



# Charging Policy Adult Social Care Policy

PROPOSAL



# Document Control

Document Title: Charging Policy

## Summary

Publication Date	08/07/2015
Related Legislation / Applicable Section of Legislation	The Care Act 2014
Related Policies, Strategies, Guideline Documents	Financial Hardship Policy RBC – Corporate Debt Policy
Replaces	-
Joint Policy (Yes/No)	-
Name of Partner(s) if joint	-
Policy Owner (Name/Position)	Martin Lawton, Director, Operations
Policy Author (Name/Position)	Helen Murphy, Head of Operational Business Support

## Review of Policy

Last Review Date	Proposed April 24
Review undertaken by	Helen Murphy, Head of Operational Business Support
Next Review Date	April 25

## Document Approvals

This document requires the following approvals.

Name	Title	Date of Issue	Version Number
Cabinet	New Policy	01/04/2015	
Cabinet	Updated benefit details and changes in policy	14/03/2017	

## 1. Introduction

- 1.1 This policy complies with The Care Act 2014 which provides a single legal framework for charging for care and support in Adult Care Services.
- 1.2 The main aim of this policy is to produce a consistent and fair framework for charging for all service users who receive care and support services, following an assessment of their individual needs, and their individual financial circumstances.
- 1.3 Section 17 of The Care Act 2014 permits local authorities to undertake a financial assessment which will determine the level of a service user's financial resources, and the amount (if any) which the service user is assessed able to pay towards the cost of meeting their care and support needs.
- 1.4 The Care and Support Regulations (Statutory Instruments) and Care and Support Statutory Guidance and Annexes issued under The Care Act 2014 inform this policy.
- 1.5 Detailed information on financial assessment calculations, including the current capital limits are contained within Appendix 1.

## 2. Key Principles

2.1 The key principles of the charging policy include:

- ✓ It is equitable and fair
- ✓ Is sustainable for the Local Authority in the long term
- ✓ Has a charging calculation that takes account of ability to pay
- ✓ Charges for a package of care and support are based on the amount of personal budget and an individual's ability to pay
- ✓ Ensures that the Council charging arrangements reflect the true cost of services
- ✓ Has a simple, efficient, cost effective financial assessment and income collection process
- ✓ Ensures that there is consistency in charging, applying the charging policy and collecting income
- ✓ Has an effective formal appeals and review process in addition to the complaints process

2.2 The Council will:

Encourage service users to claim all the welfare benefits that they are entitled to receive

- Carry out an assessment of service users' finances, taking into account relevant outgoings and disability related expenditure
- Ensure that the charges service users are asked to pay for non-residential services do not reduce their disposable income below the minimum income guarantee
- Ensure that service users know how to ask for their financial assessment to be reviewed or appeal against the charge they are asked to pay
- Collect payment for all services via a number of methods e.g. community services swipe cards, standing order, cheque, debit or credit card and deduction from any direct payments
- Financially assess service users as individuals.

2.3 The Council will not:

- Charge for services provided to carers
- Charge for intermediate care services (including reablement and rehabilitation services) up to 6 weeks in duration
- Charge for community equipment or adaptations costing less than £1,000 – (additional information can be found within the Disabled Facilities Grants and Associated Assistance policy).
- Charge service users for assessing their care needs
- Charge service users for providing advice about the services that are available
- Charge for support that relates to Mental Health Act section 117 aftercare needs
- Charge service users more than the full cost of providing their services, over the duration of their services
- Ask service users to pay any more than they can reasonably afford
- Subsidise the charge for services or provide continuing protection from the full cost of eligible services.

