



Cyngor Sir
CEREDIGION
County Council

Charging for Non-Residential Care and Support

A guide to Financial Assessment and Charges

2025-2026

Introduction

This booklet provides information and explains how you may be eligible to get help towards the costs of services you receive in your own home, in the community and for planned short-term care (up to 8 weeks) and respite care (up to a maximum of 6 weeks). There is both national and Welsh Government legislation which tells us what we have to take into account when we assess your ability to pay care home fees. To ensure that the charges we make are fair, we use a Charging Policy, based on the provisions of The Social Services and Wellbeing (Wales) Act 2014 - <http://www.legislation.gov.uk/anaw/2014/4/contents/enacted> including;

- The Care and Support (Charging) (Wales) Regulations 2015 - http://www.legislation.gov.uk/wsi/2015/1843/pdfs/wsi_20151843_mi.pdf
- The Care and Support (Financial Assessment) (Wales) Regulations 2015 - http://www.legislation.gov.uk/wsi/2015/1844/pdfs/wsi_20151844_mi.pdf
- The Part 4 and 5 Code of Practice (Charging and Financial Assessment) - <https://www.gov.wales/code-practice-charging-social-care-services>

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1. What Care and Support Services in a person's own home or in the community does the Council charge for?

- The Council periodically reviews the services that it charges for, and reviews the charge for each service annually, at least.
- Some people pay the full charge for services, some will pay nothing, and others will pay something.
- The care will be free if:
 - you receive after care services under S117 of the Mental Health Act 1983;
 - you are an adult who has been diagnosed with Creutzfeldt-Jacob Disease;
 - you are receiving an Enablement Service;
 - your services are funded through Continuing Health Care by the Local Health Board.
- It is worth noting that nobody pays the full cost for the services they receive, as the charge to a service user for a service is normally less than it costs the Council to provide that service.

1.1 Flat Rate Charges for Low Level Care and Support and Preventative Services

- The Council sets flat rate charges for low level care and support services such as laundry and meals and for preventative services and assistance. This charge is paid at the same rate by everyone who receives the service. The services which have flat rate charges are:
 - Meals @ Home
 - Meals at day care establishments
 - Laundry services
 - Lifeline and pendant
 - Assistive Technology

Flat rate charges are outlined in Section 14.1

1.2 Charges set by Welsh Government

- Information about who is eligible for a Blue Badge and how to use it correctly can be found on the www.ceredigion.gov.uk website

Blue Badge charges apply in the following circumstances:

- Organisations which care for disabled people; or
- Duplicate badges for individuals and organisations where a badge is damaged or lost.

Charges set by Welsh Government are outlined in Section 14.2

1.3 Care and Support Charges Subject to a Financial Assessment and the Weekly Maximum Charge set by Welsh Government

- The services listed below are subject to a financial assessment (means test) to determine the amount a person can afford to reasonably pay:
 - Domiciliary Care
 - Direct Payments (in lieu of domiciliary care services)
 - Supported Living
 - Shared Lives (formerly Adult Placement Scheme)
 - Short-term stays (up to 8 weeks) and respite care (up to a maximum of 6 weeks) **or** Direct Payments in lieu of these services
- If you receive these services, you will be invited to have a financial assessment (means test) and the amount you will pay for these services will depend on the type and level of service you are assessed to require, and your income and capital.
- The outcome of the financial assessment will determine the exact amount a person will pay but in any event the maximum anyone will be asked to pay is shown in Section 12, with some people paying much less, and many receiving the services at no charge.

Charges subject to a financial assessment are outlined in Section 14.3.

2. What is a Financial Assessment?

- A financial assessment (means test) determines the amount you can afford to reasonably pay for services that are subject to a financial assessment as outlined in Section 1.3.
- We will write to you and invite you to complete a 'Declaration of Means' form.
- If you do not handle your own money matters, then the person who does this for you can complete the form on your behalf.
- You have the option not to disclose your finances, in which case, you will be asked to pay the appropriate charge for the service(s) you are assessed to require, up to the maximum weekly charge as outlined in Section 12.
- It is important that you do not pay more than you should. By looking at your finances we can make sure that your charge is correct and also that you are receiving all of the benefits that you are entitled to. Advice and support can be provided to help you claim any Department for Works and Pensions/Job Centre Plus Benefit entitlement.
- We will ask to see any supporting financial documents and we will need to make copies of the financial documents that we use so that we have an accurate record of your finances at the time of your financial assessment. We have procedures in place to make sure your privacy is protected.
- If you knowingly make a false statement on the 'Declaration of Means' form to reduce or avoid liability to pay charges, or, if not all financial circumstances are disclosed, you

may be charged the full cost of the service(s) provided, up to the maximum weekly charge as outlined in Section 12.

- We will make a determination of the amount you can afford to reasonably pay for services that are subject to a financial assessment as soon as we have sufficient information and documentation to do so.
- Once we have made a determination, we will provide a statement to the person who has been financially assessed setting out the charge, explaining how the assessment has been carried out, what the charge will be, and how often it will be made.
- Once a charge is determined, you will be required to pay that charge from the Date that care and support was first provided.

