part of the care assessment, council staff are required to consider if the customer is able to manage their own finances on their own or with support. For social care financial assessments the person who helps is called a Financial Representative.
- 11.2 Often these are voluntary representatives. The customer can make their own decisions but may like help with forms and arrangements.

- 11.3 The customer is required to nominate their own voluntary financial representative to be their contact with the council for financial matters and to sign the Customer Financial Statement to confirm this.
- 11.4 Where the customer lacks capacity to manage their own finances, they are still liable to be assessed to contribute towards the cost of their care and support from the date the service started. However, their charge will be applied once someone has been identified, and in a position to, act on that person's behalf.
- 11.5 Whenever possible (and it is considered that the person without capacity would have wished their involvement) the council will consult with and engage with family members. However, family members may not have the legal right to access the person's bank accounts.
- 11.6 In some cases, the customer's Financial Representative has a more formal role. This may include being appointed by the Court of Protection as a Property and Affairs Deputy, have an Enduring or Lasting Power of Attorney or receive benefits on behalf of the customer as their Department for Works & Pension Appointee. In this case, the Financial Representative is asked to provide evidence of their entitlement to act on behalf of the person.
- 11.7 Where possible, the council will work with someone who has the legal authority to make financial decisions on behalf of a person who lacks capacity. Where there is no one able or willing to take on the role then the council may approach to the Court of Protection to seek the legal status to manage the person's finances.

12.0 Financial Assessment considerations

12.1 Deprivation of assets

Deprivation of assets means the intentional deprivation of capital or income in order to avoid or reduce care and support charges. The council complies with the current Care and Support Statutory Guidance in relation to deprivation of assets.

Deprivation may take many forms, including the transfer of ownership or conversion into a disregarded form. Where someone has intentionally deprived themselves of an asset, it will be treated as notional capital or income (as appropriate), when assessing contributions for Community Services.

When someone is considering making financial arrangements to dispose of assets or change their income, the council recommends that they seek independent legal advice and independent financial advice. Any disposal or deprivation prior to or whilst receiving care services may affect the amount of contribution they pay, their eligibility for council funded support and their entitlement to welfare benefits.

Example

Emma gives her daughter Imogen a painting worth £10,000 the week before she enters care home. The local authority should not consider this as deprivation as the item is a personal possession and would not have been taken into account in her financial assessment.

However, if Emma had purchased the painting immediately prior to entering a care home to give to her daughter with £10,000 previously in a savings account, deprivation should be considered.

12.2 Dependent Children

The assessment of contributions will take into account dependent children. Any additional allowance will be based upon individual customer circumstances, and the council reserve the right to disregard income as appropriate.

12.3 Treatment of Couples / Partners income and assets

The council has no power to assess couples or civil partners according to their joint resources. Each person must therefore be treated individually and will be financially assessed on their sole income, savings and capital assets.

However, if there are savings and capital held jointly with another person, it will be assumed that 50% belongs to the social care customer unless proven otherwise. A couple is defined (for administration of their financial affairs) as two people living together as spouses/civil partners/partners.

The council will also ensure that the person not receiving services is left with the equivalent amount of minimum income guarantee (as set by the Department for Work & Pensions) to meet their home commitments.

12.4 Home Owners and other Property

If the customer owns the home they normally live in, it will not be considered a capital asset under this Framework and will not be taken into consideration in the financial assessment for community (non-residential care) services. Customers that own or have a financial interest in other properties or land will have the value of each asset included as capital within their financial assessment.

When someone moves out of a property that they own and becomes ordinarily resident in other accommodation, for example, Extra Care Housing, the owned property will no longer be deemed their main home and will be regarded as capital for the purposes of the contribution assessment.

13.0 **Payment of Contribution**

- 13.1 The customer's financial assessment form should be submitted within 28 days of the start of a chargeable service. Whilst allowance for personal circumstances will be made, the council reserves the right to apply the contribution from the start date of the chargeable service.
- 13.2 Once the contribution has been determined, the customer will be notified of the amount they are required to pay and how to pay. This will vary depending on the type of service being received and the amount of contribution to be paid.
- 13.3 For any arrears of contribution due, an invoice may be raised to recover these payments. The customer will be notified that an invoice has been raised, when they should receive it and a breakdown of what the invoice covers.

14.0 **Appeals or Complaints**

- 14.1 Where the customer wishes to query the level of the contribution, or the accuracy of the calculations, they can ask for a review of the financial assessment by contacting the Financial Support Team or their social care worker. The council may require additional information to substantiate and support the request relating to income and

capital or to their household costs. The council will complete its review of the assessment within 20 working days of receiving any additional information required.