### 3. Charging and Financial Assessment for Non-residential Services

- 3.1 The council will charge for care and support delivered in a service user's home and other community settings, for example, day services.
- 3.2 Those requiring care and support in their own home or other community settings must have eligible care and support needs as determined by the national eligibility guidance. Only where a service user has eligible care and support needs will a financial assessment be required.
- 3.3 Most non-residential services are provided via a personal budget. A personal budget is the amount of money that is required to meet eligible care and support needs, including the amount a service user can contribute towards the cost. The difference is the amount of funding support that the local authority will provide.
- 3.4 There will be no reduction in the contribution that a service user is required to make even if the weekly amount of support received reduces on a temporary basis. For example, if the service user goes on holiday, cancels some support or goes in hospital, unless the service user's circumstances have also changed.
- 3.5 There are some services that the council offers that are not provided via a personal budget, these include; Appointeeship services, Careline and deferred payments. These charges are detailed in Appendix 2 and are not subject to a financial assessment.
- 3.6 Where a service user has an eligible care and support need, the council will calculate their personal budget using its Resource Allocation System (RAS). Once the indicative budget is calculated, the care and support planning process, taking into account the service user's views and their agreed social care outcomes, will determine the final personal budget required. The final budget, agreed in the support plan, will be the basis for charges. Service users will be charged against this value or the cost to RBC of services delivered, whichever is the lower.
- 3.7 The council will arrange services for those who are self-funding if requested to do so.
- 3.8 Those who are not self-funding will have the option to take a personal budget as council commissioned services or as a "direct payment", or a combination of both. Further information can be found on the service's website – <https://www.rochdale.gov.uk/adult-social-care-services>
- 3.9 Section 17 of The Care Act 2014 permits the council to undertake a financial assessment to determine the amount a service user can contribute towards their care and support costs. The key principle of this process is that it is fair and equitable:
  - Ensuring that a person is only required to pay what they can afford to pay
  - The charge to the person for services provided is no greater than the cost of the services being received

- 3.10 The council will undertake a financial assessment using the best information available at the time, for example previous financial information received or information held by the Department of Work & Pensions.
- 3.11 The Financial Assessment & Advice Team will inform residents of this charge, calculated using the best information available to the Council. Service users or their representatives are required to inform the Financial Assessment & Advice Team if the information is incorrect and if they have disability or housing related expenses to claim as a disregard. If it is established the financial information is incorrect, charges will be adjusted and usually backdate the amendment to the start of service or change in circumstances.
- 3.11 Service users will be offered a welfare benefits check to ensure that they are receiving all of the income to which they are entitled.
- 3.12 The financial assessment takes into consideration income, capital, housing related expenditure (HRE) and disability related expenditure (DRE). Those with savings / capital in excess of the higher capital limit (£23,250.00) will be responsible for meeting all of their care and support costs. Evidence will usually be required to substantiate a person's financial circumstances and DRE expenses will be included from the date of receipt of the evidence, unless received within a month of the initial assessment. In these circumstances they will usually be backdated to the start of charges. Any funeral plans will be treated as capital for the purposes of the financial assessment.
- 3.13 Following the financial assessment, the service user will be informed if they are considered as able to self-fund their care costs, or of the weekly amount they must contribute towards their care and support costs. Contributions are normally payable from the date care commences.
- 3.14 Where a service user has substantial difficulty understanding or completing a financial assessment the local authority will ensure that sufficient information and advice is available in a suitable format for the person's needs. The local authority may consult with and engage with anyone nominated by the service user or with an authorised person, where the service user does not have capacity. If there is no appropriate person available who can support the service user the council will consider requesting an independent advocate to support the person to complete the process. Where a service user is vulnerable and/or lacks capacity and it is not possible to identify an authorised or nominated person, a financial assessment will be undertaken using the best information available. The financial assessment will be periodically reviewed and will be updated if there is a change in circumstances or if further relevant information subsequently becomes apparent. In all cases the local authority may backdate any decision if information later becomes available that should have reasonably been made available by the service user as part of the assessment process.
- 3.15 Where a person declines or refuses a financial assessment they will be required to pay for the full cost of their care and support services. Where there are unreasonable delays in the provision of information to support the financial assessment the Council will usually charge the full cost of care until the information is provided (see also section 3.16). Charges may be backdated to the start of the services.

