

**Isle of Wight Council
Adult Social Care & Housing**

CHARGING POLICY FOR NON-RESIDENTIAL ADULT SOCIAL CARE SERVICES

May 2021

1 Document Information

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V0.3	February 2015	Wording amended by Tracy Cartmell to ensure Care Act consistent wording/phrasing. Also ensure same wording as in 6.8 Your Personal Budget information pack.
V0.4	February 2015	NAFAO inflationary uplift on DRE allowance:Appendix 1
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V1.1	April 2016	Annual review (was version 1.1). Legal sign off 22/08/16.
V1.2	February 2017	Amended DRE rates.
V1.3	May 2017	Minor amendments by Team Manager and Policy Officer. September 2017 updated DRE cleaning and shopping rates.
V1.4	March-April 2018	June – July 2017 consultation to include the higher rate of disability benefits in the means tested financial assessment – agreed February 2018. Legal Services approved 23/03/18.
V1.5	May 2018	Additional DRE allowance added.
V6.0	April 2019	Amendments made by Legal Services and Team Manager
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V8.0	May 2020	Amendments made by Team Manager and Legal Services
V8.1	June 2021	Amendments made by Team Manager and Legal Services

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3 Introduction

Many individuals are currently supported by the council and receive services agreed with them as a result of an assessment of need for care and support. Where a Local Authority arranges care and support to meet a person's needs, it may charge the individual receiving services.

If the council decides to make a charge for services, it will require individuals to make a financial contribution subject to their ability to pay and this policy covers these circumstances.

This policy has been written according to the Care Act 2014 and subsequent issue of the Care and Support Statutory Guidance and associated Regulations.

This updated policy came into effect on 1st April 2020 and replaced policy V7.0 dated April 2019.

3.1 Legislative context

The Care Act 2014 (sections 14, 17 and 69-70), the Care and Support (Charging and Assessment of Resources) Regulations 2014 and the Care and Support Statutory Guidance (chapter 8) give Local Authorities a discretionary power to charge adult recipients of non-residential services such amounts as they consider reasonable.

Like most Local Authorities, the Isle of Wight Council is reliant on the income raised from charging for such services to fund a proportion of the costs. Without this income, service levels would be significantly reduced. Central government assumes that councils will partly fund services from charges made by individuals who receive care and support.

The Isle of Wight Council's Social Care and Community Wellbeing Directorate have developed this charging policy based on equity, need and a duty to provide care.

The policy meets the statutory guidance and regulations set out in Care Act 2014 and the Care and Support (Charging and Assessment of Resources) Regulations 2014.

3.2 Equality statement

This policy aims to be fair and implementation should not lead to anyone being unfairly disadvantaged. If an individual feels that this policy does not treat them fairly, they can ask for a review of their assessment.

The council aims to ensure equality of treatment and access to services for all. No person or groups of persons applying for services from the council will be treated any less favourably than any other person on the grounds of age, disability, gender reassignment, sexual orientation, sex, race, pregnancy and maternity, marriage and civil partnership, religion or belief.

Information about council services will be accessible and where necessary, targeted to those who may otherwise have trouble accessing information or services.

4 Charges for Services

4.1 Services for which a charge may be made

- Home care
- Day care and day opportunities / activities
- Supported Living (additional hours)
- Baths in day care settings
- Individual assistance
- Community Alarm (Lifeline)
- Telecare
- Personal Budgets (for those buying their own care)
- Extra care
- Shared Lives Scheme
- Transport
- Meal in day care setting

This list is not exhaustive.

4.2 Flat rate charges

A flat rate charge, without an assessment of ability to pay, is made for:

- Meals provided in day care settings *
- Baths provided in day care setting *

*These costs will not form part of the financially assessed charge as they are a substitute for ordinary everyday living expenditure and will be payable *in addition* to any financially assessed contribution for other services. These flat rate charges are payable directly to the provider; current rates can be obtained by contacting the service provider.

4.3 Exemption from charges

(As of the date of this policy, no charges are payable for the following)

- After-care services provided under section 117 of the Mental Health Act 1983
- Services provided to sufferers of Creutzfeldt Jacobs Disease (CJD)
- Supported employment (No Barriers)
- Intermediate care (rehabilitation/reablement services) up to a maximum of a six-week period.

4.4 Carers

Carers providing regular and substantial care as determined by the Care Act 2014 will not be financially assessed and charged for any services provided directly to them. This will be subject to review.

