



Non-Residential Charging for Adults 2025-26

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WOKINGHAM
BOROUGH COUNCIL

Non-Residential Services for Adults

What is non-residential charging?

We use government guidance to calculate how we charge for care.

Non-residential services include most services provided to an adult who lives in their own home. For example, a homecare service provided by an agency or attendance at a day centre, services arranged within a Direct Payment, respite and short break services or support to access the community.

How do you know my financial position?

Once you have had a discussion about your needs and eligibility your Care Assessor, where relevant, will refer you for financial assessment. We will ask you, or your financial representative to complete a 'financial assessment form' to provide us with full details of your financial position including your income and capital.

What happens if I refuse a financial assessment?

You do not have to give us information about your financial circumstances. However, if we are unable to assess your financial position, then you will be asked

to pay the full cost towards your services. You may also have to pay administration fees.

If you refuse a financial assessment but later change your mind, please contact the Financial Assessment Team on 0118 974 6000 (Option 6) straight away so that we can arrange a full financial assessment.

How do you work out what you will charge me?

A Financial Assessment Officer may visit you to complete the financial assessment form. They can also tell you what welfare benefits you may be entitled to.

You will need to provide us with full details of your financial position. We will consider your capital, for example savings and shares, as well as your weekly income from benefits and any other sources. Allowances are made for some benefits and certain household expenses. Once we have this information we will calculate your maximum weekly charge.

In addition, if you receive certain disability related benefits, we will take into account expenses relating to your disability. If you receive one of the benefits mentioned later, we will automatically reduce

the maximum charge by £40 each week. If you believe that expenses relating to your disability are more than £40, then we will look at this with you in more detail.

What about my savings and investments?

If your savings and investments are less than £14,250, they will not affect how much you pay.

If your savings and investments are more than £23,250, then you will be charged the full cost of the service plus administration fees. In these instances we will not need to go through a full financial assessment with you, but we can still tell you how to apply for any relevant benefits.

Normally only savings in your name are counted, for instance if you have a joint account with your partner, then only half of the balance is taken into account.

Examples of what is counted as savings, capital and investments include cash, money held in banks, building societies or post office accounts, premium bonds, national savings certificates, ISAs and stocks and shares.

Do you need my partner's financial information?

If your partner receives benefits for you as a couple, like Employment Support Allowance or

Pension Credit you will need to tell us about these.

Otherwise, you do not have to provide your partner's financial details; however, in some cases your charge may be lower if you provide their information. It can also help us to complete a benefit check for you both.

What proof is required to support my Financial Assessment?

We need to see proof of all the income, savings and expenses that you have told us about. For example, benefit award letters, bank statements, pension slips, share certificates, building society pass books, service charge statements and proof of ground rent. We have to see original documents. Gas, electricity or water bills are not required.

If any information or documents are not immediately available, we will ask you to send it to us as soon as you can.

Once calculated, will my charge always be the same?

No, each year we will review your charge and recalculate your contribution.

What do I do if my financial circumstances change?

If you move home or your

financial circumstances change (for example, if you start getting welfare benefits, qualify for council discounts, or your investments and savings increase or decrease), you must let us know straight away as this may affect your charge. Contact the Financial Assessment Team to arrange a reassessment. Full contact details are at the bottom of this page. If you are unsure what changes to tell us about please contact us for advice.

How do you calculate my maximum weekly charge?

Your maximum weekly charge =

Your "weekly applicable income"
less
your "weekly allowance"

These terms are explained in more detail below.

What is my weekly applicable income?

Your weekly applicable income is your "actual income" and your "tariff income" from savings. To calculate your "actual income" we add up the amount you get each week from:

- Pensions (but excluding war pensions)
- State benefits (but excluding)
 - the mobility component of Disability Living Allowance or Personal Independence

Payment

- the Savings Credit part of Pension Credit
- the 'night time' element of Attendance Allowance or care component of Disability Living Allowance (unless night time care is provided). We do not exclude any care element of Personal Independence Payment.

- Income from some investments

Please note: we don't count earnings from paid work

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"Tariff income" is a way of calculating a weekly income from all of your savings and investments. It is not based on the actual interest or dividends you receive.

To calculate your "tariff income":

If you have savings and/or investments of £14,250 or less you have no "tariff income".

If you have savings and/or investments between £14,250 and £23,250 your tariff income is £1 per week for every £250 (or part of £250) of your savings and/or investments.

