

April 2025 - March 2026

A Guide to
Charges
for Social Care Services
for Adults Living at Home



Adult Social Services

Bury
Council

CARE SERVICES

If you would like to ask any questions, please contact the Financial Assessment and Benefits Service on 0161 253 7438 or email ACS.FinancialAssessmentTeam@bury.gov.uk – we will be happy to help you. THE CHARGES QUOTED IN THIS BOOKLET ARE THOSE IN EFFECT FROM APRIL 2025.

Introduction

Bury Council provides a range of care services for people over 18 who need them. We also support their carers (friends or relatives) who help to look after them.

This leaflet explains how much you may have to pay if you are receiving a Personal Budget from the Council to arrange your own care services, or receive care at home, attend a day care centre or travel to a day care centre arranged by Bury Council.

If you receive short stay or respite services in a residential care home you will need to refer to the leaflet "A Guide to Charges for Care in Residential & Nursing Homes" for details of the charges for this type of care service.

Why does Bury Council charge for some services?

Central Government has allowed Council Departments to make charges for some of the services that we provide. Most other Councils also make a charge for these services.

The Care Act 2014 has set guidelines to make sure that Councils don't charge you more than you can reasonably afford for care services.

The charges do not cover the full cost of providing these services. They are all subsidised services with the balance being funded through a combination of Central Government grant and Council Tax.

The main features of the rules are:

- When we assess how much you may have to pay we must also take account of any expenses you have because of your disability, as well as your income.

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- We will send you a 'financial assessment form' to fill in. We may arrange a telephone appointment with a Financial Assessor or arrange to visit you at your home.
- The Financial Assessor will check to see if you are claiming all the benefits you are entitled to, and help you claim any you don't already get.
- Direct Payments and Personal Budgets: people who receive a cash equivalent to arrange or purchase their own care are financially assessed in the same way as if they were receiving direct care services.
- The financial assessment is the same irrespective of whether the services are provided by a private agency, Persona Care Services or by Bury Council.

Which care services does Bury Council charge for?

If you receive any of the following types of care, you may have to make a contribution towards the cost of the service:

- Care Services (Home/Domiciliary Care at home)
- Night sitting
- Supported living schemes
- Day Care Attendance
- Transport to Day Services
- Cash Direct Payments / Personal Budgets
- Community Alarms
- Sheltered Housing – Warden Services

Which care services does Bury Council NOT charge for?

Bury Council currently does not charge anybody for the following care services:

- Social Workers – for advice, support and assessment
- Carer Services Officers – for advice, support and assessment

How do we decide how much you should pay?

The charges we make will depend on:

- The type and amount of services or cash Personal Budget you receive, and
- Your individual financial circumstances

What types of charges are there?

We have 2 types of charge:

- **A 'fixed rate' charge** – this means that everybody pays the same amount. We charge in this way for:

Charge at April 2025

Carelink	£5.27 per week
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- **A 'financially assessed' charge.** This applies to the other care services listed above. Each service has a 'standard' rate but the amount you will **actually pay** will depend on your own financial circumstances.

We will not ask you to pay more than we feel you can reasonably afford.

How do we decide how much you will pay?

STEP ONE: Assessment of your care needs

This will be carried out by a Social Worker or a Social Care Officer with you and will determine what kind of services you require and how much we can offer you to meet your needs. Once agreed, you are entitled to a copy of your Care Support Plan. This explains what services will be provided.

STEP TWO: A 'financial assessment'

The purpose of the financial assessment is to

- Work out how much you will have to pay towards the costs of your services, both in terms of your income and expenditure relating to your disability.
- Check to see if you are claiming all the benefits you are entitled to, and advise you how to claim any you don't already get.

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We will arrange to complete the financial assessment in a variety of ways

- We will send you an application pack through the post.
- A telephone appointment may be arranged.
- An appointment for a Financial Assessor to visit you at your home may be arranged. You are welcome to have a friend or relative present to help you if you wish.

We may use information you have already provided to us but we will let you know when we have done this.

STEP THREE: Assessing your income

We will ask for evidence of all your income and savings.

Examples include:

- Pensions – state retirement, works pension or private pension
- Income Support / Universal Credit
- Pension Credit
- Savings in a bank, building society or post office
- National Savings, ISA's and premium bonds
- Dividends on stocks, shares, unit trusts
- Any earned income
- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)
- Attendance Allowance
- Severe Disablement Allowance
- Employment Support Allowance

We also calculate a 'tariff' income based on your savings as follows:

- The first £14,250 of your savings is not counted
- £1.00 per week for each part of £250 of any capital between £14,250 and £23,250

(note: the calculation we make is different from the one the DWP uses to assess 'Pension Credit').