However, services delivered to the cared-for person which benefit the carer by allowing them to take a break from caring will be subject to a charge. This charge will depend on the financial circumstances of the cared-for person.

4.5 Custodial Settings

Those in custodial settings will be subject to a financial assessment to determine how much they may need to pay towards the cost of their assessed need for care and support. They will be supported appropriately to complete the financial assessment process and forms will be made accessible.

5 Capacity

At the time of the assessment of care and support needs, the council will determine whether a person has the capacity to take part in the assessment. If the person does not have capacity, the council will establish if the person has any of the following as the appropriate person will then be involved:-

- Enduring Power of Attorney (EPOA);
- Lasting Power of Attorney (LPOA) for Property and Affairs (and Lasting Power of Attorney (LPOA) for Health and Wellbeing, if applicable);
- Property and Affairs Deputy appointed by the Court of Protection; or
- Any other person dealing with the person's affairs (for example someone who has been given appointeeship by the Department of Works and Pensions (DWP) for the purpose of benefit payments)

If it is identified that a person lacks capacity and does not have any of the above, the council will consider the appointment of a Deputy through the Court of Protection. This could be a family member or friend if they are willing, or the council can apply to be the Deputy if there is no family member or friend.

A person who lacks capacity will not undergo a financial assessment until an appropriate person has been identified and this person has gained the appropriate authority to be involved in their financial affairs.

6 Financial Assessments

A financial assessment will be offered to everyone receiving a non-residential adult community care service.

6.1 Non-disclosure / Non-engagement

If a person receiving a chargeable service does not wish to have a financial assessment or chooses not to disclose their financial circumstances, then they will be required to pay the full cost of the service provided to them.

6.2 The Financial Assessment Process

The financial assessment process is an assessment of financial means. This will be in addition to an assessment of need made under the Care Act 2014. A charge will be made based upon information provided by the individual on a Financial Statement form and assessed in accordance with this Charging Policy.

6.3 Key Elements

The financial assessment is broken down into four key elements:

- Income and capital (see Section 6.4)
- Allowable expenditure and disregards (see Section 6.5)
- Disposable income (see section 6.6)
- Charge calculation (see section 6.6)

6.4 Income and Capital

6.4.1 Capital limit

The financial assessment will apply the capital limits determined each year by the Secretary of State issued by the central government Department of Health.

The upper capital limit is currently £23,250 as set in April 2020 and is subject to annual review each April by the central government Department of Health.

If the total sum of the person's capital (excluding the value of the property in which they live) is above the current upper capital limit, they will be required to pay the full cost of any service they receive.

Individuals having capital above the upper limit are not eligible for financial assistance from the Isle of Wight Council and will be responsible for the full cost of any service they receive. The full cost of any care will vary depending on the number of hours received, the provider and the nature of the service provided.

The council can set up and commission care for people who have capital over the upper capital limit. There is a weekly administrative charge added to the cost of care received. More information can be located on our website www.iow.gov.uk

6.4.2 What counts as capital?

The council will take account of central government guidelines regarding what can be considered as capital as set out by the Care and Support Statutory Guidance. Capital includes, for example:

- Money in any bank / building society current and deposit account
- Post Office / National Savings and Premium Bonds, Income Bonds
- PEPs, TESSAs and ISAs
- Stocks, Shares and Unit Trusts
- Trust Funds
- Any other cash savings
- Capital held on the person's behalf by another party, Court of Protection, spouse / partner (where capital is held by one partner but the other has a beneficial interest).
- Second and subsequent properties that are owned or have a share in
- *Note: the above list is not exhaustive and will be subject to an assessment of individual circumstances.*

6.4.3 What counts as income?

The council will take account of central government guidelines regarding what can be considered as income as set out in the Care and Support Statutory Guidance. Income includes, for example:

- State benefits (e.g. Retirement Pension, Pension Credit, ESA, Income Support and / or Universal Credit, Disability Benefits including Attendance Allowance (AA), Disability Living Allowance (DLA) Care Component and / or Personal Independence Payment (PIP).
- Occupational and private pensions or other regular income from investments
- Tariff income on savings above £14,250 (this assumes £1 for every £250 of capital, or part thereof, between the lower and upper capital limits as stated in the Care and Support Statutory Guidance)
- Any other income from other sources, e.g. rental income from property

6.4.4 The following income will be disregarded, in line with Department of Health Care and Support Statutory Guidance

- Earnings from employment
- Mobility Component of Disability Living Allowance/Personal Independence Payment, (*in certain circumstances; please see Appendix 1: 3*)
- Payments made to Veterans under the War Pension Scheme with the exception of Constant Attendance Allowance
- War Widows Special Payments
- Savings credit element of Pension Credit

