

**RIASS**

Redbridge Information, Advice & Support Service  
for Special Educational Needs & Disability



London Borough of

**Redbridge**



# Transition support group *Finance in Adults Social Care*



## ***Adults Social Care Social Policy***

Adults Social Care is a chargeable service.

Social care services, unlike health care, are not free for everyone over the age of 18.

The Charging Policy for Adult Social Care sets out how Adults and their Carers who receive care and support services from the Council will be charged.

A financial assessment is based on the individual receiving the care and support. This means that only finances relating to the person are considered in the financial assessment.



## ***Adults Social Care Social Policy***

During the financial assessment, the council will consider Disability Related Expenditure (DRE). These are costs that may arise from a disability or long term health condition. It is up to you to tell the council what DRE you have. DRE are certain items of expenditure that you can deduct from your income as part of your financial assessment to determine if you can afford to contribute towards your social care costs.

<https://mylife.redbridge.gov.uk/social-care-charges/>

<https://mylife.redbridge.gov.uk/media/25118/disability-related-expenditure-leaflet.pdf>



## ***Direct Payments***

A direct payment gives users money directly to pay for their own care rather than having it delivered by Redbridge Council.

You must complete a financial assessment available via <https://mylife.redbridge.gov.uk/social-care-charges/>

What you can use direct payments for?.....



## ***Direct Payments***

Direct payments can be used in lots of ways and what is outlined in the care and support plan for example:

- to pay for personal care and support such as help with washing and dressing
- to pay for practical help such as shopping and cleaning
- to employ a personal assistant
- to pay for short breaks (respite care) for yourself or your carer
- to buy social or educational activities that you have been assessed for and need

You can be creative about how you spend your direct payment, as long as it helps you meet your support needs.



## ***Direct Payments***

### **Records – what a person needs to keep and for how long?**

The person need to keep all paperwork to show how their Direct Payment is being spent

This includes:

- Records of payments (invoices)
- Orders
- Pay Slips
- Letters or emails
- Receipts
- HMRC records
- Bank statements
- Payroll records (if you employ Personal Assistants)
- Evidence of self-employment
- Employers liability insurance



## ***Direct Payments***

**The person needs to show Redbridge Council how the money allocated to meet their care and support needs is being spent.**

### **Self Managed Direct Payment Account**

This is when a person opens a separate bank account which is used only for Direct Payment money. If the person chooses this option they will need to keep bank statements, invoices, receipts which shows all the income and expenditure in the bank account.

### **Managed account providers**

Instead of opening their own Direct Payment bank account the person can choose an organisation to manage the Direct Payments on your behalf. Redbridge Council recommends four Managed Account Providers.

The Managed Account Providers take responsibility for a range of tasks, that a person managing their own self managed account would do.



## ***Direct Payments***

### **Finding a care worker**

There are a number of ways the person can purchase care to meet their needs

- i. Care Agencies
- ii) Hiring a personal assistant

Redbridge Council will make a one-off payment of £200 to pay towards Employers Liability Insurance, DBS costs and the NEST Pension scheme when they employ a PA.





## ***National Benefits***

Support for people who are:

- Unemployed and looking for work
- Working but on a low income
- Unable to work
- Ill
- Pregnant
- Disabled
- Carers
- Families
- Older Adults

Can be categorised into 3 types:

### **Means Tested**

Only available to people who can prove that their income or capital (or both) are below the prescribed limits.

- Pension Credit

Universal Credit (replacing 'legacy' benefits)

Housing Benefit

JSA income related

ESA Income Related

Income Support

Tax Credits

- Carer's Allowance
- Council Tax Reduction



## ***Benefits***

### **Non means tested**

Based on NI contributions or NI credits record.  
(can be affected if there is income such as earnings or private pension payments)

- Bereavement Support Payment
- Child Benefit/Guardian's Allowance
- Maternity Allowance
- New Style (contribution based) ESA
- New Style (contribution based) JSA
- State Pension both new and old & 80+ (2016)

### **Non-Contributory & Non-Means Tested Benefits**

Do not depend on NI contribution record, income or savings. Awarded based on disability criteria

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- Industrial Injuries Disablement Benefit
- Severe Disablement Allowance



## ***Redbridge Welfare Benefit Service***

### **What we do**

- Decide Discretionary Payment requests - help with rent or Council Tax shortfalls for those in receipt of relevant benefits
- Provide advice to residents about Welfare Benefit matters over the phone and by email – (HB & CTR queries are usually dealt with by Contact Centre and Benefit Assessment teams)
- Provide ‘baseline assessment’ regarding eligibility for all Benefits
- Support vulnerable residents with the complexities of the Welfare Benefit system
- Offer face to face appointments and home visits where matters cannot be resolved by other means
- Online referral to our service for residents, colleagues and partners
- Signpost to Work Redbridge, disability benefits and other relevant support networks such as Citizens Advice, Money Advice (Mary Ward), Charities, Utility payment support, furniture banks, clothes banks
- Foodbank referrals
- Provide training to internal and external partners