- 3.16 Financial assessments are completed every year to take into account any changes the government makes to the amount of state retirement pensions and all other state benefits. A new financial assessment also needs to be completed when there is any other change in the Service Users financial circumstances, for example where their income goes up or down or there is a change in their savings. Service users must tell the Financial Assessment & Advice Team about any change within one month of the change happening and we will then complete a new financial assessment from the date of the change.
- 3.17 If service users do not inform the Financial Assessment & Advice Team about any changes within a month and the change means that they have been paying too much for their care, the financial assessment will be completed from the week we are told about the change.
- 3.18 If service users do not inform the Financial Assessment & Advice Team about any change within a month and the change means they haven't been charged enough they will usually have to pay the extra charges going back to when the change happened. However, we will review individual circumstances, before making a decision, when applying any backdate.
- 3.19 If service users aren't sure whether or not we need to know about a change they should tell us anyway.

#### **4. Non-chargeable Services**

- 4.1 Section 14 of The Care Act 2014 instructs that local authorities are not permitted to charge for provision of the following types of care and support:
- Community equipment (aids and minor adaptations) less than £1,000 (However Rochdale have a local policy and not charge for community equipment, which costs less than £13,000)
  - Re-ablement and Enablement, for a period of up to six weeks, any continuation of services beyond that will be chargeable from the beginning of the seventh week
  - Services provided to those with Creutzfeldt Jakob Disease
  - Any service or part of service which the NHS is under duty to provide, this includes intermediate care, Continuing Healthcare and the NHS contribution to Registered Nursing Care
  - Assessment of needs and care planning, including the cost of the financial assessment
  - Services which the local authority has a duty to provide through other legislation, for example aftercare services under Section 117 of the Mental Health Act 1983. These are services which are provided to meet a need arising from, or related to, the

person's mental disorder, in order to reduce the risk of a deterioration of the person's mental health condition, and need for re-admission for the treatment of that mental disorder.

- Services that meet needs which are unrelated to Section 117 will be subject to the local authority charging policy and may result in a client contribution.
- The local authority is also permitted to charge for the difference between the actual cost of preferred accommodation and the usual cost of providing or arranging for the provision of accommodation of that kind under Section 117.

## 5. Charging and Financial Assessment for Permanent Residential Care Services

- 5.1 The council will charge for care and support delivered in a residential care home on a permanent basis. Fees and charges for residential services will be reviewed each year in line with costs of care/support and inflation.
- 5.2 Those requiring permanent care and support in a residential care home must have eligible care and support needs as determined by the national eligibility guidance.
- 5.3 Those requiring permanent care and support in a residential care home will have a financial assessment, as their financial circumstances will determine whether they are eligible for financial support towards permanent care costs from the council. Where the capital level is not yet known, service users will be charged using the best information available at that time. This will include any information about capital and assets held (See 3.11)

This financial assessment is carried out in line with the Care and Support (Charging and Assessment of Resources) Regulation 2014.

- 5.4 Where a person chooses a residential care home that is more expensive than what the local authority deems is required to meet their eligible care and support needs the difference, referred to as a "top up" must be paid by the person or a third party. This is subject to completion of a first or third party contribution written agreement which has been authorised by the council, which will be reviewed on an annual basis.
- 5.5 The council will ensure that the service user or third party is aware of the consequences of failing to maintain the top up payment which can include a move to an alternative affordable placement that is suitable to meet the service user's care and support needs (subject to a care and support assessment).
- 5.6 The Council will undertake a financial assessment and state benefits check for those moving into residential care on a permanent basis.