3. What is Included in a Financial Assessment?

- The financial assessment will be carried out on the person who is to receive the financially assessed service(s). Only income and capital to which that person has a right are taken into account. Where income, capital/investments etc. are held jointly with another, they will be apportioned equally, or on the basis of entitlement if the records provided reflect something different. Where benefits are paid in respect of a 'couple' then the amount paid for the person who receives a service will be taken into account in the financial assessment process. However, we can assess the income of a couple but only where this is financially more advantageous to the person being assessed.
- If anybody else lives with you at the same address, then the Council will endeavour to ensure that the household's income does not fall below a certain level as set by Welsh Government. A financial assessment for the other person(s) living in the house would be offered and the result could mean a reduction in the charge to the person receiving the service.

3.1 Capital

- The Welsh Government sets a relevant capital limit each April as outlined in Section 13. If your assets, including savings, current accounts, investments and property (if applicable) are over this limit it will determine that you are required to pay up to the weekly maximum charge as outlined in Section 12.
- Your main residence will not be included in calculating how much capital you have, but any other property/land will be included. In addition, some other forms of capital may be excluded when determining how much capital you have and for further information on this please contact the Financial Assessment Team (contact details are shown in Section 8).
- If your capital is under the limit, then this will be disregarded in the financial assessment and any assessed charge will depend only on your income and expenses/allowances as referred to in Sections 3.2 and 3.4.
- In some circumstances you may be treated as having capital even when you do not actually have it. This is called notional capital and can include capital which:

- would be available to you if you applied for it;
 - is paid to someone else in respect of you;
 - you have deprived yourself of in order to reduce the amount you have to pay for your care and support (Please refer to Section 4).
- Your capital, for financial assessment purposes should therefore be the total of both actual and notional capital. However, if your actual capital is above the capital limit, it may not be necessary to consider notional capital.

3.2 Income

- In the majority of cases all of your income from whatever source, including welfare benefits, will be included in the financial assessment. In some circumstances some elements of income may need to be disregarded, or allowances applied to reduce the income that is included in the financial assessment as referenced in Section 3.4.
- In some circumstances you may be treated as having income that you do not actually have. This is known as notional income and might include, for example, income which:
 - would be available to you if you applied for it;
 - is due but you have not yet received;
 - you have deprived yourself of in order to reduce the amount you have to pay for your care and support (refer to Section 4).
- Your income, for financial assessment purposes should therefore be the total of both actual and notional income.

3.3 Earnings

- In all cases, earnings from employment and self-employment as defined in Welsh Government Regulations will be disregarded in the financial assessment.

3.4 Allowances or Disregards

- Within a personal financial assessment there is always an amount of money that cannot be treated as available to pay a charge. This figure varies for different people because their income is made up of different benefits and different sources of income. The figure is set by the Welsh Government and includes an amount to account for a service user's disability related expenditure.
- The list below shows the main allowances and disregards that are applicable: -
 - Any employment earnings
 - Carer's Allowance
 - Child Benefit
 - Christmas Bonuses
 - Council Tax
 - Disabled Person's Tax Credit
 - Income Tax and National Insurance

- Mobility component of Disability Living Allowance and Personal Independence Payment (as opposed to the care component) War Pensioner's mobility supplement
- Paid expenses at work
- Vaccine damage payments and Thalidomide and an approved blood scheme associated with contaminated blood products compensation payments
- Rent/mortgage
- The first £10.00 of War Widows/Widowers pensions, survivors Guaranteed Income Payments from the Armed Forces Compensation Scheme, Civilian War Injury pension, payments to victim of National Socialist persecution and Payments to Far Eastern former POW's
- The value of your home (NB not additional properties)
- War Widows Supplementary Pension
- Winter Fuel Payments
- Working (families) Tax Credit
- War Disablement Pension fully disregarded
- Up to the first £5.75 or £8.60 (couple) of Savings Credit

3.5 Disability Costs

- The Welsh Government has allowed a disregard for Disability Related Expenditure of 10% in the financial assessment.
- If you have exceptional disability costs which you would like us to consider in the financial assessment please contact the Financial Assessment Team (contact details are shown in Section 8).

4. Can I give any of my assets away?

- If you give away savings, money or other assets or sell a property at less than its market value before receiving care and support, or whilst receiving care and support, then we may assess you as though you still have the full value of the asset. The person who benefits may become liable for any unpaid charges.
- We will ask you about the timing, reason, monetary value, and recipient of any transfer. This information will be used to make a decision whether the asset is included or disregarded from the financial assessment.

5. Do I need to tell you about any change?

- You should inform us immediately if:
 - you get an increase or decrease in your benefits/income
 - you get any new benefits/income
 - you benefit from an inheritance or any other transfer
 - your savings/capital has gone above or falls below the relevant capital limit as outlined in Section 13
 - you incur new or additional expenses as a result of a change in your care and support needs.

- If you are in a Care Home on a respite or short-term basis and you are admitted to hospital, we normally keep your placement available until it is decided that it is no longer needed or is no longer suitable to meet your future needs.

