

DP PEER SUPPORT GROUP MEETING

June 1ST 2016

Present at Meeting

MR, SW, SL, SL, MN, DC, YK, ES

Joseph Healy (DASL)

Manuela Gouveia (DASL)

Ferisa Symester (DASL)

Edem Ekamem (Lambeth Financial Assessment Team)

Seán McGovern (DASL)

We have not heard back from anyone concerning the difference between adults and children's DP rates. This is more pressing given the fact that adult service users will be receiving another rise in DP rates, from £11.15 to £11.40 per hour, possibly in the near future.

Seán will contact Jane Pickard on this issue.

The consultation on CYPS is ongoing. Seán will contact DC and IH when he has some more work done on the document.

The meeting with Colin Slasberg went well even though it threw up quite a few challenging factors. The main thrust of Colin's delivery was the recording of unmet needs in order to demonstrate that the majority of service users receiving social support and care packages could not have all needs met in times of austerity. Colin reckoned that only around 5% of

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service users would be receiving packages that fulfilled the ideals of personalisation.

Sharon Stockman spoke about the Transition Team for service users between the ages of 14-25. In some circumstances clients up to the age of 25 may still be accessing CYPSSs. It was reported that there were a lot of loose ends to tie up.

Sharon Stockman is not responding to emails sent to her by service users and DASL. Lauren has emailed Sharon asking her if we can deal directly with HR where DBS checks are concerned.

Some good news, Skills for Care is funding some more Being a Good Employer Training (BAGET); and as a result DASL will be carrying out two new training courses in September and December. The courses will be run with Southwark and Lambeth is allocated 10 places on each course.

The funding for these courses will be different than in the past, less complicated. For this training DASL will receive the funding directly. Transport costs and backfill (money for extra PA costs) can be claimed by the service users.

Sadly there is no further funding for Support Planning. Due to a poor take up there is no plan for future PA training.

DASL has employed Cheryl Lewis as a Disability Hate Crime Co-ordinator for a two-year funded project. It was agreed to invite Cheryl to July's DPPSG meeting. It was also agreed to invite Jackie Meldrum to the meeting to explain the DP process from the social service's end.

Contact both Jackie Meldrum and Jane Pickard to see where they are with the Direct Payment's Charter.

Invite Peter Gaye, Operations Officer to the Self Directed Support Forum, to a future meeting.

Edem Ekanem (DP Financial Assessment Team)

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The meeting welcomed Edem Ekanem from Lambeth's Financial Assessment Team. Edem explained that once a needs assessment had been completed by the social workers' team that a financial assessment is called for to determine whether the service user is liable to pay a charge towards their care package.

The financial assessment (FA) will come to one of two conclusions:

1. A zero charge to the service user for their care and support package; or
2. A charge for their care and support package.

If a charge is levied on the client it will be deducted at source from direct payments monies. For example if the service user is assessed to pay a charge of, say, £25 per week and they are in receipt of a care package with a budget of, say, £100 per week, then Lambeth will pay £75 into their direct payment's account - £100 (direct payments [DPs]) - £25 (personal contribution) = £75 (DP's received by client).

When making the FA Lambeth disregards £25 per week for what it considers the extra costs of living with a disability. This disregard can be increased if supported by receipts of extra expenditure, expenditure that in turn can be justified through the service user's support plan.

Service users can contact the FA Team through the following:

Email: financialassessment@lambeth.gov.uk

Telephone: Tel: 0207 926 4993

See Appendix 1 for full details of financial assessments

Appendix 1

Financial Assessment Process

If a person chooses not to disclose their income and capital they will be liable to contribute the full amount to their social care support.

STEP 1: THE FINANCIAL ASSESSMENT PROCESS

The financial assessment looks at a person's income and savings and works out how much they will need to pay towards their support.