We do **not** count the mobility component of DLA or PIP, nor any earned income.

When we say "evidence" of income and savings, we mean DWP letters, bank passbooks, bank statements and share certificates.

However, you will **be charged the full standard rate, up to a maximum of £514.33 a week**, for the services you receive:

- **If** you do not wish to tell us about your financial details, or
- **If** your savings are more than £23,250.

The standard rates at April 2025 are:

Home Care	£23.45 per hour
Supported Living	£22.21 per hour
Night sitting	£13.98 per hour
Day Care Centre Attendance	up to £49.18 per day
Transport to Day Services	£3.26 per single journey
	£6.02 per return journey

STEP FOUR: Assessing your household costs

We will ask for evidence of certain household costs (where these are not already met from other benefits – e.g. Housing Benefit).

These include:

- Mortgage payments
- Rent
- Building Insurance premiums
- Council tax

Note: if you live with someone else, we may only allow a proportion of these costs.

STEP FIVE: Assessing your disability related expenses

We will also ask for evidence of expenses (i.e. receipts) that you pay from your own money specifically because of your disability.

These may include:

- Extra laundry and/or bedding costs
- Community alarms
- Privately arranged household help (shopping, cleaning etc)
- Special clothing
- Special diets
- Maintenance contract costs of Special equipment
- Extra heating or water costs
- Help in the garden
- Depreciation costs re: special equipment

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However, this is in no way intended to be an exhaustive list of possible disability related costs. If you think that you are incurring other costs because of your disability, please discuss these with the Financial Assessor.

Because we recognise that you may not know, or be able to provide evidence of, how much you have to spend because of your disability, we could automatically assume that these costs will add up to **£15.00** per week. However, this is very much a **minimum** figure, so if you think that you have to spend more than this, please discuss this with the Financial Assessor.

STEP SIX: How much will you have to pay each week?

1. We work out your "assumed weekly income", as in **STEP THREE**
2. We add together your:
 - Household costs, as in **STEP FOUR**
 - Disability related costs, as in **STEP FIVE**
 - A Minimum Income Guarantee (MIG) Living Allowance figure set by Central Government.

We call this figure your "**personal allowance**".

3. ***If your "assumed weekly income" is less than your "personal allowance", the charge for your services will be nil.***
4. ***If your "assumed weekly income" is more than your "personal allowance" you will pay either 100% of the difference*** (regardless of the number of hours of service you actually receive), ***or the 'standard rate charge'*** (as in the previous table), ***whichever is the lower.***
5. The absolute **maximum** that anyone would have to pay is **£514.33** per week.

Charges will start from the **start date of service**. You will be given a copy of the provisional assessment at the visit. We will also send you a formal written notification of the actual charges usually within seven days.

Charges will be made for services for each minute of actual care services provided, including for all carers if more than one carer is provided.

What if you are a couple?

If you are part of a married couple, or living with a partner, it may be beneficial to have a joint financial assessment, rather than an individual financial assessment. To do this you will need to disclose the financial circumstances of both people. The financial assessment to be used would be the lower of the individual or the joint assessment.

Example of a charge calculation:

Mrs Green is 80 years old and lives alone. She requires a high level of support both at night and during the day. Bury Council has assessed her as requiring 10 hours per week care services as well as 2 days per week at a day centre.

Care services: Standard charge for care 10 hours @ £23.45 per hour. Day Care Centre attendance @ £49.18 per day (2 days) and transport is £6.02 return (2 journeys). Total Standard charge is £344.90.

Mrs Green also has £18,240 in savings. We calculate a tariff income. We do not count the first £14,250. We calculate £1.00 per week for every part of £250.

The calculation is: £18,240 minus £14,250 = £3,990/250 = £15.96 which works out to be £16.00 Tariff Income per week.

Mrs Green's "Assumed Weekly Income"

State Pension	£172.38
Own Pension	£122.04
DLA (Care) - Middle Rate	£73.90
Tariff Income (see calculation above)	£16.00
Total "Assumed Weekly Income"	£384.32

Mrs Green's "Personal Allowances"

Household expenses	£25.00
Disability related expenses	£23.55
Minimum Income Guarantee Living Allowance	£232.60
Total "Personal Allowances"	£281.15

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What will Mrs Green pay?

Total "Assumed Weekly Income" (see above)	£384.32
LESS: Total "Personal Allowances" (see above)	£281.15
Difference	£103.17
Standard Charge for all the services received	£344.90
Amount payable (per week)	£103.17

In this example, Mrs Green will pay 100% of the difference between her "assumed weekly income" and her "personal allowances" – i.e. £103.17. This sum covers care service, day care centre attendance and transport to the day centre, but not any meals taken.

