

Extra Care Scheme Information Sheet

Wellbeing and Support Service Contributions

What is a Wellbeing and Support Service contribution and what does it cover?

Wellbeing and Support Service contributions go towards the cost of services not covered by your rent. The contribution covers services such as responding to your alarm in the event of an emergency, accessing the on-site support to help you maintain your independence, budgeting and Welfare Benefits advice and information about community services. It should be noted that the Wellbeing and Support Service contribution is payable to Derbyshire County Council and is in addition to any rent/ service charge/heating and water charges that you pay directly to your housing provider.

What will I have to pay?

The amount you will pay will depend on how much income and capital you have. By income we mean regular payments such as those listed below which could be paid weekly or fortnightly etc.

Examples of income that should be included in the calculations are:

- State Retirement Pension
- Occupational Pensions
- Attendance Allowance, Disability Living Allowance (Care Component), Personal Independence Payment (Daily Living Component)
- all other regular income
- Tariff Income (See page 2 for the circumstances when this applies)

There are some types of income which shouldn't be included:

- earnings from paid employment
- Disability Living Allowance (Mobility Component)
- Disability Living Allowance (Care Component) - low rate
- War Widows Special Payment
- War Widows Pension
- Housing/Council Tax Benefit
- Working Tax Credit
- Savings Credit element of Pension Credit
- charitable payments
- any dependent children's income
- Child Tax Credit and Child Benefit
- any payment received on behalf of a child e.g. Child Support
- payments made by us as a Direct Payment

To work out what you should contribute we will need to convert all eligible income you receive into one weekly figure. You can visit derbyshire.gov.uk/betteroff where you will find information and be able to obtain an estimate of any charge you may have to make using the online calculator. When you provide all the information required, we will be able to confirm what amount, if any, you will be liable to contribute.

Examples of capital considered in your Wellbeing and Support Service contribution:

- money held in bank and building societies, both in the UK and abroad

- current value of stocks and shares (with reference to FTSE)
- Premium Bonds
- National Savings Certificates
- other investments

The net value of the property you live in as your main residence isn't counted as capital. However, any other properties you own but don't occupy will be treated as a capital asset.

What is Tariff Income?

Tariff Income is the amount charged against capital between £14,250 and £23,250 at the rate of £1 for every £250 between the lower and upper amounts. Tariff income is calculated and added to your other income to ensure you have sufficient funds to pay the Wellbeing and Support Service charge.

Page 3 provides details of how to calculate your Tariff Income for the purpose of working out your weekly income for Wellbeing and Support Service contribution.

What is the most I will have to pay?

The most you will have to pay is £17.90 per week (2024/2025). If your income is low, you may pay less or possibly nothing. Your contribution will be reviewed at least annually, or sooner if there is a change to your income or capital. You won't be charged if your assessed contribution is under £5 per week.

What if I don't think I can afford to pay?

Before we ask you to make any contribution you will be offered an 'Income Maximisation' check. This can help make sure you are receiving all the benefits you are entitled to and advise you on how to claim them or assist you in doing so.

However, we do realise that there may be circumstances when some people may not be able to make the contribution requested, either in the shorter or longer term. If you find that you can't pay, please speak to a member of the Financial Assessment and Charging Team.

How will I pay my contribution?

To keep things simple, the council will collect all contributions. There are various ways to pay but the most convenient for both sides is usually by Direct Debit once every four weeks.

If my support needs increase will I have to contribute more?

If you feel that your care needs have increased, you should ask for a reassessment by your care worker. Your worker will review your situation and discuss with you how your needs are to be met.

If your review results in you being eligible to access additional care services, this will mean that you cease to pay towards your Wellbeing and Support Services but instead will be asked to contribute in accordance with our Community Contribution Policy. We have a separate guide that explains how this works and you can obtain a copy from your worker or download one from our website: derbyshire.gov.uk/paying-for-community-care. Any additional care provided by the in-house team will be charged at full cost.

How do you assess couples/joint tenants for the contribution?

If one or both tenants have a Personal Budget, then they will be charged under the Community Contribution policy and neither will pay for the Wellbeing Service. If neither tenant has a Personal

Budget, then each tenant is asked to make a declaration in their own right. However, there are maximum contributions that either an individual or joint tenants in an apartment may have to make and when we have both persons' financial declaration we will be able to confirm how much that contribution will be.

Wellbeing and Support Service Income from Capital

Find the level of capital you have below and include the assumed weekly income when calculating your weekly income. E.g. if you have £19,600, you should add £22 to your weekly income.

| Capital held between these amounts | | | Assumed weekly income |
|------------------------------------|-----|---------|-----------------------|
| Nil | and | £14,250 | £0.00 |
| £14,250.01 | and | £14,500 | £1.00 |
| £14,500.01 | and | £14,750 | £2.00 |
| £14,750.01 | and | £15,000 | £3.00 |
| £15,000.01 | and | £15,250 | £4.00 |
| £15,250.01 | and | £15,500 | £5.00 |
| £15,500.01 | and | £15,750 | £6.00 |
| £15,750.01 | and | £16,000 | £7.00 |
| £16,000.01 | and | £16,250 | £8.00 |
| £16,250.01 | and | £16,500 | £9.00 |
| £16,500.01 | and | £16,750 | £10.00 |
| £16,750.01 | and | £17,000 | £11.00 |
| £17,000.01 | and | £17,250 | £12.00 |
| £17,250.01 | and | £17,500 | £13.00 |
| £17,500.01 | and | £17,750 | £14.00 |
| £17,750.01 | and | £18,000 | £15.00 |
| £18,000.01 | and | £18,250 | £16.00 |
| £18,250.01 | and | £18,500 | £17.00 |
| £18,500.01 | and | £18,750 | £18.00 |
| £18,750.01 | and | £19,000 | £19.00 |
| £19,000.01 | and | £19,250 | £20.00 |
| £19,250.01 | and | £19,500 | £21.00 |
| £19,500.01 | and | £19,750 | £22.00 |
| £19,750.01 | and | £20,000 | £23.00 |
| £20,000.01 | and | £20,250 | £24.00 |
| £20,250.01 | and | £20,500 | £25.00 |
| £20,500.01 | and | £20,750 | £26.00 |
| £20,750.01 | and | £21,000 | £27.00 |
| £21,000.01 | and | £21,250 | £28.00 |
| £21,250.01 | and | £21,500 | £29.00 |
| £21,500.01 | and | £21,750 | £30.00 |
| £21,750.01 | and | £22,000 | £31.00 |
| £22,250.01 | and | £22,500 | £33.00 |

| | | | |
|------------|-----|---------|--|
| £22,500.01 | and | £22,750 | £34.00 |
| £22,750.01 | and | £23,000 | £35.00 |
| £23,000.01 | and | £23,250 | £36.00 |
| £23,250.01 | and | above | Full Wellbeing & Support Service Contribution Payable |

Useful Contacts

Client Financial Services Financial Assessment and Charging Team

Telephone: **01629 532 231**

Email: financial.assessments@derbyshire.gov.uk

Address: Corporate Services and Transformation County Hall, Matlock, Derbyshire, DE4 3AG

Derbyshire Welfare Rights Team

Telephone: **01629 531 531**

Email: welfarebenefits@derbyshire.gov.uk