6.5 Allowable Expenditure and Disregards

Allowable expenditure is money that is not taken into account when assessing how much income individuals have available that can be used to pay towards the cost of their care. There are three main types of allowable expenditure:

- Protected income (personal allowance + 25%)
- Housing costs
- Disability related expenditure

6.5.1 Protected income

Individuals will not be charged against any income that they have up to their basic level of Income Support or the guarantee element of Pension Credit entitlement, and any premium or additional amount appropriate to the person according to age, level of disability and family status (with the exception of the Severe Disability Premium) plus 25%.

Any Severe Disability Premium will be counted as being available towards the cost of care in the same way as other benefits.

It is expected that protected income will cover costs such as:

- Food
- Clothing
- Insurance (including building and contents, mortgage protection, life insurance)
- Utility bills such as gas, electricity, telephone and water charges
- Transport
- TV licence
- Repair and replacement of household items
- Repair and maintenance of buildings
- Gardening
- Pets
- Other expenditure, such as personal debts

6.5.2 Disability Related Expenditure

Disability related expenses are expenses not already covered by a Personal Budget or Wellbeing Plan which occur as a result of a disability and which the assessed person has little or no choice but to incur in order to maintain their independence.

An individual assessment of disability related expenses will be carried out as part of the financial assessment process.

The individual's Wellbeing Plan should identify disabilities and / or medical conditions that indicate disability related allowances should be made within the financial assessment. Payments to family members are not usually considered as disability related expenses unless identified in the Wellbeing Plan for exceptional circumstances, including cultural or religious reasons.

Full details of the Disability Related Expenditure Guidelines can be found in Appendix 1 of this policy.

6.5.3 Housing Costs

Allowable housing costs are as follows:

- Rent payable under a formal tenancy agreement (less any Local Housing Allowance received)
- Council Tax (less any Council Tax Support received)
- Mortgage Payments for which liable (both interest only and interest and capital repayments)
- Ground Rent and / or Service charge (these generally apply to leasehold properties)

The amount of housing costs to be treated as allowable expenditure will be the total amount as prescribed above divided by the number of adults in the household.

A case by case basis will apply when a person is asking for a mortgage payment, which they are not liable to pay for, to be taken into account as housing costs.

6.6 Charge Calculation

In order to assess the amount payable towards a person's care and support, the following calculation is undertaken:

INCOME
<i>Minus</i>
PROTECTED INCOME / DISREGARDS / ALLOWANCES
<i>Equals</i>
DISPOSABLE INCOME

Total income (as outlined above) **less** protected income, disability-related expenditure and housing costs (all outlined above). The resulting figure is the net disposable income and this is the amount that is considered as available for paying towards care and support.

The person will then be asked to pay either their disposable income amount *or* the actual cost of their care and support, *whichever is the **lower** amount*.

6.7 The Chargeable Amount

Direct Payment Personal Budget

If a person is in receipt of a direct payment and more than one carer is needed to deliver the Wellbeing Plan, the charge will be based upon the value of the Wellbeing Plan and not the number of carers needed.

Traditionally Commissioned Services

If a person has their needs met by a service directly commissioned by the council (such as Home Care, Day Care, Individual Assistance, Community Alarm, Telecare etc) they will be charged at the relevant hourly rate or the unit cost of the service as applicable.

Where personal care is being delivered in the traditional format, if two carers are required then the charge will be based upon both carers' time, i.e. double hours.

6.8 When do charges start from?

You will be able to choose from the following options:

- A **Direct Payment** is where you are allocated an amount of money which is paid directly onto a prepaid card and you then organise, buy and manage the services and goods agreed in your Wellbeing Plan. Individuals must make any assessed contribution towards their direct payment from the date of its commencement or the date that the person has been informed of the charge, whichever may be later.
- Traditionally commissioned service (also referred to as a **Managed Account**) is where your allocated amount of money is used by your social care worker to organise in-house or existing council commissioned services for you. Individual contributions are payable from the commencement of the service or the date that the individual has been informed of the charge, whichever may be later.
- A **Combination** is where you choose to have a combination of the above two options. If you want to use services provided by the Isle of Wight Council, this will be arranged by your social care worker as a Managed Account. The remainder of your eligible social care needs can be purchased using your direct payment. Individual contributions are payable from the commencement of the service or the date that the person has been informed of the charge, whichever may be later.