But had Mrs. Green declined to have a financial assessment, she would have had to pay £344.90 – an extra £241.73 per week!

How can you pay these charges?

For Commissioned Care Services we will send you an invoice covering a four-weekly period in arrears for the services you **actually received** rather than for the care planned service.

The invoice will normally be sent to the person receiving the service, although we can make alternative arrangements if you wish.

If you receive a Direct Payment Personal Budget to arrange your services direct and we pay you Net of the client contribution, the financially assessed charge will be deducted from the Direct Payment we make to you or your Managed Account provider. You will need to make the necessary arrangements to pay the same amount of client contribution into your Direct Payments account.

If you receive a Direct Payment Personal Budget to arrange your services direct and we pay you the Gross amount, we will send you an invoice covering a four-weekly period in arrears.

If you receive a Direct Payment Personal Budget to arrange your services direct and you have any weeks without receiving care services eg holidays, hospital stays, you still need to pay your client contribution. Any amendments required will be considered at the Annual Audit when we will look at the total annual spend of the Personal Budget Account.

You can pay Bury Council Invoices:

Full details of the methods of payment accepted will be provided with the invoice. These are usually by:

- Direct Debit (The Council's preferred method of payment),
- Debit or Credit Card using an automated phone line or online,
- Bacs, Internet or Telephone Banking,
- Post Office,
- PayPoint Outlet.

What you can do if you disagree with your charge

If the Financial Assessor has included everything they can accept but you still believe that your charge has not been worked out properly, you can ask for a Review. You should write to the Adult Social Care Financial Support Service Business Manager, Bury Council, Third Floor, 6 Knowsley Place, Bury, BL9 0EL stating your reasons for Review.

We will write to you with the result of your Review within 4 weeks.

If you are still dissatisfied, you can make use of the Council's formal complaint procedures.

If your finances change after the assessment, what should you do?

We aim to make a re-assessment of your financial circumstances at 12 monthly intervals. We will usually send you a revised charge assessment each April to coincide with the DWP benefits and other annual increases. We may also arrange to make an appointment for a Financial Assessor to visit you at your home, or arrange a telephone appointment to review both your income and outgoings.

However, you can and should request a re-assessment of charges at any time if you think that your circumstances have changed.

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What if you are finding it hard to keep up with your payments?

If you are finding it hard or are not able to pay your invoices, please contact Bury Council, Personalisation and Support Business Team **as soon as possible**.

It will then be possible to discuss the situation with you and check that what we have asked you to pay is reasonable.

It is important not to ignore an invoice. As bills add up it will be harder to work with you to find a solution. We have a duty to collect all arrears. Circumstances of non-payment or refusal to pay may be prosecuted as an offence of Fraud.

Who to contact if you have queries?

You can get more information about the Charging Policy and Financial Assessments process by contacting:

Bury Council, Adult Social Care Financial Support Service, Third Floor, 6 Knowsley Place, Bury, BL9 0EL.

- For queries about your financial assessment and charge calculation, please contact the above address, telephone 0161 253 7438, or email ACS.FinancialAssessmentTeam@bury.gov.uk.
- For queries about **the number of Care Service hours** we have charged for, please contact your care service provider. Alternatively contact the Council by email to CommunityCommissioningTeam@bury.gov.uk

Declaration of Information

When asked to provide financial information you must give full and accurate information. It is an offence to give false information or to withhold information with the intention of avoiding or reducing a liability to pay for services that you would otherwise have to pay for. Bury Council will prosecute any person found to have withheld information or who has given false information. Those who hold a Power of Attorney or complete the form on behalf of a relative may also be prosecuted in such circumstances.

National Fraud Initiative

The Authority is under a duty to protect the public funds it administers and may use the information you provide for the prevention and detection of fraud. Key personal identifiers may be shared with other organisations responsible for auditing and administering public funds. For further information please see <https://www.bury.gov.uk/index.aspx?articleid=10645>

General Data Protection Regulation (GDPR)

Bury Council is committed to ensuring that we are transparent about the ways in which we use personal information and that we have the right controls in place to ensure it is used responsibly and is kept from inappropriate access, theft or misuse. For further information please see <https://www.bury.gov.uk/index.aspx?articleid=14237>



**Bury Council, Adult Social Services and Community Commissioning
Adult Social Care Financial Support Service**

Third Floor
6 Knowsley Place
Bury
BL9 0EL

Bury Prestwich Radcliffe Ramsbottom Tottington Whitefield
Bury Council

APRIL 2025

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