- 5.7 The financial assessment will take into consideration income, capital and the value of any assets and disability related expenditure (DRE). Those with assets in excess of the higher capital limit (see Appendix 1 for details) will be responsible for meeting the full residential care costs. Evidence may be required to substantiate a person's financial circumstances. Where there are unreasonable delays in the provision of information to support the financial assessment the Council may charge the full cost of care until the information is provided (see also section 3.16). Any funeral plans will be treated as capital for the purposes of the financial assessment.
- 5.8 The financial assessment will take into account statutory amounts required to be retained by the service user from their income, known as 'personal expenditure allowance'.
- 5.9 A service user's assessed contribution will be reviewed on an annual basis and at the beginning of April each year in line with the increase in state pensions / benefits. If requested, a service user's contribution can be reassessed where the service user's circumstances have changed; or for full cost paying service users, if their total savings / capital have fallen to or below the upper capital threshold.
- 5.10 Contributions are payable from the date of admission. If a service user pays the full cost of their residential care and their capital falls below the threshold, the Local Authority can only be responsible for any funding from the date the information for the financial assessment is received, or the date the capital falls below the threshold, whichever is the latter.
- 5.11 Contributions are due until the day the service user leaves or until the date of death. Although the Council pays additional amounts to providers, after the date of death, to enable rooms to be prepared for residency, this will not be passed onto the service user's estate.

## 6. Property

- 6.1 There is a requirement that any property owned by a service user should be included in the financial assessment unless there is a statutory disregard of the property as defined within the Charging for Care and Support Statutory Guidance.
- 6.2 Where a property is to be included, the Council will ignore its value for the first twelve weeks of permanent residency, this period is called the twelve week property disregard and allows service users time to consider the options available to fund their future care costs.
- 6.3 The value of a main residence will be disregarded when a spouse, partner or other dependent relative continues to reside there.

## **7. Deferred Payments**

- 7.1 Those who own a property over which security can be taken, may be eligible to defer care costs against the value of the property, this is referred to as a deferred payment.
- 7.2 Further details about deferred payment can be found on the council's website and associated policy and the charges are detailed in Appendix 2.

## **8. Short Term Residential and Nursing Care**

- 8.1 The council will charge for care and support delivered in a residential care home on a temporary basis and the charge will be determined using a non-residential financial assessment (see section 3.11)
- 8.2 Following an assessment of a service user's eligible care and support needs, a decision may be taken that the service user would benefit from a temporary stay in a residential care home (a temporary resident is defined as a service user whose need to stay in a care home is intended to last for a limited period of time, and where there is a plan to return home)
- 8.3 Those who have a temporary stay that becomes permanent will be assessed for a permanent stay at the date permanency is confirmed, a financial assessment will be carried out using the best information available at that time weekly charges will be based on this information. Service users are required to inform the Financial Assessment & Advice team if the information is incorrect (see section 3.11).

## **9. Carers**

- 9.1 The Care Act 2014 provides councils with the power to charge for support for carers, where they have an eligible support need in their own right.
- 9.2 The support which the council can charge the carer for must not be provided directly to the adult being cared for. The council does not presently routinely charge carers, but can exercise its discretionary power to only provide funding the council feels is appropriate to the "cared for" persons eligible care and support needs.
- 9.3 In some circumstances the council may not agree to fund certain support requested by a carer, in which case they would be expected to pay for this support themselves.

## 10. Financial Assessment Considerations

- 10.1 Deprivation of income and / or assets is the disposal of income and capital (for example, property and investments) in order to avoid or reduce care charges; disposal can take the form of transfer of ownership or conversion into a disregarded form.
- 10.2 In all cases, it is up to the service user to prove to the council that they no longer possess an income or an asset, and the reason for this. The council will determine whether to conduct an investigation into whether deprivation of income or assets has occurred.
- 10.3 An investigation will be conducted under guidance contained within the Regulation of Investigatory Powers Act, 2000. Following the investigation, where the council decides that a service user has deliberately deprived themselves of an asset or income in order to reduce a charge for care and support, the council will initially charge the service user as though they still owned the asset or income.
- 10.4 Where the person has transferred the asset to someone else, that person is liable to pay the Council the difference between what it would have charged and did charge the person receiving care and support.  
However, the person is not liable to pay any more than the benefit that they have received from the transfer.  
If the person has transferred funds to more than one person, each of those people is liable to pay the Council the difference between what it would have charged or did charge the person in proportion to the amount they received.
- 10.5 Property owned other than the service user's main or only home will be included within the financial assessment as a capital asset.
- 10.6 The Care Act 2014 requires that financial assessments are completed for service users as individuals. Where capital is held and income is received on a joint basis, then it is assumed that each party is entitled to 50% of that capital / income. A couple is defined (for the purposes of this charging policy) as two people living together as spouses or partners.
- 10.7 Where an individual financial assessment may result in financial hardship for a spouses or partners, the council will consider these cases on an individual basis.

