



Easy
Read



west
sussex
county
council

Financial Assessments

For people who are getting care in a residential home



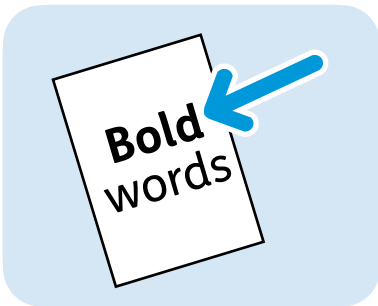
Easy Read



This is an Easy Read version of some hard information. It may not include all of the information but will tell you about the important parts.



This Easy Read information uses easier words and pictures. You may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker.



These are words that some people will find hard. When you see a bold word, we will explain it in the next sentence.



Blue and underlined words show links to websites and email addresses. You can click on these links on a computer.



West Sussex County Council thinks equality and making sure everyone is treated fairly is very important.



We respect the people we support, our staff and the organisations we work with.

We want to work in a way that is fair to everyone.

What is in this booklet

About this booklet	5
What are financial assessments?	6
What we will ask you about in the assessment	8
What happens next	17
Comments, complaints and appeals	22
Advice about money	24
For more information	26
Helpful contact details	27

About this booklet



This booklet is from West Sussex County Council.



It will explain what **financial assessments** are.

We do **financial assessments** to work out how much money you might need to pay for your care.



This booklet is for people who are getting care in a **residential home**.

A **residential home** is a place where you live and also get care.

We will tell you about:

- How to get ready for your financial assessment.
- What will happen at the financial assessment.
- The questions we will ask you.



What are financial assessments?



A **financial assessment** is when we find out how much you might need to pay for your care.

This is called your contribution.

How much your contribution is will depend on:



- How much money you have.



- How much money you can pay.



When we do a financial assessment we ask you to give us information.



The assessment will be easier if we have all the information we need beforehand.



We will keep any information you give us safe and will follow the law about sharing your information.

What we will ask you about in the assessment



We will ask you about the money you have and how much you can pay.

If you will be living in a residential home for a long time we will look at:



- Money you have coming in.



- How much any houses you own are worth.



- Money you have saved up.

We will make sure you have some of your money left to spend as you want. This is called your 'personal allowance'.



Some people may only be staying in a residential home for a short time, before going back home.

If you are staying in a residential home for a short time we will look at:



- Money you have coming in.



- How much any houses you own are worth.



- Money you have saved up.



- Money you spend on your house.

Money you have coming in

We will ask you about the money you have coming in, like **benefits**.

Benefits is money paid to some people by the government to help pay for the things they need to live.

Your benefits might include:



- Pensions.



- Employment and Support Allowance (ESA).



- Disability Living Allowance (DLA).



- Personal Independence Payment (PIP).



Your benefits might also include Attendance Allowance.



The money you have coming in also includes your **trust** if you have one.

A **trust** is when you get money from a fund that you or someone else has set up.



You will need to show us how much money you get for these things.



You can send us copies of letters or **bank statements** that show how much you get.

A **bank statement** is a list of the money that goes in and out of your bank account.



You need to show us any other money you have coming in, like from renting out a house you own.



If you get benefits we will try to get all of your benefits information from the government so you might not have to do anything.



But if we do need any more information from you we will tell you.



If you get Universal Credit we will need to see your most recent payment.



Money you have saved up

We will ask you about any money you have saved up.

You will need to show us how much you have by giving us copies of things like:



- The last 6 months of bank statements for all of your bank accounts.



- Any savings passbooks that you have that include the last 6 months.



- Any certificates of money you have saved in **bonds or stocks and shares**.

Bonds or stocks and shares are certificates or parts of businesses that you can buy or sell.

Money from houses or land that you own



You will need to tell us about any houses, buildings or land that you own.



If you have a house we will look at the money you are spending on your house in your financial assessment.



If you are still paying for a house you will need to tell us who you have borrowed money from to pay for it - this is called a mortgage.

For people having short stays in residential care homes



If you are only staying in a residential home for a short time, we will only look at money that you have to spend on your house by law, like:

- Council Tax.
- Any rent or mortgage you pay.
- Water bills.
- Home insurance.