People with capital over the upper limit (£23,250) will be charged the full cost of their services with effect from the start of the services. Charges will be backdated where this applies.

Any verbal communication provided by the Visiting Financial Assessment Officer of the contribution will be followed by written confirmation from the Payments Team.

6.9 Individual Circumstances

An individual will be treated as such, and the financial assessment will consider all aspects of the individual's circumstances.

6.10 Benefit maximisation

Councils are required to ensure that those who undergo a financial assessment are offered benefits advice and assistance in order to ensure the income of the assessed person and their carer is maximised.

All financially assessed persons will be offered a benefits maximisation check (irrespective of whether this has an impact on contributions or not). Information will be given to the person or their representative on how to claim additional benefit, if appropriate, and where claiming support can be provided.

6.11 Change of Circumstances

People are required to notify the council's Financial Assessment and Charging Team as soon as possible of any change in circumstance as this may affect their assessed charge for non-residential care services. (Telephone 01983 823479 or email fac.team@iow.gov.uk)

Changes to be notified include changes to personal details, such as a change of address, as well as changes in financial situation, i.e. a change in their income, capital, expenditure or disability-related expenditure / costs.

6.12 Reassessments

Contributions towards the cost of care and support services will be reviewed periodically to take into account increases in benefits, private pensions and the cost of living. This is known as a financial re-assessment and people will be informed of their revised financially assessed contribution.

6.13 People who refuse to pay

The assessment of care needs is very different to the assessment of finance and contributions. A service may not be withdrawn because the individual refuses to pay their assessed financial contribution. However, failure to pay the assessed contribution is likely to result in the council pursuing the outstanding debt through the usual debt recovery procedures in the civil courts.

6.14 Spouse/Partner not receiving care

An individual receiving care will be assessed as an individual. The spouse/partner of the person receiving care must be left with an acceptable sum to live on and can request an "Affordability Checker" if they have concerns.

6.15 Appeals and Complaints

When an individual indicates they are dissatisfied with the outcome of the financial assessment process and/or any resultant charge, they have the right to ask the council to review their financial assessment and resulting assessed financial contribution.

According to the Care Act 2014 a person has the right to ask the council for a review of the charge which has been assessed, if they consider that they cannot pay. The statutory guidance states that "a person may wish to make a complaint about any aspect of the financial assessment or how the Local Authority has chosen to charge".

On receipt of a request for a review, a different financial assessment officer from the one who completed the work will review the original financial statement and check that the assessment has been carried out fully in line with this policy and the treatment is consistent with other individuals who have been financially assessed. A new financial statement may need to be completed to ensure that all relevant details were considered at the initial assessment.

If the financial assessment officer is unable to resolve the query to the satisfaction of the individual or their representative, the person will be informed of their right to appeal the decision via Adult Social Care's Complaints procedure. This can be found on www.iow.gov.uk

Any complaints about the level of charge levied by the Local Authority are subject to the usual Care and Support complaints procedure as set out in the Local Authority Social Services and NHS Complaints (England) Regulations 2009.

6.16 Information Help and Advice

An individual will be supported to access independent information, help and advice about their circumstances (for example, paying for their care, Lasting Power of Attorney, Court of Protection).

The **Money Advice Service** can be accessed at

<https://www.moneyadviceservice.org.uk/en>

who offer information on paying for care or the option to speak to an online adviser. Telephone number is 0300 500 5000.

The **Society of Later Life Advisers** can be accessed at

<https://societyoflaterlifeadvisers.co.uk/>

who can help you find advice on how to make financial plans for care in retirement years.

The **Isle of Wight Age UK** can be accessed at

<http://www.ageuk.org.uk/isleofwight/>

which has great advice for older people and those planning for later years.

Carers Isle of Wight can be accessed at

<http://carersiw.org.uk/>

who has an excellent resource of advice for carers who need to help someone else.

Court of Protection can be accessed at

<https://courtribunalfinder.service.gov.uk/courts/court-of-protection>

which offers advice on people who have capacity issues. The Court of Protection can be contact on 0300 456 4600 or email: courtofprotectionenquiries@hmcts.gsi.gov.uk

Department of Work and Pensions can be accessed at

<https://www.gov.uk/government/organisations/department-for-work-pensions>

who provide advice on Appointeeship (the authority needed to manage the benefits of someone who is mentally incapable of doing so themselves).

Appendix 1

Disability Related Expenditure (DRE) Guidelines

The Isle of Wight Council's assessment of DRE is based on the good practice guidelines developed by the National Association of Financial Assessment Officers (NAFAO).