The financial assessment takes account of:

- savings;
- any income they have (including, for example, a state pension or other pensions or benefits);
- any investments and property they own; and
- Any extra expenses they have because of a disability (disability-related expenses) if you receive certain disability benefits.

Once we have looked at their finances, we will explain:

- How much they need to pay towards the cost of their social care support;
- How we worked this out; and
- The different ways they can pay for support.

A. Assessable Income

The financial assessment process will look at the total income a person has available to make a contribution. National guidance dictates that we include certain sources of income and exclude other sources of income.

The following income will be taken into account in the financial assessment process:

- Tariff income on savings

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- Disability Living Allowance (DLA) Care Component
- Attendance allowance
- Daily Living Component of Personal Independence Payment (PIP)
- Severe Disability Premium
- Income Support
- Pension Credit
- State Retirement Pensions
- Employment Support Allowance
- Occupational Allowance
- Carers Allowance
- Industrial injuries disablement benefit

The following income will not be taken into account in the financial assessment process:

- DLA Mobility Component
- PIP Mobility Component
- Wages / Earnings
- The difference between the high and low rate of Attendance Allowance or Personal Independence Payment (PIP).
- The difference between the high and middle rate of Disability Living Allowance Care Component
- Payments from the Independent Living Fund
- Housing Benefit
- Council Tax Support
- Maintenance for a child
- Monies from a student loan

The following income will be partially disregarded in the financial assessment process:

- War Disability Pensions and War Widows Pensions

B. Assessable Income from Capital

The policy will use the upper and lower capital limits set out by the Department of Health in the statutory guidance. This is used to provide clarification on the completion of financial assessments and the treatment of income and capital.

Where capital is held in joint names, it is assumed that each person owns an equal share of the capital and that the person being assessed therefore owns half unless evidence is provided to the contrary.

Capital below the lower threshold (currently £14,250) will be disregarded.

Capital / Savings
£0 - 14,250 This will be disregarded.
£14,250 - £23,250 This is taken into account in full to calculate tariff income.
Tariff income is calculated at a rate of £1 for every £250 or part thereof on capital between £14,250 and £23,250.
Over £23,250 Required to pay the maximum contribution towards the cost of your care

Capital will include all forms of cash savings; this is outlined in the statutory guidance.

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/366104/43380_23902777_Care_Act_Book.pdf

Examples of Capital to be taken into account:

- Shares
- Savings held in banks, building societies etc.
- Trust funds
- Premium Bonds

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- National Savings Certificates
- Land*
- Buildings**
- Cash released from Pension pots***

* Land owned by a person will be valued by the County Council's valuation department and the capital value, where appropriate, will be included in the financial assessment.

** The value of a person's home will be disregarded where the person continues to occupy it.

*** From the 1st April 2015 HM Treasury have changed the way a service user can access their defined contributions pension scheme (also known as a money purchase scheme) and defined benefit pension scheme (also known as a finally salary scheme). For the purpose of this policy we have outlined the rules of how to assess pension income for purpose of charging.

If the service user has removed the funds and placed them in another product or savings account they will be treated according to the rules of that product.

If a service user is drawing a minimal income then Cambridgeshire County Council can apply notional income choosing not to withdraw income or according to the maximum income that could be drawn under an annuity product.

Where a person has moved out of their former main or only residence (which they still own) into other accommodation a disregard on the former main residence will be applied for a maximum period of 12 weeks from the date of the financial assessment. This will only apply if their nonhousing related assets are below the upper capital at the time they moved out of their former main or only home.

The discretionary Deferred Payment Scheme for residents placed in permanent care there is no corresponding legislation

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which permits the County Council to secure a property using a legal charge in lieu of payment of an assessed contribution. The possible exception is where a person moves to Extra Sheltered accommodation. The Council may grant a discretionary Deferred Payment Agreement. However, any decision will be based on the person's individual circumstances and the application of the Council's Deferred Payment policy.

Any capital from the sale of a property minus any selling costs will be included within the financial assessment from the date after sale completion.