You will need to show us documents that show how much you pay for these things.



If you get benefits to help you pay for your house, you will need to show us what you get.

Showing us information



If you have an in person financial assessment, you can show any information to the person carrying out the assessment.



If you are doing an assessment form and sending your documents online, you can email it all to:

wba.dutyworker@westsussex.gov.uk



If you have any problems sending us your information by email, please phone us on 0330 222 5220.

What happens next



After you have had your financial assessment we will work out how much you need to pay for your care.

When we work out how much you need to pay we will think about:



- The money you have coming in.



- The money you have saved up.



- Your personal allowance - this is money that you have left over after you have paid your contribution.

Your personal allowance covers day-to-day costs like food shops and clothing.



If you are only in a residential home for a short time and still have a house, we will also think about the money you are spending on your house.



After looking at all these things we will then tell you how much you need to pay towards your care.



We will give you a written copy of your financial assessment for you to keep.

More information



For more information about how we work out how much you need to pay towards your care, you can:



- Read our 'choosing and paying towards care in a residential or nursing home' leaflet.

To find the leaflet you can:



- Go to www.westsussex.gov.uk and search under 'adults' social care publications'.



- Contact us and ask for a copy. You can find our contact information on page 26.

Looking at what you pay again



Every year we will check if how much you pay for your care is right.



We will write to you as soon as we have checked your information to let you know if there is a change in what you need to pay.

If how much money you have changes



Please let us know if how much money you have changes, as this could change how much you pay.

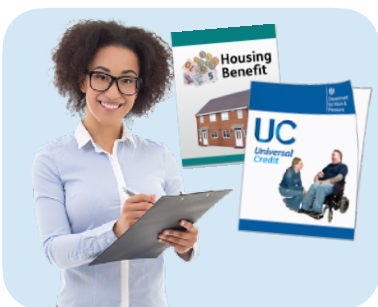
If you have any questions



You can speak to **your social care worker** or your **welfare benefits adviser** if you have any questions about the financial assessment.



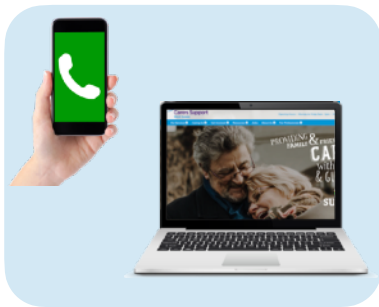
A **social care worker** is someone who helps you with your daily life.



A **welfare benefits adviser** is someone who you speak to about your financial assessment.



If you are a carer and you have a question, you can speak to Carers Support West Sussex by:



- Phone: 0300 028 888
- Website: www.carerssupport.org.uk

If you disagree with what we decide



If you disagree with the amount we are asking you to pay, you can ask for your information to be looked at again.

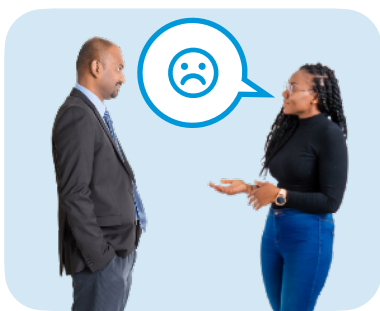


Please ask your social care worker or welfare benefits adviser about how to do this.

Comments, complaints and appeals



We know that there may be times when you are not happy with our services.



If you are not happy with our services, please tell the person from the service that you have been contacting.

This is called a complaint.



You can also make an **appeal**.

An **appeal** is when you don't agree with a decision and ask for it to be changed.

If you would like more information about how to make a complaint or an appeal you can:



- Ask your social care worker.



- Read our 'comments, compliments and complaints about adult's social care' leaflet, or our 'making an appeal' leaflets.



To find the leaflets you can go to www.westsussex.gov.uk and search under 'adults' social care publications'.

