



Appendix F: Example Care Charges Calculations

Example A: Personal Budget for weekly support & respite in a care home:

A 65 year old woman has a Personal Budget of £100 per week to meet her ongoing weekly care needs and £1400 per year towards two weeks respite care (from a carer's assessment carried out with her daughter).

She uses her Personal Budget to pay for a carer each weekday morning and to stay in a care home for respite for two weeks while her daughter is away on holiday.

Her non-residential financial assessment shows she is not required to pay anything towards her non-residential service.

Annual Personal Budget: £5000 (ongoing) £1400 (respite). Total: £6400

Weekly Care Charges: she is charged nothing for her ongoing care and support and nothing for her two weeks of respite in a care home because her non-residential financial assessment shows her assessed maximum weekly contribution is zero - so she receives free non-residential service, and this is also applied to the respite care.

If during the year, she required further short stays in a care home that brought the total number of nights stayed in a care home to more than four weeks during that year, a financial assessment would be carried out using care home (temporary stay) charging rules to calculate her contribution towards the accommodation for those extra nights.

Example B - Person with a Personal Budget for ongoing weekly support and respite in a care home

A 29 year old man living with his mother has a Personal Budget of £70 per week to meet his ongoing support needs and £1400 per year towards two weeks respite care (from a carer's assessment carried out with his mother). He uses his Personal Budget to pay for a support worker and to stay in a care home for one night at various intervals over the year for respite.

His non-residential financial assessment shows his assessed maximum weekly contribution is £33 per week.

Annual Personal Budget: £3500 (ongoing) £1400 (respite). Total: £4900

Weekly Personal Budget (£4900 divided by 52 weeks): £94.23

Weekly Care Charges: he is charged £33.00 each week for his ongoing care and support including his 14 nights in a care home for respite.

Example C - Person with a Personal Budget for ongoing weekly support and respite in a care home:

An 80 year old man has a Personal Budget of £95 per week to meet his ongoing care needs and £1400 per year towards respite care (from a carer's assessment carried out with his wife). He uses his Personal Budget to pay for a carer and to stay in a care home for respite.

His non-residential financial assessment shows his assessed maximum weekly contribution is £130 per week.

Annual Personal Budget: £4750 (ongoing) £1400 (respite). Total £6150

Weekly Personal Budget (£6150 divided by 52 weeks): £118.26

Weekly Care Charges: He is charged £118.26 each week towards his Personal Budget.

At the end of the Personal Budget period (usually a year) - and before we finalise his Personal Budget for the following year – we compare the charges he's paid with the actual cost of his services and refund any overpayments.

Example D - Person with a Personal Budget for ongoing weekly support: Non-Residential Financial Assessment Calculation:

A woman aged 84 has a Personal Budget of £100 per week for care and support in her home. She receives full Housing Benefit and full Council Tax Support

Non-Residential Financial Assessment Calculator

Weekly Income

State Pension	£134.50
Private Pension	£ 13.40
Pension Guarantee Credit	£ 81.80
Pension Savings Credit (£5.05)	100% disregarded
Attendance Allowance	£ 59.70
Tariff Income on savings (£15,140)	£ 4.00

Calculation: £14,250 disregarded. Leaves £890 savings charged tariff income @ £1 per £250/ part £250)

TOTAL REGARDED WEEKLY INCOME **£293.40**

Allowances & Expenses

Minimum Income Guarantee ¹	£189.00
Standard Allowance for Disability-related expenses	£ 5.00

TOTAL REGARDED WEEKLY EXPENSES **£194.00**

Total Regarded Income **LESS** Total Regarded Expenses £99.40

ASSESSED MAXIMUM WEEKLY CONTRIBUTION **£99.40**

She would pay £99.40 per week towards her Personal Budget for care and support.

¹ an allowance for daily living costs for someone who has reached the qualifying age for Pension Credit – approximately over the age of 65

Example E - Care Home Financial Assessment Calculation.

A single man aged 79 has moved to a Care Home. The Council are paying the costs of £700 per week to the care home.

Care Home Financial Assessment Calculation

Weekly Income

State Pension	£197.50
Private Pension	£ 85.30
Tariff Income on savings (£17,320)	£ 13.00

Calculation: £14,250 disregarded Leaves £3,070 savings charged tariff income @ £1 per £250 or part £250

TOTAL REGARDED WEEKLY INCOME	£295.80
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Allowances

Personal Expenses Allowance ²	£24.90
Savings Disregard	£ 5.75

TOTAL WEEKLY ALLOWANCES	£ 30.65
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Total Regarded Weekly Income LESS Total Weekly Allowances	£265.15
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ASSESSED WEEKLY ACCOMMODATION CHARGE	£265.15
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² a standard allowance for people in care homes