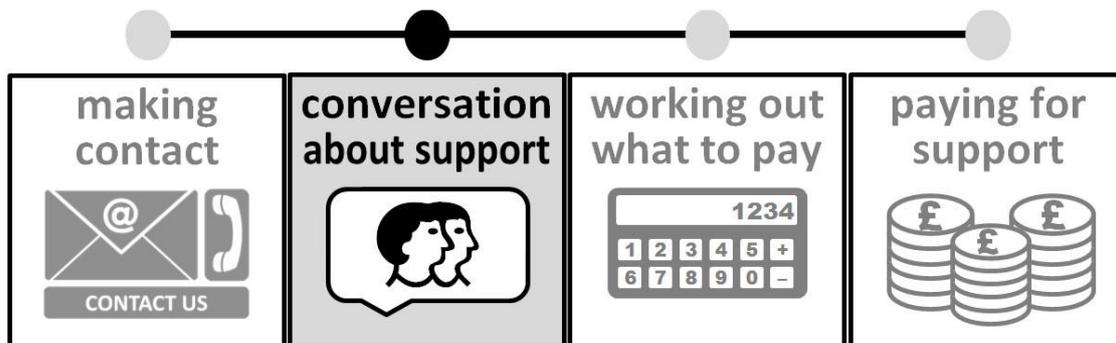


# Sheffield City Council Adult Care and Wellbeing

## Your guide to paying for social care support in Sheffield



This guide explains how we work out what, if anything, you'll need to pay towards the cost of your support.

By now you should have had a conversation with a Social Care Worker about the support you need. If you're not funding the total cost of your support yourself, you'll need a Financial Assessment from our Social Care Funding Team to work out what, if anything, you can afford to pay for your support and what the Council will contribute.

Unlike NHS health care, adult social care is not free. Most people pay for some, or all of their care and support. We use the information you provide about your finances, and national rules based on the Care Act 2014, to work out what, if anything, you'll need to pay towards the cost of your support.

The rules are different for people moving into a residential care or nursing home, so if you're moving into a home read our guide to paying for support in a home. This is available on our website [www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care).

For care at home and in the community, the maximum amount a person in Sheffield pays towards their care and support is currently £560 per week. If you choose to arrange and pay for your own support you may pay more, depending on the support you choose to buy.



During your Financial Assessment, our Social Care Funding Team will:

- 1. Help work out if there are any benefits you can get to support you financially.**  
You may be entitled to state benefits. We can tell you how to get help with this, and with your permission, refer you to Citizens Advice Sheffield, who can work with you to complete a Financial Health Check. This can help you to maximise your monthly income.
- 2. Help you to complete a Financial Assessment.** This can be completed by email or post.
- 3. Let you know if you need to pay for your support, and if so the maximum amount you can afford to pay.** We'll let you know the maximum amount you can afford to pay. If you have to pay for your support, we'll send you an invoice every month.
- 4. Help you set up a Direct Debit if you're paying for your support.**  
Most people prefer to set up a Direct Debit so they can pay quickly and easily each month – and this is the easiest way for us to receive your payments. Our Customer Accounts Team can help you with this (contact details on page 6).

## **Advice on managing your finances**

We can let you know how to get help with other money matters like making a Will and getting independent financial advice. We can also tell you how you can give authority to a person you trust to make financial decisions for you. This is called Power of Attorney. It gives someone you trust the power to make decisions quickly, easily and legally, about your finances, your medical care and your daily routine (like washing and dressing). You can also find advice on this from the Government website: [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney). Or you can talk through what you need to do by calling **0300 456 0300**.

## **How to complete your Financial Assessment**

You can do this by email or post. Please let your Social Care Worker know how you would like to complete your Financial Assessment, and if you want someone else to help you.

## Information you will need

You'll need to give us information about your finances as part of your Financial Assessment. We will give you a full checklist of the information we need before your assessment, but it would help if you can start to collect information about your:

- income (like benefit letters, pay slips, pension statements).
- capital (like bank statements, investments).
- day to day costs (such as housing costs like rent/mortgage, council tax).
- travel costs to get to support services or activities. We expect you to use the mobility component of your Personal Independence Payment or Disability Living Allowance, or your Motability vehicle. If your travel costs more than your allowance the additional cost is included in your support costs.
- disability related expenditure (receipts for money you spend due to your disability or ill-health). We can only consider this if you're getting the care component of Disability Living Allowance, Personal Independence Payment (Daily Living) or Attendance Allowance.

## How we work out the amount you can afford to pay

Unlike NHS health care, adult social care and support is not free. Most people pay for some or all of their care and support.

We'll use the information you provide about your finances, and national rules based on the Care Act 2014, to work out what, if anything, you'll need to pay and what we'll pay towards the cost of your support. If you choose not to tell us about your finances, you'll have to pay the total cost of your support.

## Your income

Your income is any money you regularly receive from a pension, benefits, charity or other organisation. It doesn't include money from paid employment.

