

EXPLANATION OF TERMS

Capital

In general capital refers to financial resources available for use. Examples are savings in banks and building societies, money in current accounts, buildings, land, stocks and shares, etc. When assessing a client for contributions towards community-based care the value of the primary residence is excluded, but any other property is included.

Care & Support Plan Review

When you receive a re-assessment of your needs and you and the people in your life look at whether the services you are receiving are meeting your needs and helping you achieve your chosen outcomes. Changes can then be made if necessary.

Council Plan

Sets out the vision and aims for the Council and how these are going to be delivered through areas of focus and priority projects.

Digital financial self-assessment calculator

A method used to work out how much a person's care and support will cost, based on how much assistance you need with daily living. You will be asked about everything that you might need help and support with, and the calculator then works out the cost of providing that help and support.

Disability Related Expenditure (DRE) Disregard

Some people have to pay for equipment or services or have higher than average outgoings because they have a disability or long-term health condition. These costs may be allowable as DRE when working out how much they need to pay towards the cost of your support arranged by the Council. The council proposes to allow a standard £20 per week for these costs in all cases, but if the client feels this isn't enough to cover their DRE, a higher amount may be allowed based on an individual assessment.

Disposable Income

The amount of money left after the Minimum Income Guarantee and DRE amounts have been deducted from the client's overall income.

Financial Assessment

The process where the person's income and expenditure is assessed to calculate the amount of disposal income available against which charges can be levied.

Income Maximisation

Aims to help you achieve your maximum possible entitlement to welfare benefits.

Minimum Income Guarantee (MIG)

Local authorities must ensure that a person's income is not reduced below a specified level after charges have been deducted. The amounts are set out in the Care and Support (Charging and Assessment of Resources) Regulations. The purpose of the minimum income guarantee is to promote independence and social inclusion and ensure that they have sufficient funds to meet basic needs such as purchasing food, utility costs or insurance.

Prevention

Any action that prevents or delays the need for you to receive care and support, by keeping you well and enabling you to remain independent.

Preventative Services

Services you may receive to prevent more serious problems developing. These services include things like reablement, telecare and befriending schemes. The aim is to help you stay independent and maintain your quality of life, as well as to save money in the long term and avoid admissions to hospital or residential care.

Short term Service

A way of helping you remain independent, by giving you the opportunity to relearn or regain some of the skills for daily living that may have been lost as a result of illness, accident or disability. It is similar to rehabilitation, which helps people recover from physical or mental illness. It includes a service for a limited period in your own home that includes personal care, help with activities of daily living, and practical tasks around the home.

Tapered Charge

Where a client has been assessed to have disposable income under the standard Co-funding charge of £51.07, a reduced or tapered charge will be levied in order to comply with the MIG. Dependent on the level of income available this will be between £2 and £51.07 per week (we do not charge clients whose assessed contribution is under £2 per week).

Tariff Income

Tariff income is the term used to refer to notional income charged against capital. Tariff income is charged on a sliding scale and, for the revised Co-funding proposal, the council would use the levels set in the charging guidance issued by the DHSC (Care and Support Charging and Assessment of Resources) Regulations 2014), of £1 per every £250 of capital over £14,250. Tariff income does not represent the amount of interest earned from capital.

The Care Act

A law passed in England in 2014 that sets out what care and support you are entitled to and what local councils have to do. According to the law, councils have to consider your wellbeing, assess your needs and help you get independent financial advice on paying for care and support.

The Care and Support (Charging and Assessment of Resources) Regulations 2014

It gives the Council the power to charge adults for care and support. This applies where adults are being provided with care and support to meet needs identified under Section 18, Section 19 or Section 20 of the Care Act 2014.

Wellbeing

Being in a position where you have good physical and mental health, control over your day-to-day life, good relationships, enough money, and the opportunity to take part in the activities that interest you.

Universal information and advice

Information and advice that is available to everyone in your local area. This should cover what care and support services are available in the area, how you can get these services, where you can find financial advice about care and support, and what to do if you are concerned about the safety and wellbeing of someone who has care and support needs. Councils are required by law to make information and advice available to everyone, regardless of who pays for the care and support you need.