## 11. Methods of Payment and Debt Recovery

- 11.1 Methods of payment are detailed on all our invoices. New users of the Careline and Support@Home services and all new residential and nursing placements are required to pay by direct debit.
- 11.2 The Care Act 2014 consolidates the council's powers to recover money owed for arranging care and support services. This power can be exercised where a service user refuses to pay the amount they

have been assessed as being able to pay, or have been asked to pay (where the cost of care and support is less than their assessed contribution).

- 11.3 The powers granted to the council for the recovery of debt also extends to the service user or their representative, where they have misrepresented or have failed to disclose (whether fraudulently or otherwise), information relevant to the financial assessment of what they can afford to pay.
- 11.4 There may be instances where a recovery of funds is required from service users who receive a cash budget (direct payment). This may be as a result of an audit process or other action where it has been established that money is owed to the Council. This could be as a result of:
- The service user under spending their agreed budget
  - The service user dying, or for some other reason no longer requires the service, and as a result an overpayment has been made
  - The service user not paying their agreed contribution resulting in a shortfall
  - The service user overspending their agreed budget.
- 11.5 The council will approach the recovery of debt reasonably and sensitively, in accordance with the Council's Corporate Debt Policy. The Council will only take Court action as a last resort.
- 11.6 The Corporate Debt Team can be contacted on 01706 926299.

## **12. Appeal Process – Financial Assessment**

- 12.1 Where a person is unhappy with the amount that they have been charged they can appeal against the charge, a Financial Assessment Officer, not involved in the original financial assessment will carry out a comprehensive financial assessment review.
- 12.2 Stage One - where the person remains unhappy following the financial assessment review they (or their representative) will be referred to an appropriate manager with relevant financial expertise from another service area who will carry out a further financial assessment and confirm or overturn the charging decision made.
- 12.3 Stage Two - if the person (or their representative) is still unhappy following Stage One of the appeals process, they can further appeal and this appeal will be heard by an independent panel that make recommendations to the Service Director, whose decision will be final (see appeal form at 13.2)

### 13. Contact us, Complaints and Financial hardship

- 13.1 Any concerns, complaints or comments with the process of the financial assessment and benefit check should be directed in the first instance to the Revenues & Benefits Service:

Financial Assessment & Advice Team  
Adult Care  
PO Box 100  
Rochdale MBC  
OL16 9NP  
[FinancialAssessments@Rochdale.Gov.UK](mailto:FinancialAssessments@Rochdale.Gov.UK)

- 13.2 Under Section 17(3) of the Health and Social Services and Social Security Adjudications Act (1983) all individuals have the right to ask the Council for a review of a charge for which they have been assessed if they consider that they cannot pay it. Individuals should contact the team below.

Charging & Financial Support Team  
Adult Care  
PO Box 100  
Rochdale MBC  
OL16 9NP  
[CFS@rochdale.gov.uk](mailto:CFS@rochdale.gov.uk)

### 14. Review

- 14.1 This procedure will be reviewed on an annual basis or where legislation dictates.

### 15. Version Control

Version	Date	Author	Changes
0.1	27.05.15	Helen Murphy	Draft produced
0.2	08.06.15	Helen Murphy	Amendments made
0.3	18.06.15	Helen Murphy	Incorporate appendices
0.4	06.07.15	Helen Murphy	Final amendments made
0.5	19.04.16	Helen Murphy	Updated re benefit changes for new financial year
0.5	14.03.17	Helen Murphy	Updated re benefit and policy changes.
0.6	03.04.18	Helen Murphy	Updated re benefit changes for new financial year
0.7	08.05.18	Helen Murphy	Updated re OPG fees
0.8	26.06.18	Helen Murphy	Updated re deferred payment interest rate
0.9	07.01.19	Helen Murphy	Updated re deferred payment interest rate
0.11	02.04.19	Helen Murphy	Updated re benefit and fee changes
0.12	03.07.19	Helen Murphy	Updated re deferred payment interest rate
0.13	05.08.19	Kate Hilt	Updated re section 117 aftercare
0.14	06.12.19	Helen Murphy	Updated re Court of Protection fees

