

## Factsheet A23: Financial Assessment

Be prepared. Have details of your savings, investments and income available for this assessment.

Your income includes any benefits you may be receiving. If you receive DLA or PIP, your mobility payments will be ignored but your care/daily living payments will be taken into account.

In order to be eligible for care and support that is funded by Norfolk County Council you should have no more than £23,250 in savings. This is the upper limit. (The government promised to lift the savings cap from £23,250 to £118,000 from April 2017, but the new cap has been delayed until at least April 2020, as councils say they can't afford it under the current austerity regime.)

If you have less than £14,250 in savings (the lower limit), you will not have to pay a contribution towards your care package.

However, if you have an amount that is somewhere between £14,250 and £23,250, you will be asked to make a contribution towards your care and support costs, which is on a sliding scale so that you contribute more if you are closer to the upper limit. Weekly income of up to £189 is disregarded (in other words you are allowed to keep all of this) but if your income is higher, you will be expected to contribute.



There may be other disregards, depending on your circumstances. These should all be explained at the assessment visit.

Norfolk County Council will look at your savings and investments and if these are over the allowed amount then the Council will not contribute towards the cost of your care. This amount changes yearly.

If you have over the allowed amount of savings you can still have support to arrange your care and you should be signposted to Norfolk County Council's Preferred Providers List. This is a list of agencies suggested by Norfolk County Council who offer support that you can purchase privately.

The financial assessment is carried out by the Finance Team. They can help you to fill in the form and will explain Norfolk County Council's charging policy and how it may affect you. They will also explain what your charges will be if you need to pay towards the cost of your support and answer any questions you have about your charges. They will also be able to give you welfare benefit advice and can check whether you are receiving all the benefits that you are entitled to. If you are not receiving all the benefits to which you are entitled they can help you make a claim.

Norfolk County Council will review your financial assessment yearly.

If you require further information or would like this factsheet in an alternative format you can contact us by calling: 01508 491210, by emailing: [info@equallives.org.uk](mailto:info@equallives.org.uk), or by writing to: Equal Lives, 15 Manor Farm Barns, Fox Road, Framingham Pigot, Norfolk, NR14 7PZ.

