







Paying for your care and support

	<p>This page explains how we work out how much you could pay for your care.</p>
   	<h3>Financial assessments</h3> <p>To find out if you need to pay for your care, we will carry out a financial assessment.</p> <p>We will work out what you can afford to pay by finding out:</p> <ul style="list-style-type: none">• how much it costs to provide care and support to meet your needs• what your personal expenses allowance or guaranteed minimum income is.
	<p>The government sets the personal expenses allowance.</p>



This allowance is the money everyone needs to spend on other things every week.



If you give us information about your money quickly, we can decide what you need to pay quickly too.



Working out what you need to pay



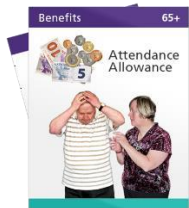
So that you only pay for the care you can afford, the charge is based on your income.



The **financial assessment** tells us:

- your **income**
- your **capital**
- any **costs** because of your **disability**.





Income

Your income includes benefits such as:

- Personal Independence Payments
- Attendance Allowance
- Income Support



If you have a job, we **do not** include your salary in the **financial assessment**.










Capital

Your **capital** includes:

- Property – houses, flats and offices
- stocks and shares
- premium bonds



 	<ul style="list-style-type: none"> • savings • land
	<p>You will have to pay the total cost of your care and support if your capital is more than £23,250.</p>
	<p>You will have to pay towards the cost of your care and support if your capital is from £14,250 to £23,250.</p>
	<p>To work out your income, we add a tariff of £1 for every £250 of capital you have that is more than £14,250.</p>
	<p>We do not add a tariff of £1 if your capital is less than £14,250.</p>
	<p>Here is an example of how we work out the tariff:</p>



- Your **benefits** are **£100** per week
- Your **capital** is worth **£16,000**.
- Therefore, your capital is **£1,750 more than £14,250**.

This means your tariff will be **£7** giving you an **income of £107** per week.



Other care and support

You **will not pay** for other types of care and support, such as home care, if your income is **less than the Minimum Income Guarantee**.



If your income is **more than the Minimum Income Guarantee**, you **will pay** for your care and support.



You **will not pay** for your care and support if your weekly charge is **less than £3**.



Financial assessments are carried out



using the guidelines in the [Care Act 2014 Statutory Guidance](#).



Paying for your care and support

- The best and easiest way to pay for your care and support is Direct Debit.



You can also pay for your care and support in the following ways:

- set up a Standing Order direct with your bank (see your invoice for our bank details)



- online



- by calling our automated payment line on **0345 6000 611**



- a cheque
- request a swipe card



Deferred payments

You can use **deferred payments** if you get care and support at a care home.



If you move into a care home or a nursing care home, and you qualify for **deferred payments** you can pay the costs later on.



For more information go to the [Deferred payments](#) page.

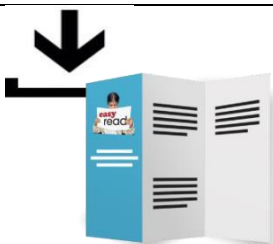


Reviewing what you pay

We will carry out a **financial assessment** every year to check that you are paying the right amount.



If your income or savings change, you should tell us as soon as possible.



Useful information

Click this link to download more information about paying for your care and support: [Fairer Contributions Policy](#)



Get in touch

If you have questions about the **financial assessments**, you can:



Call: **0800 358 0228**



Email:

ChargingTeam.adultsocialcare@southwark.gov.uk



We use the income we collect to carry on providing services for people with support needs,



so it is important that your payments are made on time.



For information about making **payments**,

Call: **0207 525 1111**



Email: collections@southwark.gov.uk