

Preparing yourself for your financial assessment



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Why do I need a financial assessment?

Cornwall Council needs to carry out financial assessments to see how much you may need to contribute, if anything, towards the cost of your care and support. You will be visited by an **Assessment Officer**, who looks at your finances with you. This leaflet is designed to help you prepare for this assessment. It will help you to think about the questions the Assessment Officer will ask, and prepare the documents they will need to see.

If you can collect together some of the evidence described in this leaflet, it will make the assessment much smoother for you, and help the Assessment Officer to work through it with you. There is a tick list on page **10** to help you with this.

The financial assessment is in two parts

- Part one - looking at money you receive (**income**) and savings and property you own (**capital**);
- Part two - looking at what you spend, including housing costs (e.g. council tax, rent/ mortgage) and **disability related expenditure**. This assessment applies to all people receiving non-residential services and people receiving short breaks / respite care.

Section 1

Your income - money coming in



We will ask you about the money you have coming in.

The main examples of this are listed below. You may have other money coming in.

You will be asked to provide information and evidence about these, for instance your pension paperwork.

- State Pension
- Private Pension
- Occupational Pension
- Disability Living Allowance/ Personal Independence Payment
- Employment and Support Allowance (ESA)
- Attendance Allowance
- Annuities

Section 2

Your capital - savings and assets



We will ask you about your savings, and any assets you have.

The main examples of this are listed below. You may have other assets or savings.

You will be asked to provide information and evidence about these, for instance your bank statements and records of property ownership.

- Bank/building society accounts
- Property (other than the one you live in) / land
- Unit trust funds / ISAs
- Stocks and shares

Section 3

Housing related expenditure



Housing related expenditure is money that you spend related to your home. The financial assessment will allow for housing related costs that you are legally liable for.

You will be asked to provide information and evidence about these.

For example:

- Council tax
- Rent
- Mortgage

Section 4

Disability related expenditure



The assessment also looks at money that you spend related to your disability or illness. This is called **disability related expenditure**. This is explained in full below.

It does not normally include general household expenditure such as food, furniture, etc, unless directly related to a disability or illness. An allowance is made for general expenditure within the assessment calculation.

What is Disability Related Expenditure?

Disability Related Expenditure has been defined by Department of Health Guidance in October 2014 as:

'disability related expenditure' includes payment for any community alarm system, costs of any privately arranged care services required including respite care, and the costs of any specialist items required to meet the adults disability.'

'If you think you have Disability Related Expenses you will need to tell us about them:

- Provide evidence of the need for this expenditure - by discussion with your assessment officer, observation or from other sources e.g. GP, allocated worker
- Tell us how much you are paying
- Provide evidence of the expenses (receipts, bills etc)

We have provided some headings to help you think through this on the following pages.

Examples of Disability Related Expenditure

Looking after your home

Do you spend more on **electricity, gas, heating oil or solid fuel?**

This might be because you require heating for longer periods, or at a higher level. This might be due to reduced mobility; or because you need to have the lights on overnight.

How much do you spend on heating and lighting in your home?

You will need to show us your bills.

You will need to explain how your illness or disability affects the amount of fuel you use.

Looking after yourself

Do you have a **lifeline system?**

This might be because you are at a risk of falls.

You will need to show us your bill or payment going through your bank account.



Do you spend more on your **clothing**?

This might be due to repetitive behaviour patterns meaning your clothes wear out quickly, or incontinence, or you need

specialist clothing because of your disability or illness.



How much do you spend on clothing? You will need to show us your receipts

You will need to explain how your illness or disability affects your clothing costs.

Other areas you may need to think about include

- Food - do you need to have specific foods because you have coeliac disease, or another condition.
- Assistive living items, such as lifeline alarms
- Garden maintenance (basic maintenance to access your property, not landscaping)

These are examples only. Any of the above may be a [Disability Related Expense](#). Remember each assessment will be based on you, and your own requirements to meet your disability.

What happens next?



After your assessment, your **Assessment Officer** will calculate how much, if anything, you will need to contribute. This is called your **financial contribution**.

They will take into account:

- Your **income**
- Your **capital**
- Your **disability related expenditure**
- Your **personal allowance**

A **personal allowance** set by the government as the minimum amount you need to live on.

This amount is excluded from any contribution.

What happens if I do not agree with the assessment?



If you disagree with your **assessed contribution** please contact the Assessment Team on 01579 341344.

If you are not satisfied, then you may wish to use the appeals procedure to request a reconsideration of your assessment or to formally appeal the decision.

Glossary

Assessed Contribution – see [Financial Contribution](#)

Assessment Officer – the person from Adult Care, health and Wellbeing who comes to visit you and carry out your financial assessment. They will always call to make an appointment, and will always meet you face-to-face. They will always have an ID card with them, from Cornwall Council, so you know they are who they say they are.

Capital – savings, or money tied up in property.

Disability related expenditure – this is money relating to your disability, which you would not be spending if you did not have the disability. It is explained in full on pages 5 and 6.

Domiciliary care – the care people receive in, or based from, their own homes, which includes short breaks and respite care. It does not include care for people who live in care homes.

Domiciliary Charging Policy – this is the policy which explains how much people must pay towards their [domiciliary care](#).

Financial contribution / assessed contribution – the amount you will need to pay.

Housing related expenditure – this is money you spend directly related to your house – rent or mortgage, and council tax payments.

Income – money you have coming in regularly, for instance pension payments or other benefits you get from the government.

A **personal allowance** is set by the government as the minimum amount you need to live on. This amount is excluded from any contribution.

	This applies to me	I have found this information
Pension statement		
Disability living allowance / personal independence payment		
Income support information		
Attendance allowance		
Annuities		
Bank / building society statements		
Property you own		
Trust funds		
Stocks and shares		
Council tax		
Rent payments		
Mortgage payments		
Fuel bills		
Water bills		
Clothing receipts		
Other bills or receipts		

Notes:

If you would like this information in another format or language please contact:

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www.cornwall.gov.uk