We'll make sure you have enough money to pay your day to day living costs. This is called the weekly Cost of Living Allowance. The allowance is based on the amount the Government says someone should have to spend on their living costs such as food and TV licence - and it is different depending on each person's circumstances.

Get more information about the Government rules on this from their website:

[Social care charging for local authorities: 2024 to 2025 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/social-care-charging-for-local-authorities-2024-to-2025)

Get more details about the Cost of Living Allowance from our Fairer Contributions Policy. You can download the policy from our website [www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care).

If your income is above the Cost of Living Allowance, you may need to use some of this money to pay for your support. If your income is at or below the allowance you may not need to use your income to pay for your support.

It may be helpful to get independent financial advice if you're concerned about your care costs. Get details of the support available from our Sheffield Directory website [www.sheffielddirectory.org.uk/money](http://www.sheffielddirectory.org.uk/money).

If you're finding it hard to pay for your care and support, we encourage you to contact us to discuss this, as this may avoid more formal action. If you need help with debts and managing your money you can get details of organisations that can help on our Sheffield Directory website [www.sheffielddirectory.org.uk/money](http://www.sheffielddirectory.org.uk/money).

## Your capital

If you have capital worth more than £23,250, you'll pay the total cost of your support. Capital includes cash or savings, stocks and shares and other investments. We don't include the value of the home you are living in, but we do include the value of other property like a second home.

If your capital is worth between £14,250 and £23,250, we include the value of this in your Financial Assessment. For every £250 (or part of £250) you have, we add £1 to your weekly income.

- Example 1: capital worth £15,000 adds £3 to your weekly income. [  $£15,000 - £14,250 = £750$ .  $£750 \div 250 = £3$ . ]
- Example 2: capital worth £22,000 adds £31 to your weekly income. [  $£22,000 - £14,250 = £7,750$ .  $£7,750 \div 250 = £31$ . ]

If your capital is worth less than £14,250 we ignore it. Your Financial Assessment will look at your income only.

It's important you share details of all your capital with us, so that your financial assessment is accurate. If you reduce your capital (for example by giving a house to a relative) to avoid paying for your support, we may still include this value in your assessment. This is called Deprivation of Assets. The Government rules on this are explained on their website [www.gov.uk/government/publications/careact-statutory-guidance/care-and-support-statutory-guidance#AnnexE](http://www.gov.uk/government/publications/careact-statutory-guidance/care-and-support-statutory-guidance#AnnexE).

## **Paying what you can afford**

After your Financial Assessment we'll write to you to explain how we worked out your income, your capital and your day to day costs. Any money you have left is what you can afford to pay for your support. You will never have to pay more than the amount your financial assessment shows you can afford to pay.

If your support costs less than the maximum you can afford to pay, you'll pay for your support. If it costs more than you can afford, you pay what you can afford and we pay the rest.

The maximum anyone pays the Council for their support is £560 per week. Support in a residential or nursing home may cost more than this.

We'll write to you after receiving all the information we need to know about your finances. We'll explain the maximum amount you can afford to pay, and how you can pay. Most people prefer to set up a Direct Debit so they can pay quickly and easily each month – and this is the easiest way for us to receive your payments. Our Customer Accounts Team can help you with this (contact details on page 6).

## **Reviewing the amount you pay**

The amount you pay will usually change every April in line with the increase in state benefits. We'll review what you pay each year in line with these increases.

If your financial situation changes you must tell us, so we can work out what you can afford to pay again. If your needs change, what you pay may change, but you will not have to pay more than your financial assessment shows you can afford to pay.

## **More information**

If you need more information please let us know. We can provide information in other formats like large print or Braille, and help if English is not your first language - including interpreters and translations.

## Contact us

During your Financial Assessment we can answer any questions you may have. If you would like to talk to someone about your finances before then, please contact our **Social Care Funding Team**.

**Email:** [funding.team@sheffield.gov.uk](mailto:funding.team@sheffield.gov.uk).

**Write to:** Social Care Funding Team, floor 1, Howden House, Sheffield, S1 2SH.

**Call:** (0114) 273 4440. Open Monday to Friday 9 am to 3 pm.

Help to set up a Direct Debit.

Our **Customer Accounts Team** can help you to set up a Direct Debit and answer any questions you have about making payments.

**Email:** [customer.accounts@sheffield.gov.uk](mailto:customer.accounts@sheffield.gov.uk).

**Call:** (0114) 273 6717 (first choose option 1, then choose option 1).

Open Monday to Friday 9 am to 3 pm.

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### Sheffield City Council Adult Care and Wellbeing.

#### Your guide to paying for social care support in Sheffield (non-residential care).

This guide, and more information about the cost of care, is available from our website [www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care).

This guide was updated in April 2024. Next update is planned for April 2025.

Call (0114) 273 5611 or email [information@sheffield.gov.uk](mailto:information@sheffield.gov.uk) for the updated guide.