## Charging Policy Adult Social Care Policy

0.15	01.04.20	Helen Murphy	Updated re benefit and charges changes for the new financial year
0.16	29.9.20	Helen Murphy	Updated re deferred payment interest rate and further clarification re deprivation of assets
0.17	20.11.20	Helen Murphy	Clarification re interim charges
0.18	17.12.20	Helen Murphy	Updated re deferred payment interest rate
0.19	19.04.21	Helen Murphy	Updated re benefit and charges changes for the new financial year
0.20	14.05.21	Helen Wray	Appendix 3 incorporated
0.21	06.07.21	Michelle Hemon	Updated re deferred payment interest rate
0.22	15.09.21	Nicola Gent	Updated re DRE for residential care
0.23	01.01.22	Michelle Hemon	Updated re deferred payment interest rate
0.24	11.04.22	Michelle Hemon	Updated re benefit and charges changes for the new financial year
0.24.1	30.11.22	Michelle Hemon	Amendment to the Enhanced Disability Premium Disregard Update to the contact details Wording changed from residential to 24 hour setting
0.24.2	05.01.23	Michelle Hemon	Updated re deferred payment interest rate
0.24.3	31.01.23	Sophie Turner	Updated wording in Appendix 3 regarding how to request a financial hardship form
0.25	10.4.23	Michelle Hemon	23/24 uplift
0.25.1	01.07.23	Michelle Hemon	Updated re deferred payment interest rate
0.26	April 24	Helen Murphy	Policy Proposals

## **APPENDIX 1**

### **Applicable from April 2023**

## **RBC CHARGING POLICY CURRENT THRESHOLDS AND ALLOWANCES**

### **CHARGING FOR NON RESIDENTIAL SERVICES**

#### Capital Thresholds

The lower threshold is £14,250 and the higher threshold is £23,250

Tariff income between these two amounts is £1 per week for every £250 (or part of) held

#### Protected Income Levels

Service user under pensionable age (single person) £149.40 per week

Service user at pensionable age (single person) £214.35 per week

There is an additional £23.02 protected income per week for service users on Enhanced Disability Premium and Limited Capacity to Work Related Activity.

### **CHARGING FOR RESIDENTIAL SERVICES**

#### Capital Thresholds

The lower threshold is £14,250 and the higher threshold is £23,250

Tariff income between these two amounts is £1 per week for every £250 (or part of) held

#### Personal Expenditure Allowance

£28.25 per week

Up to £144.00 per week for a service user on a Deferred Payment Scheme  
New service users are required to pay by Direct Debit.

## Appendix 2

### Applicable from April 2023

#### Court of Protection Fees

Fees for applying to act as court appointed deputy are fixed and are set by the Court of Protection:

<https://www.gov.uk/become-deputy/fees>

There are additional fees payable to RBC for Property and Financial Affairs Deputyship:

Annual management fee – first year £702, subsequent years £650 OR where the net assets of the person are below £16k the fee should not exceed 3.5% of the person's net assets on the anniversary of the court order

Annual property management fee - £300

Preparation and lodgement of annual account or report - £216

Work up to the court order appointing a deputy - £745

#### Careline Fees

##### Careline

Weekly £3.25 (excl VAT)

##### Careline Plus

Weekly £5.35 (excl VAT)

There is an additional charge of £1.50 (plus VAT) per week for service users who do not have a land line

These costs are excluding VAT, as many customers using the Careline Service are exempt from VAT, but in cases where the exemption doesn't apply, VAT will be charged at the current rate.

New service users are required to pay by direct debit.