DRE for Non Residential Individuals

Please note: there will be no additional allowances given for any item provided for by the Isle of Wight Council in a Personal Budget or Traditional package of care.

The person's Wellbeing Plan will highlight disabilities and / or medical conditions that will identify the need for additional allowances to be considered.

Evidence of actual expenditure will be requested, e.g. receipt evidence. This can be provided at the visit or appointment with the visiting financial assessment officer, by sending it in the post to

FAC Team – ASC
Floor 2, County Hall
High Street
Newport, Isle of Wight,
PO30 1UD

Alternatively, you can provide the relevant evidence by email to fac.team@iow.gov.uk.

If evidence is not available at the time of the visit or appointment, this should be provided within 4 (four) weeks so that the costs to be considered in the financial assessment.

If receipts are provided after the financial assessment has been completed, the council will only backdate any reduced charge for a maximum of 4 (four) weeks.

If disability related expenditure increases, it is the person's (or their representative's) responsibility to notify the Financial Assessment and Charging team and ask for a review. They must do the same if the expenditure decreases.

Any costs which arise from an individual choice for a higher cost product or service than that which is provided by the council will not be considered.

The list of possible disability related costs is not exhaustive and items *may* be allowed for which are not included on the list. The list will be reviewed periodically and the council has the discretion to consider individuals particular circumstances.

Allowances will not usually be considered in relation to care provided by a spouse or partner, other close relative or anyone else living in the same household; a close relative is defined as parent, parent-in-law, aunt, uncle, grandparent, son, daughter, son-in-law, daughter-in-law, step-son, step-daughter, brother, sister, or spouse or partner of any of these. The council has the discretion to take account of any exceptional circumstances which can be demonstrated. DRE allowances are subject to change at any time. The DRE assessment process is divided into three parts:

- Looking after your home
- Looking after yourself
- Transport and travel

1. Looking After Your Home

We will consider who provides the service (a friend or agency), whether there are family members involved, and the type / size of the property, etc. The visiting financial assessment officer will need to obtain evidence of the expenditure, such as receipts, bank statements, etc. We will only consider payments made to relatives in *exceptional* circumstances (which must be proven), such as a relative having given up paid work and / or reduced their paid work to care for the individual. Their “carer” status should be evidenced by current Carers Allowance entitlement and / or a declaration of their income received for “caring” made to Inland Revenue.

SERVICE	NOTES	EVIDENCE	MAXIMUM ALLOWANCE
Cleaning	Based on maximum of 2 hours x at a maximum rate of £16.50 per hour (Age UK rate April 2021)	At least four weeks <i>current</i> receipts plus Wellbeing Plan evidence	Based on maximum of 2 hours x at a maximum rate of £16.50 per hour – Maximum of £33.00 per week
Building works / adaptations	Confirm date of work and full detail of work / adaptations completed	OT report; Wellbeing Plan; receipt of payment for work carried out	Actual cost considered (within DFG guidelines*) divided by 520 (10 year life)
Fuel / Heating (gas and electric)	Allowance = actual amount which <i>exceeds</i> the NAFAO standard allowances (see below)	At least last four monthly or quarterly energy company accounts	NAFAO standard allowances
Shopping	Based on maximum of 2 hours x at a maximum rate of £16.50 per hour	At least four weeks <i>current</i> receipts plus Wellbeing Plan evidence	Based on maximum of 2 hours x at a maximum rate of £16.50 per hour – Maximum of £33.00 per week

Disabled Facility Grants (DFG) are available. Please discuss these with your social care worker (or call the Adult Social Care Duty team on (01983) 814980) and they will be able to advise you if you are eligible to apply and how to apply

Gas and Electricity Allowances

2021/2022

- Single person: flat / terrace £1,159.07
- Couple: flat / terrace £1,529.21
- Single person: semi-detached £1,231.08
- Couple: semi-detached £1,625.22
- Single: detached £1,497.77
- Couple: detached £1,974.38

EXAMPLE;

Single person living in a flat submits evidence of gas / electric costs of £1,500.00 per year.