The table opposite shows examples of how much 'tariff income' will be added to your income:

Total savings	Added tariff income	Total Savings	Added tariff income
£14,251	£1	£18,000	£15
£14,751	£3	£20,000	£23
£15,251	£5	£21,000	£27
£15,751	£7	£22,001	£32

What is my weekly allowance?

We make sure that you have enough to live on each week to cover:

- Your essential living expenses such as food, clothing and heating. The amount is set each year by the government (This is £137.30 for people under 25, £156.45 for people over 25 and under 60 and £227.10 for people over 60) plus an extra 25%.
- Your relevant eligible share of housing liabilities - your rent, mortgage, service charges and council tax, excluding any amounts covered by benefits.
- Your Disability Related Expenditure - if you receive any of the benefits listed below:
 - Attendance Allowance
 - Care Component of Disability Living Allowance
 - Daily Living Component of Personal Independence Payment
 - Constant Attendance Allowance

- Exceptionally Severe Disablement Allowance

The standard amount we allow each week is currently £40.

If you think you spend more than this on expenses related to your disability, then please let us know.

What if I disagree with the charge?

First of all, contact the Financial Assessment Officer who has calculated your contribution and explain why you think the charge is wrong. Contact details will be included in the letter you receive following the Financial Assessment.

If you are still not satisfied, you can contact the Senior Financial Assessment Officer to review the financial assessment.

If you remain unhappy, you can raise the matter with the Council's Corporate Customer Services Team, who will review whether the charges have been applied correctly. You can ask for a leaflet which will explain the procedure for making a complaint at any time.

How do I pay if I am assessed to contribute?

Once the Financial Assessment Officer has worked out your contribution, we will give you a statement of the amount we expect you to pay. We will include the name and phone number of your Financial Assessment Officer in case you have any questions about the charge.

If you need to pay towards your service and you receive a homecare service, you will be sent an invoice approximately every 4 weeks, in arrears. You can pay in a number of different ways, including direct debit, cash, cheque, by phone or on the internet. Full details of how to pay are set out on the back of the invoice.

What else does the Financial Assessment Officer do during their visit?

If you agree, we will check that everyone in the household is claiming all the benefits they are entitled to. We can also help you to claim Council Tax discounts, if applicable.

How do I get Independent Financial Advice?

Under the Care Act, councils must support people to make informed, affordable decisions about their care. If you would like more

information about independent financial advice and care planning, please contact us or ask for our leaflet that helps to explain your options.

I am still unclear, is there anyone I can contact?

Yes, please contact the Financial Assessment Team with any questions you have.

USEFUL CONTACT DETAILS

WOKINGHAM BOROUGH COUNCIL

Adult Social Care Team - Assessing and setting up care

Email: ASCMailboxAssessmentTeam@wokingham.gov.uk

Tel: 0300 365 1234

Financial Assessment Team - Calculating contributions

Email: FinancialAssessmentTeam-Mailbox@wokingham.gov.uk

Tel: (0118) 974 6000 - Option 6
and ask for the Financial
Assessment Team

Adult Social Care Finance - Raising Bills, Paying Providers

Email: ASCMailboxFinance@wokingham.gov.uk

Tel: (0118) 974 6000 - Option 6 and
ask for the Payments Team

Direct Payments - Independent management for care services

Email: DPWokinghamCard@wokingham.gov.uk

Tel: (0118) 974 6000 - Option 6 and
ask for the Direct Payments
Team

Accounts Receivable - Direct Debit and Payment Arrangements

Email: AccountsReceivable@wokingham.gov.uk

Tel: (0118) 974 6000 - Option 1 then
Option 5

OTHER ORGANISATIONS

Age UK - able to provide useful
fact sheets

Website: www.ageuk.org.uk

Tel: 0800 169 65 65

Citizens Advice Bureau

Website: citizensadvicewokingham.org.uk

Email: contact@cawokingham.org.uk

Tel: 0808 278 7958

The Government Website

For government information
including benefits and the Office of
the Public Guardian.

Website: www.gov.uk

The Care Quality Commission (CQC)

Website: www.cqc.org.uk

Tel: 03000 61 61 61

This publication is produced by
Wokingham Borough Council.

If you would like some help
understanding it, please call
(0118) 974 6000

Adult Social Care Services

Shute End, Wokingham, Berkshire
RG40 1BN

Direct Dial: (0118) 974 6000 -
Option 6

For more information about housing and social services,
please visit: www.wokingham.gov.uk

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Published March 2025

TH2976

Designed and printed by Digital Solutions 2025

TH2976