## ***Redbridge Welfare Benefits Service***

### **Some pointers:**

- Work Redbridge works in partnership with the DWP Disability employment Advisor to support those who would like to work.
- Our Service cannot help with claims for UC – DWP have commissioned Citizen Advice to do this.
- Our Service cannot challenge UC awards without explicit written consent.
- Check that any award of Universal Credit includes the Limited Capability for Work Related Activity is included (qualifying criteria applies)
- Where there is a liability to pay rent, ensure that the Housing Element of UC is claimed.
- Alternative Payment Arrangements of UC payments can be put in place for vulnerable adults
- For carers – ensure that carer premium is included in any UC award/ Carer's Allowance is in payment (qualifying criteria applies)
- Ensure, where relevant, that Personal Independence Payment is claimed and that correct components have been awarded based on individual needs.



# ***Redbridge Welfare Benefits Service***

## **Useful contacts and websites**

### Welfare Benefits

Website: [www.redbridge.gov.uk/benefits](http://www.redbridge.gov.uk/benefits)

Telephone: 020 8708 4180 (Monday to Friday 9am to 12.30)

Email: [welfare.benefits@redbridge.gov.uk](mailto:welfare.benefits@redbridge.gov.uk)

Referral: [redbridge.gov.uk/benefits/referral-to-welfare-benefits-team/](http://redbridge.gov.uk/benefits/referral-to-welfare-benefits-team/)

### Cost of Living – Redbridge

[costofliving.redbridge.gov.uk/](http://costofliving.redbridge.gov.uk/)

### Support for Mortgage Interest (SMI) Payments

[www.gov.uk/support-for-mortgage-interest](http://www.gov.uk/support-for-mortgage-interest)

### Funeral Payment Support

[www.gov.uk/funeral-payments/eligibility](http://www.gov.uk/funeral-payments/eligibility)

### Bereavement Support Allowance

[www.gov.uk/bereavement-support-payment](http://www.gov.uk/bereavement-support-payment)



## Food

Free school meals

[www.redbridge.gov.uk/schools/free-school-meals/](http://www.redbridge.gov.uk/schools/free-school-meals/)

Trussell Trust Foodbank (vouchers can be obtained through WBT)

[redbridge.foodbank.org.uk/](http://redbridge.foodbank.org.uk/)

## Travel

Disabled Person's Railcard

[Disabled Persons Railcard | Official Retailer | National Rail \(disabledpersons-railcard.co.uk\)](#)

Disabled Person's Freedom Pass

[redbridge.gov.uk/benefits/disabled-persons-freedom-pass/](http://redbridge.gov.uk/benefits/disabled-persons-freedom-pass/)

Blue Badge (parking)

[redbridge.gov.uk/parking/blue-badge/](http://redbridge.gov.uk/parking/blue-badge/)

Support to help with the cost of transport (including the unemployed)

[www.gov.uk/government/publications/support-to-help-with-the-cost-of-transport/support-to-help-with-the-cost-of-transport](http://www.gov.uk/government/publications/support-to-help-with-the-cost-of-transport/support-to-help-with-the-cost-of-transport)



## Utilities

Help with Utility bills – contact provider directly or see link

<https://www.redbridge.gov.uk/benefits/help-with-your-energy-bills/>

Help with Water bills – Watersure

<https://www.eswater.co.uk/watersure> or

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Cold weather payments – usually paid automatically to qualifying groups (not the same as Winter Fuel Payments which are made to pensioners)

<https://www.gov.uk/cold-weather-payment>

Warm Home Discount Scheme awarded to certain groups through certain providers

<https://www.gov.uk/the-warm-home-discount-scheme>



## **Home Improvement Grants, Adaptions, Repairs and Equipment**

Disabled Facilities Grant

<https://www.gov.uk/disabled-facilities-grants>

<https://mylife.redbridge.gov.uk/disabled-facilities-grant/>

Disability Equipment

<https://mylife.redbridge.gov.uk/equipment>

Home improvements and repairs

<https://mylife.redbridge.gov.uk/home-improvement-and-repairs>

Home Safety Visits – Fire alarms, emergency escape etc

<https://www.london-fire.gov.uk/safety/the-home/home-fire-safety-visits/>





## **Debt and Money Management**

Mary Ward Legal Centre – LBR Partner

[www.marywardlegal.org.uk](http://www.marywardlegal.org.uk)

StepChange Debt Charity

[www.stepchange.org](http://www.stepchange.org)

National Debtline Charity

[nationaldebtline.org](http://nationaldebtline.org)

Money Advice Service

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Payplan

[www.payplan.com](http://www.payplan.com)

Christians Against Poverty

<https://capuk.org/>

Redbridgei Money Management Advice pages

[redbridge.gov.uk/benefits/welfare-benefits-and-support/money-management/](http://redbridge.gov.uk/benefits/welfare-benefits-and-support/money-management/)