- 14.2 The council's Financial Assessment Hardship Guidance can be used where:
- A person is dissatisfied with their assessed contribution calculation
 - They believe that they have insufficient funds to pay the contribution, or that paying it would result in financial hardship
 - They believe that the contribution is incorrect
- 14.3 Where after a review of the assessment or the Hardship Guidance has been applied the customer remains dissatisfied, the council's Complaints and Representations Policy should be used.
- 14.4 If a customer declines to provide their financial information or engage in any review process, the council will have no alternative but to charge them the full cost for their services.
- 14.5 If a customer has any concerns about the application of this Framework, any aspect of the financial assessment process, or how the council has chosen to charge, they can use the council's Customer Complaints and Comments policy to raise their concern.

15.0 Debt management process

- 15.1 Each customer is individually assessed on their ability to contribute towards the cost of their care.
- 15.2 Whilst the council will ensure that any arrears are pursued in a timely manner, and in a firm but fair way, it does recognise that the management of outstanding debt for certain individuals will require a more sensitive approach.
- 15.3 To enable customers to understand this approach, there is a detailed and staged recovery process that will be followed to ensure that all preventative action has been taken. This process is outlined in the Charging Principles and Debt Management for Adult Social Care
- 15.4 The council will aim to complete financial assessments as quickly as possible, to avoid customers being faced with large and unexpected bills. Where any arrears of charges are due, customers will be given a reasonable length of time to pay the money and will not be expected to pay it all off in one go.

Schedule 1 - Disability Related Expenditure

What is Disability Related Expenditure?

These are any extra costs, which have not been taken into consideration in the person's care and support plan.

A statutory definition of what may be regarded as Disability Related Expenditure is in the Care and Support (Charging and Assessment of Resources) Regulations 2014:

“disability related expenditure” includes payment for any community alarm system, costs of any privately arranged care services required including respite care, and the costs of any specialist items needed to meet the adult's disability.

Many individuals receive additional income in the form of allowances such as Personal Independence Payments (Daily Living component), Disability Living Allowance (care element) and Attendance Allowance. These allowances are to help them pay for extra costs arising from their care needs, including charges for Community Services. These allowances are included as income in the financial assessment.

Income from the mobility components and supplements related to Personal Independence Payment, Disability Living Allowance and Armed Forces Independence Payment is fully disregarded.

The council will disregard sufficient income to allow the person to pay for necessary disability-related expenditure to meet any needs that are not being met by the council.

It is the individual's responsibility to request a Disability Related Expenditure be considered as part of the financial assessment and provide the necessary evidence before a Disability Related Expenditure is approved. It is the individual's responsibility to provide the evidence in a timely manner. If an individual is not in receipt of any disability benefits or allowances the financial assessment will not include any allowances for disability related expenditure.

Examples of disability related benefits:

- Attendance Allowance
- Disability Living Allowance Care
- Personal Independence Payment (Daily Living component)
- Incapacity Benefit (long Term)
- Industrial injuries
- Working Tax Disability/Severe Disability Element
- Working tax Severe Disability element
- War Disablement Pension.
- Severe Disablement allowance and Exceptional Severe Disablement Allowance

What is considered as Disability Related Expenditure?

The Care and Support Statutory Guidance states the Disability Related Expenditure relates to any privately funded arrangements which are in place to meet needs not being met by the Care and Support Plan.

Any reasonable additional costs directly related to a person's disability, that are highlighted in their care plan, will be considered. The council will not allow the full cost of items where a reasonable alternative is available at a lesser cost.

The Care and Support Statutory Guidance provides a general definition and lists some examples.

- a) Payment for any community alarm system.
- b) Costs of any privately arranged care services required, including respite care.
- c) Costs of any specialist items needed to meet the person's disability needs, for example:
 - i. Day or night care which is not being funded by the council;
 - ii. Specialist washing powders or laundry;
 - iii. Additional costs of special dietary needs due to illness or disability (the person may be asked for permission to approach their GP in cases of doubt);
 - iv. Special clothing or footwear, for example, where this needs to be specially made; or additional wear and tear to clothing and footwear caused by disability;
 - v. Additional costs of bedding, for example, because of incontinence;
 - vi. Any heating costs, or measured costs of water, above the average levels for the area and housing type;
 - vii. Occasioned by age, medical condition or disability;
 - viii. Reasonable costs of basic garden maintenance, cleaning, or domestic help, if necessitated by the individual's disability and not met by council funding;
 - ix. Purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to enter or remain in work; this may include IT costs, where necessitated by the disability; reasonable hire costs of equipment may be included, if due to waiting for supply of equipment from the council;
 - x. Personal assistance costs, including any household or other necessary costs arising for the person;
 - xi. Internet access for example for blind or partially sighted people;
 - xii. Other transport costs necessitated by illness or disability, including costs of transport to day centres, over and above the mobility component of DLA or PIP, if in payment and available for these costs. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a suitable, alternative is available but has not been used;

Court costs

Whilst every case would be considered on its own merits, the council would ordinarily look to allow the remuneration of a Court appointed Deputy as a Disability Related Expenditure. However, this will normally be limited to the amount that would be charged by the Local Authority as documented in the Court of Protection guidance 'Practice Direction Fixed Costs'. This Practice Direction supplements Part 19 of the Court of Protection Rules 2007.

