

# Extra Care Schemes

## Wellbeing and Support Service Contributions



**Q. What is a Wellbeing and Support Service contribution and what does it cover?**

**A.** Wellbeing and Support Service contributions go towards the cost of services not covered by your rent. The contribution covers services such as responding to your alarm in the event of an emergency, accessing the on-site support to help you maintain your independence, budgeting and Welfare Benefits advice and information about community services. It should be noted that the Wellbeing and Support Service contribution is payable to Derbyshire County Council and is in addition to any rent/ service charge/heating and water charges that you pay directly to your housing provider.

**Q. What will I have to pay?**

**A.** The amount you will pay will depend on how much income and capital you have. By income we mean regular payments such as those listed below which could be paid weekly or fortnightly etc.

Examples of income that should be included in the calculations are:

- State Retirement Pension
- Occupational Pensions
- Attendance Allowance, Disability Living Allowance (Care Component), Personal Independence Payment (Daily Living Component)
- All other regular income
- Tariff Income (See page 2 for the circumstances when this applies).

There are some types of income which should not be included:

- Earnings from paid employment
- Disability Living Allowance (Mobility Component)
- Disability Living Allowance (Care Component) - low rate
- War Widows Special Payment
- War Widows Pension
- Housing/Council Tax Benefit
- Working Tax Credit
- Savings Credit element of Pension Credit
- Charitable payments
- Any dependent children's income
- Child Tax Credit and Child Benefit
- Any payment received on behalf of a child e.g. Child Support
- Payments made by us as a Direct Payment.

In order to work out what you should contribute we will need to convert all eligible income you receive into one weekly figure. We will contact you to undertake the financial declaration, verify your assets and answer any questions you may have. When you provide all of the information required, we will be able to confirm what amount, if any, you will be liable to contribute.

Examples of capital considered in your Wellbeing and Support Service contribution:

- Money held in bank and building societies, both in the UK and abroad
- Current value of stocks and shares (with reference to FTSE)
- Premium Bonds
- National Savings Certificates
- Other investments.

The net value of the property you live in as **your main residence is not counted as capital**. However, **any other properties you own will be treated as a capital asset**.

### **Q What is Tariff Income?**

**A.** Tariff Income is the amount that a tenant with capital over a certain limit should be able to treat as income generating.

Only where the total of a tenant's other forms of income does not meet the minimum income level will their capital be used to calculate the level of their weekly available resources.

Page 4 of this guide provides details of how to calculate your Tariff Income for the purpose of working out your weekly income for Wellbeing and Support Service contribution.

### **Q. What is the most I will have to pay?**

**A.** The most you will have to pay is £17.90 per week (2024/2025). If your income is low you may pay less or possibly nothing. Your contribution will be reviewed at least annually (or sooner if there is a change to your income or capital).

### **Q. What if I don't think I can afford to pay?**

**A.** Before we ask you to make any contribution you will be offered an 'Income Maximisation' check. This can help make sure you are receiving all the benefits you are entitled to and advise you on how to claim them or assist you in doing so.

However, we do realise that there may be circumstances when some people may not be able to make the contribution requested either in the shorter or longer term. We therefore have a policy that allows us to review your particular circumstances.

### **Q. How will I pay my contribution?**

**A.** To keep things simple, all contributions will be collected by the County Council. There are various ways to pay but the most convenient for both sides is usually by Direct Debit. Depending on the amount of your contribution we may either collect this once every four weeks or quarterly.

### **Q. If my support needs increase will I have to contribute more?**

**A.** If you feel that your care needs have increased you should ask for a reassessment by your Care Worker. Your worker will review your situation and discuss with you how your needs are to be met.

If your review results in you being eligible to access additional services this may mean that you cease to pay towards your Wellbeing and Support Services but instead will be asked to contribute in accordance with our Co-funding Policy. We have a separate guide that explains how this works and you can obtain a copy from your worker or download one from our website: <http://www.derbyshire.gov.uk/cofunding>.

You will only be asked to pay either the Wellbeing and Support Service contribution OR the Co-funding contribution. You will not be asked to contribute to both.

### **Q. How do you assess couples/joint tenants for the contribution?**

**A.** Each tenant is asked to make a declaration in their own right. However, there are maximum amounts that either an individual or joint tenants in an apartment may have to make, depending on whether they are assessed to pay a Wellbeing and Support Service contribution, or a Co-funding contribution. When we have both clients' financial declaration we will be able to confirm how much the contribution will be.

## WELLBEING AND SUPPORT SERVICE INCOME FROM CAPITAL

Please find the level of capital you have (as detailed on page 2) in the bands below and include as tariff income when calculating your weekly income.

For example if you have £19,600 in capital you should add £22 to your weekly income.

Capital held between these amounts			Assumed weekly income
Nil	and	£14,250	£0.00
£14,250.01	and	£14,500	£1.00
£14,500.01	and	£14,750	£2.00
£14,750.01	and	£15,000	£3.00
£15,000.01	and	£15,250	£4.00
£15,250.01	and	£15,500	£5.00
£15,500.01	and	£15,750	£6.00
£15,750.01	and	£16,000	£7.00
£16,000.01	and	£16,250	£8.00
£16,250.01	and	£16,500	£9.00
£16,500.01	and	£16,750	£10.00
£16,750.01	and	£17,000	£11.00
£17,000.01	and	£17,250	£12.00
£17,250.01	and	£17,500	£13.00
£17,500.01	and	£17,750	£14.00
£17,750.01	and	£18,000	£15.00
£18,000.01	and	£18,250	£16.00
£18,250.01	and	£18,500	£17.00
£18,500.01	and	£18,750	£18.00
£18,750.01	and	£19,000	£19.00
£19,000.01	and	£19,250	£20.00
£19,250.01	and	£19,500	£21.00
£19,500.01	and	£19,750	£22.00
£19,750.01	and	£20,000	£23.00
£20,000.01	and	£20,250	£24.00
£20,250.01	and	£20,500	£25.00
£20,500.01	and	£20,750	£26.00
£20,750.01	and	£21,000	£27.00
£21,000.01	and	£21,250	£28.00
£21,250.01	and	£21,500	£29.00
£21,500.01	and	£21,750	£30.00
£21,750.01	and	£22,000	£31.00
£22,250.01	and	£22,500	£33.00
£22,500.01	and	£22,750	£34.00
£22,750.01	and	£23,000	£35.00
£23,000.01	and	£23,250	£36.00
£23,250.01	and	above	<b>Full Wellbeing &amp; Support Service Contribution Payable</b>

## USEFUL CONTACTS

Client Financial Services Financial Assessment and Charging Team

Tel: **(01629) 532231**

Email: **[fairercontributions@derbyshire.gov.uk](mailto:fairercontributions@derbyshire.gov.uk)**

Address: Corporate Services and Transformation

County Hall

Matlock

Derbyshire DE4 3AG

Derbyshire Welfare Rights Team

Tel: **(01629) 531531**

Email: **[welfarebenefits@derbyshire.gov.uk](mailto:welfarebenefits@derbyshire.gov.uk)**

Address: Adult Social Care and Health Department

Cemetery Lane

Ripley

Derbyshire DE5 3HY