Advice about money

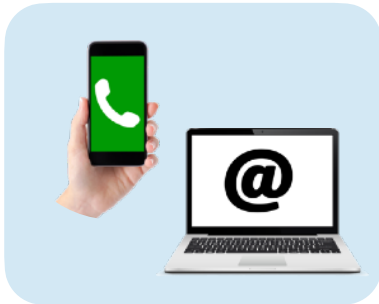


Age UK

Age UK West Sussex, Brighton and Hove give free advice about money for people over 50.

You can contact Age UK by:

- Phone: 0800 019 1310
- Email: info@ageukwsbh.org.uk

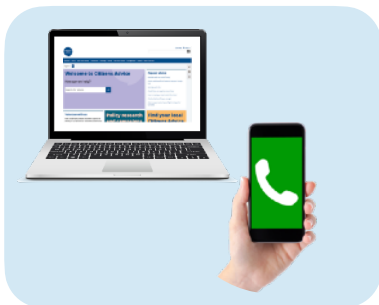


Citizens Advice

People of any age can get advice about money from Citizens Advice.

You can contact Citizens Advice by:

- Website: www.citizensadvice.org.uk
- Phone: 0808 278 7969





To find other organisations that can give you advice about money you can look at the West Sussex Connect to Support website:

www.westsussexconnecttosupport.org

For more information

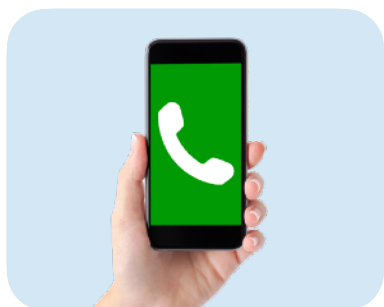


You can look at our website here:
www.westsussex.gov.uk/social-care-and-health/social-care-support/adults/paying-for-social-care-support/financial-assessment



If you need more information please contact us by:

- Post:
Adults' CarePoint
Second Floor
The Grange
County Hall
Chichester
West Sussex, PO19 1RG



- Phone: 01243 642121

- Textphone using Relay UK:
18001 01243 642121



- Email:
socialcare@westsussex.gov.uk

Helpful contact details

Welfare Benefits Advisers Team



For help with your financial assessment you can contact the Welfare Benefits Advisers Team by:

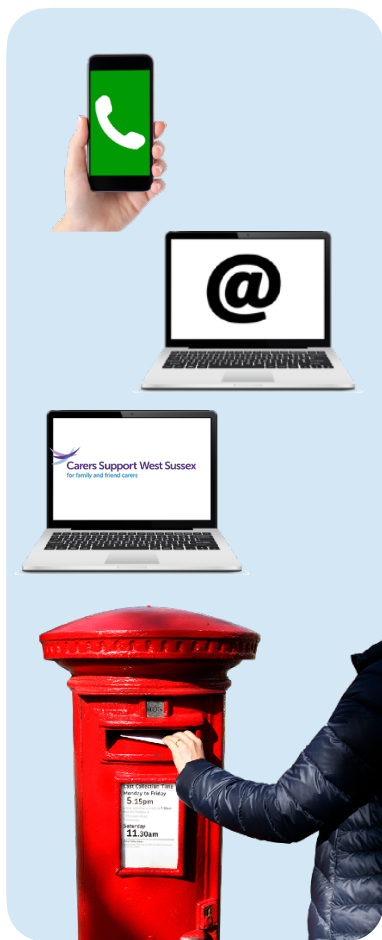


- Phone: 0330 222 5220
- Textphone using Relay UK: 18001 0330 222 5220
- Email: wba.dutyworker@westsussex.gov.uk
- Post:
Welfare Benefit Advisers Team
West Sussex County Council
County Hall
West Street
Chichester
PO19 1RG

Carers Support West Sussex



If you are a carer and you need support you can contact Carers Support West Sussex by:



- Phone: 0300 028 8888
- Email: info@carerssupport.org.uk
- Website: carerssupport.org.uk
- Post:

The Orchard
1-2 Gleneagles Court
Brighton Road
Crawley
West Sussex
RH10 6AD

This Easy Read booklet was produced by easy-read-online.co.uk
The booklet includes images licensed from Photosymbols & Shutterstock.

WS33382(A) 07.23