Applying for Disability Related Expenditure

To enable these additional costs to be disregarded in the financial assessment the customer must disclose them on the Financial Assessment Form under 'Additional Information'.

Evidence is required for any additional expenditure that is incurred as a direct result of any disability. If evidence is not provided the council will not be able to consider that expenditure.

Evidence may be receipts, invoices or statements showing the expenditure. If receipts have not been kept prior to the financial assessment, receipts should be kept in support of future expenses.

Only items of legal expenditure may be considered where products or services meet relevant legislation or regulations and requirements for tax, employment, health and safety, etc. If a customer employs anyone the arrangement must comply with all the legal obligations including tax and national insurance.

At its sole discretion the council may back-date the inclusion of a Disability Related Expenditure if suitable evidence of on-going costs is provided after the original application.

Where evidence of expenditure is not available, a period of 28 days will be allowed for these to be provided. If they are supplied during this period the financial assessment will be recalculated from the date of the original financial assessment. If they are received outside the 28-day period they will only be taken into account from the date of receipt. The assessment will be based on the information provided up to that time.

Where a particular item of expenditure combines more than one item or service, the council may include that part of the expenditure that meet the person's specific need. For example, hair washing may be allowed if the person could not do this task themselves, but hair cutting would not be allowed as this is a service used by the general public and is not a disability related expense.

Special Equipment

Costs for purchasing special equipment will be allowed if they meet the person's specific need due to a disability or condition. The amount allowed will be based on the life span of the equipment and the purchase price paid by the person, where this is considered reasonable. This allowance will not apply if the purchase was funded by a Disabled Facilities Grant or any other source of external funding.

Maintenance, repair and insurance costs for special equipment will also be allowed if that equipment meets the person's specific need due to a disability or condition. The weekly amount allowed will be the annual cost divided over 52 weeks.

How Disability Related Expenditures are considered in the financial assessment

The customer's care and support plan will be referred to when considering what is necessary disability related expenditure. However, what disability related expenditure is, will not be arbitrarily limited to what is necessary for care and support.

Questions that will be considered in the financial assessment are:

- Is the item/service necessary to meet any disability needs that are not currently being met the council?
- Is the item/service directly related to their disability?
- Is the cost reasonable or are there other alternatives available?

Costs unlikely to be accepted as a Disability Related Expenditure

Voluntary unpaid support from family and/or friends is not a disability related expense. However, there may be exceptional circumstances in which claims for Disability Related Expenditure for payments made to family members or friends may be considered. As with any other Disability Related Expenditure, suitable evidence will be required.

Disability Related Expenditure is based on individual needs and the outcome of the care plan. Below are examples of Disability Related Expenditure items that would not normally be accepted. However, the council reserve the right to seek further professional and medical advice when determining what to allow.

This is not an exhaustive list.

- Items facilitated by council funding, the NHS or any other organisation
- Informal support or the person themselves are carrying out the tasks already
- Incontinence pads (provided by the NHS)
- Herbal Medicine (not prescribed)
- Privately funded respite
- Alternative therapy such as, Reiki/Aromatherapy
- Chiropody (only considered where somebody cannot access the free NHS service and are not able to do it themselves or do not have carers that can do it for them)

Every day living costs will not be allowable as Disability Related Expenses, as they are considered to be generally incurred irrespective of the individual being disabled. Further costs for which an allowance will not be made include:

- Routine property maintenance
- Routine replacement of existing household fixtures and fittings
- Spectacles
- Dental expenses
- Privately purchased surgery

Schedule 2 - Summary of publications referred to in this Framework

This Framework reflects the requirements of the Care Act 2014 and the associated regulations and statutory guidance. It should be read in conjunction with;

- Chapters 14, 17, 69 and 70 of the Care Act 2014.
- Chapters 8 and Annexes A to F of the Care and Support Statutory Guidance.
- Care and Support (Charging and Assessment of Resources) Regulations 2014
- Care and Support (Choice of Accommodation) Regulations 2014.
- North Lincolnshire Council Policies and Internal Procedures and Guidance