##### Key Safe

Supply and fit of Police approved key safe £110 (plus VAT)



## Appointeeship Fees

Service users in residential or nursing care under an Appointeeship are subject to an annual flat rate fee of:

- Appointee account balance <£4,999 £349 (plus VAT) per annum
- Appointee account balance £5k to £9,999 £375 (plus VAT) per annum
- Appointee account balance £10k and over £410 (plus VAT) per annum

For service users living in the community under an Appointeeship are subject to an annual flat rate fee of:

- Appointee account balance <£4,999 £669 (plus VAT) per annum
- Appointee account balance £5k to £9,999 £721 (plus VAT) per annum
- Appointee account balance £10k and over £787 (plus VAT) per annum

Fees will be charged on a monthly basis direct from the funds we hold in their Appointee bank account. These fees can be claimed as a Disability Related Expenditure as part of the financial assessment process.

At the end date of the Appointeeship we will calculate any remaining fees or refunds due and make any adjustment as necessary.

A review of an Appointee's account balance will be completed on a quarterly basis e.g. on the 1<sup>st</sup> April, July, October and January (where this falls on a non-working day we will use the balance from the previous working day). This will ensure that the appropriate fees are applied for the following quarter based on the service users account balance at the time of their review.

For those service users under an Appointeeship and entitled to S117 aftercare, and where the Appointee service is documented as a requirement within their S117 aftercare plan the service is not chargeable.

## Prepaid Cards for Appointeeship

Service users living in the community will be issued with a prepaid card (either in their own name, their provider name or both) which we load personal monies to.

The charge for the prepaid card account is included in the appointeeship fee but additional charges below will also apply (taken directly from the customer's funds) for lost or stolen cards.

An emergency prepaid card will be issued as an interim measure while the service user waits to receive their replacement card. Where this card is returned there will be no charge however an additional charge of £5 will be made for an emergency card that is not returned or damaged.

- Replacement card (lost/stolen) £5 p/replacement

## Deferred Payments

Deferred payments allow a person with property, but without sufficient income or liquid assets, to fund their chosen residential placement, whilst enabling the person to keep their home on admission to residential care. It also helps people who intend to sell their home but may not be able to sell the property quickly enough to meet the full cost of their care.

New Scheme with effect from April 2015

From April 2023, all new deferred payment agreements will incur a set-up fee of £679, and compound interest of 3.18%, will be added on a daily basis from 1st Jan 23, increasing to 3.43% 1st July 23 (The compound interest rate is subject to change 1 Jan & 1 July each year). This is payable in two instalments, the first at on receipt of deferred payment application and the second at when registering with land registry.

From April 2023 all new deferred payment agreements will incur a set-up fee of £653 and compound interest of 0.95% will be added on a daily basis.

Where we have to force the sale of a property, any cost incurred in doing this will be recovered from the sale of the property.

## Caring for Pets

If a service user is admitted to hospital or residential care and does not have a family member, neighbour or friend who can look after any pets they have, RBC will arrange for these pets to be looked after.

Any costs incurred for this will be fully re-charged to the service user.

## Transport Charges

A flat rate fee of £5.00 is payable for each journey.

## Admin Fee – managed budgets

An admin fee of £13.00 per week (plus VAT) will be levied for service users who have asked the council to arrange their care and support, and have above the upper capital limit of £23,250 (Excluding the value of the home they live in), or have not complied with the financial assessment process. This fee does not apply to service users who receive their care and support in a residential setting.

## Appendix 3

### Financial hardship

#### Adult Care Services

In line with our Charging Policy you can appeal against the charges on the grounds that paying the amount you owe will cause you financial hardship.

If you want to do this, you should follow the Financial Hardship Policy and contact the Charging & Financial Support Team.

Charging and Financial Support  
Adult Care  
PO Box 100  
Rochdale MBC  
OL16 9NP  
CFS@Rochdale.Gov.UK

We will continue to send you invoices for the amount you have to pay and if we are taking any recovery action this will continue.

When we have received your form we will consider your request and write to you with our decision.

#### Data Protection

Find out how we use your personal information at - [www.rochdale.gov.uk/privacy](http://www.rochdale.gov.uk/privacy)