£1,500.00 - £1,282.16 (NAFAO standard) = £217.84

£217.84 divided by 52 weeks in the year = DRE allowance of £4.19 per week to be included in the financial assessment

Disability Related Equipment

EQUIPMENT	NOTES	EVIDENCE	MAXIMUM ALLOWANCE
Powered bed	Note purchase date; annual maintenance charges can be included	Receipt plus Wellbeing Plan evidence	Actual cost divided by 520 (10-year life); Maximum £4.50 per week
Turning bed	Note purchase date; annual maintenance charges can be included	Receipt plus Wellbeing Plan evidence	Actual cost divided by 520 (10-year life); Maximum £7.88 per week
Powered reclining chair	Note purchase date; annual maintenance charges can be included	Receipt plus Wellbeing Plan evidence	Actual cost divided by 520 (10-year life); Maximum £3.57 per week
Wheelchair (electric / manual)	Note purchase date; annual maintenance charges can be included – <i>no allowance will be made if this is provided free of charge</i>	Receipt plus Wellbeing Plan evidence	Actual cost divided by 520 (10-year life); Maximum: Manual £4.07 per week Powered £9.89 per week
Hoist	Note purchase date; annual maintenance charges can be included	Evidence of purchase without DFG input plus Wellbeing Plan Evidence	Actual cost divided by 520 (10-year life); Maximum £3.12 per week
Stair lift	Note purchase date; annual maintenance charges can be included	Evidence of purchase without DFG input plus Wellbeing Plan Evidence	Actual cost divided by 520 (10-year life); Maximum £6.36 per week
Mobility equipment e.g. scooter	Note purchase date; annual maintenance charges can be included	Receipt plus Wellbeing Plan evidence	Actual cost divided by 520 (10-year life)
Other equipment e.g. sticks, frames	Note purchase date	Receipt plus Wellbeing Plan evidence	Actual cost over 52 weeks

2. Looking After Yourself

We must consider whether NHS services are available to meet the individual's needs and treatments. We must consider whether the items are needed or wanted out of preference. In all circumstances, receipts will be required, together with supporting evidence in the Wellbeing Plan.

We acknowledge that some individuals may wear their clothing out quicker due to incontinence, weight loss, weight gain and / or behaviour. Some examples which may be considered are:

- Outdoor protective clothing for wheelchair users
- Specialist footwear may be required due to medical conditions or disabilities
- Replacement bedding if an individual is incontinent or bedding is damaged by use of a hydraulic bed or if a person demonstrates a need for hypo-allergenic pillows or duvets

Please note that a clothing allowance may be available with War Disablement Pension; this recognises extra wear and tear caused through incontinence and the use of artificial limb(s).

The individual must consider whether the annual prescription charge is a cost-effective way of meeting their needs and treatments.

ITEMS / SERVICE	NOTES	EVIDENCE	MAXIMUM ALLOWANCE
Annual prescription charge	Total cost of an annual certificate over 52 weeks or actual cost of prescriptions if this is less	Proof of purchase of certificate or receipt for prescription payment	£108.10 per year Maximum £2.08 per week
Clothing / footwear / bedding	Individual circumstances considered; must relate to disability / condition	Receipt plus Wellbeing Plan evidence plus supporting letter from consultant or GP if appropriate	Only <i>additional</i> costs will be considered, evidenced in the Wellbeing Plan and supporting letter from consultant or GP, if appropriate
Laundry	<i>Extra</i> laundry needs <i>must</i> relate to disability	Wellbeing Plan must identify a need for more than 4 (four) loads per week (e.g. incontinence)	<i>Extra</i> laundry needs (over normal 4 loads per week) Maximum £3.92 per week

3. Transport and Travel

If your travel costs are higher than usual because of a disability these costs could be taken into account as part of your financial assessment as Disability Related Expenditure (DRE).

If you receive the mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP) mobility, the transport costs you include must be over and above the rate of the mobility component of DLA, PIP in payment and available to pay towards these costs.

The maximum allowances which can be considered are:

- Taxi: Considered on an individual basis when a cheaper alternative cannot be used
- Car: 45 pence per mile (up to 10,000 miles per year)

<https://www.gov.uk/government/publications/rates-and-allowances-travel-mileage-and-fuel-allowances/travel-mileage-and-fuel-rates-and-allowances>

We would take into account reasonable travel costs incurred due to a disability, however, the IWC would expect you to use public transport if able to do so.

Transport and travel costs must be related to the individual's condition and / or disability. The person's circumstances and needs must be evidenced in the Wellbeing Plan. Medical evidence from a consultant and /or GP (where appropriate) and proof of purchases will need to be provided.

NOTE

We will not approve allowances for the following expenditure:

- **Water charges**
- **Insurance**
- **Debts / loans including hire purchase and catalogues**
- **Normal fuel bills,**
- **TV licence**
- **Meals, including meals-on-wheels and meals at daycentres**
- **Any expenses relating to pets**