During the time that you are in hospital, you will still be charged for your placement until a decision is made.

- Following your financial assessment for Non-Residential Care and Support, you will be charged up to and including the day your placement permanently ends.

6. How do I pay my charge?

- There are differences in how you pay your charge depending on whether the services you receive are arranged or provided by the Council or via direct payments.
- If you receive services via direct payments, any charge you are required to pay following a financial assessment determination will be deducted from the amount the Council will pay you at 4 weekly intervals. You will be required to pay your contribution into the bank account set up specifically to manage your direct payments at 4 weekly intervals.
- For services the Council arranges or provides, we will send you an invoice every 4 weeks in arrears by post or electronically by email if that is your preference.
- Payment by Direct Debit is the preferred method of payment. You will be required to complete a Direct Debit form which will be sent out to you along with your statement of charge following a financial assessment determination.
- Alternative methods of payment are noted on the reverse of the invoice and will include payment by cash at a local cash office, payment by cheque and online payment at www.ceredigion.gov.uk

7. If you think your Financial Assessment is incorrect

- If you believe that your charge has been assessed incorrectly, please contact the Financial Assessment Team (contact details are shown in Section 8).
- An Officer will review your assessment to re-check that all the figures are correct and that there is no relevant information missing. If you are still unhappy with the outcome then you can ask for a Manager to carry out a formal review.
- You can also ask someone independent of the Council to check the calculations, for example, the Citizens' Advice Bureau by telephoning 0344 772 020.

8. Contact details for the Financial Assessment Team

If you wish to contact the Council about your charges, then please telephone or write to:

Financial Assessment Team,
Corporate Lead Officer: Finance & Procurement,
Canolfan Rheidol,

Aberystwyth,
Ceredigion, SY23 3UE
Telephone: 01545 572683 or 01545 572612
Email: dss.assessments@ceredigion.gov.uk

9. What if I am unhappy with the service or want to make a complaint?

- Although most people have a very positive experience of the processes involved in care assessment, receiving care and support services and the financial assessment, it can sometimes be complicated.
- If you are unhappy with our services, or about the way you have been treated you have a right to complain and you should contact our Information and Complaints Team. You will not lose services as a result of making a complaint.
- You can contact the Information and Complaints Team in the following ways:
 - By phone on 01545 574151
 - By email complaints@ceredigion.gov.uk

10. Who should I contact to discuss my care and support needs?

- You should contact 01545 574000 or your Social Worker if you have been allocated one.

11. Other useful contacts:

Age Cymru Ceredigion- North	01970 615151
Age Cymru Ceredigion - South	01239 615777
Care and Social Services Inspectorate for Wales	0300 7900126
Carers Information Service	01970 633564
Citizens Advice Bureau	03444 772 020
Independent Age	0800 3196 789
Department for Work and Pensions (DWP)	0800 882 200
Job Centre Plus (JCP)	0800 055 6688

12. Maximum Weekly Charge for Non-Residential Care and Support Support for 2025/2026 (set by Welsh Government):

- £100.00 per week

13. Relevant Capital Limit for 2025/2026 for Non-Residential Care and Support (set by Welsh Government):

- £24,000.00 – capital under this limit is not included in the financial assessment

14. Charges for Non-Residential Care and Support

14.1 Flat Rate Charges for Low Level Care and Support and Preventative Services

Lunch at Day Centre Establishments	Charge per meal	£8.00
Lunch at Luncheon Clubs	Charge per meal – referred service users Non-referred service users	£8.00
Assistive Technology (Telecare)	Charge per week	£7.60
	One off Installation Fee	£50.00

14.2 Welsh Government Set Charges


Blue badges	Organisational Badges	£10.00
	Duplicate badges (personal or organisational excluding stolen badges)	£10.00

14.3 Non-Residential care and support charges subject to a financial assessment and the weekly maximum charge as set by Welsh Government

Domiciliary care service	Charge per hour Subject to Financial Assessment and weekly maximum charge as set by Welsh Government	£30.83
Direct payments in lieu of domiciliary care service	Contribution per hour Subject to Financial Assessment and weekly maximum charge as set by Welsh Government	£17.52
Supported living	Charge per hour Subject to Financial Assessment and weekly maximum charge as set by Welsh Government	£23.48
Shared Lives (formerly Adult Placement Scheme)	Charge per night Subject to Financial Assessment and weekly maximum charge as set by Welsh Government	£48.89

Short-term stays (up to 8 weeks) and respite care (up to a maximum of 6 weeks)	Please note that Non-Residential Services is a weekly charge from Monday to Sunday inclusively. Therefore, if a person is in respite or a short-term placement for 1 night only the charge will be either their weekly assessed charge (if applicable) or the maximum weekly cap, whichever is the lowest.	£100.00
Direct payments in lieu of Respite or Residential Care	As above.	£100.00

Please note that any charges contained within this booklet are liable for change. Changes usually apply from April each year.

**If you would like the booklet in large print, please contact the Financial Assessment Team on
 01545 572683 or 01545 572612**

This document is also available in Welsh / mae'r ddogfen hon hefyd ar gael yn Gymraeg.