



Financial assessment and paying for community care services

If you have had [a social care needs assessment](#) and are eligible for care and support services, we will discuss how your needs can best be met.

This could be through care and support to help you stay living at home, such as:



www.devon.gov.uk/care-and-health





www.devon.gov.uk/care-and-health





Please note: If you do not want to give us your financial details, you will have to pay the full cost of any care services you receive arranged through DCC.

If we identify that you may be entitled to additional benefits, we will advise you of this and provide information and contact details of who can assist you, if needed.

What happens after the financial assessment?

The financial assessment will work out how much you need to pay – this is called your Maximum Weekly Charge.

DCC will only charge you either the value of your [personal budget](#) or your Maximum Weekly Charge, whichever is the lower amount.

We will send you:

- letter confirming your maximum weekly charge and date your charges start
- a copy of our calculations showing how we have worked this out



If you receive a Direct Payment to pay for your care needs, and your weekly contribution from DCC is more than the value of your Direct Payment, your Direct Payment will cease and you will need to pay for your care services yourself.

Minimum Income Guarantee

The financial assessment will disregard from your weekly income a sum of money to meet your daily living costs, for example, food, clothing and standard utility costs. This is known as



Please let us know immediately if your financial circumstances change; for example, the level of your savings and investments decreases or the level of your pensionable income increases.

Contact us

If you want to know more about the financial assessment or billing process you can contact us:

By email: fairer.charging@devon.gov.uk

By phone: [01392 384391](tel:01392384391) Phone opening times are 11am to 3pm Monday to Friday (excluding bank holidays)

Alternatively, you can write to:

Client Financial Services
Devon County Council
Room 180
County Hall
Topsham Road
Exeter
EX2 4QD

Examples of common financial assessments

Example 1

Aged 18 to pension age

Peter is 37 years of age, has a learning difficulty and lives in a privately rented flat in the community on his own. Peter's personal budget (the cost of his care) has been set at £454.00 per week. This is for 1 hour per day personal care, 14 hours per week flexible enabling and 2 days per week attending a day centre.

Section 2: Capital savings and investments

- Peter has no capital, savings or investments

Section 3: Income (weekly)

- ESA: £204.75
- PIP Daily Living Component Enhanced: £92.40
- PIP Mobility Component Standard: £24.45



www.devon.gov.uk/care-and-health



Total = £321.60

Section 4: Household-related expenditure (weekly)

- Top up rent: £10.00
- Council Tax: £6.00
- Contents insurance: £1.27

Total = £17.27

Section 5: Disability-related expenditure

- Cleaner: £20.00



Section 2: Capital, savings and investments

Although Helen has savings of £9,500 the sum is below the lower capital limit of £14,250 meaning her savings are fully disregarded in the financial assessment calculations.

Section 3: Income (weekly)

- State Retirement Pension: £140.00
- Guaranteed Pension Credit: £112.00
- Attendance Allowance: £92.40

Total = £344.40

Section 4: Housing-related expenditure (weekly)

- Building and contents insurance: £2.60
- Compulsory maintenance charge: £14.42 (£750 p/a)

Total = £17.02

Section 5: Disability-related expenditure (weekly)

- Pendant alarm: £3.95
- Chiropody: £5.83 (£35.00 every 6 weeks)
- Cleaner: £26.00
- Excessive laundry powder costs: £4.12 (maximum allowance)
- Powered wheelchair service plan: £2.88 (£150 p/a)

Total = £42.78

Helen's pendant alarm, chiropody, cleaner, laundry powder costs and wheelchair service plan have been verified as eligible disability-related expenses within her Your Care Act Assessment.

Assessment calculation:

- Total weekly income: £344.40
- Less weekly housing-related expenditure: £17.02
- Less weekly disability-related expenditure: £42.78
- Less weekly MIG: £194.70**

Assessed weekly contribution = £89.90

Helen has been financially assessed as being able to pay £89.90 per week towards the



