



Walsall Council



Easy
Read

Paying towards your adult social care

Your adult social care client
contribution explained



Easy Read



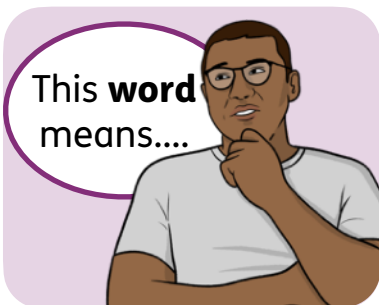
This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



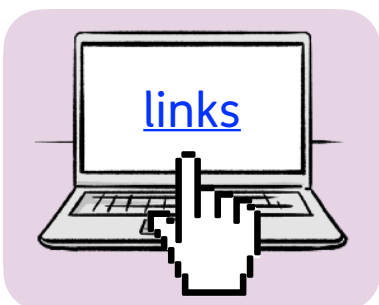
This Easy Read booklet uses easier words and pictures. You may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.



[Blue and underlined](#) words show links to websites and email addresses. You can click on these links on a computer.

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About this booklet



This booklet has been written by Walsall Council.



The booklet tells you about paying towards adult **social care** at home or in a care home.



Social care is the extra support some people need with everyday things such as personal care.

Will I have to pay towards social care?



Social care is different from NHS care and is not always free.



You may have to pay something towards the social care you get, if you can afford it.

How do you work out how much I have to pay?



To decide if you need to pay, and how much, we will carry out a **financial assessment**.

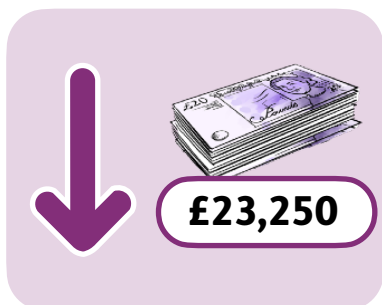


A **financial assessment** is where we look at:

- How much money you have.



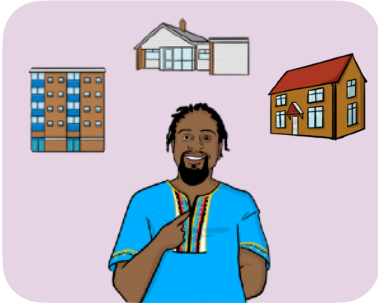
- How much the things you own are worth, like your home.



In England, councils generally help to pay for social care costs if the things you own are worth less than £23,250.



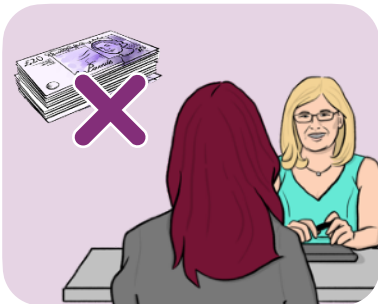
If you keep living in your home while you get care, we will not include your home in the things you own.



The things you own which are worth money are called **assets**.



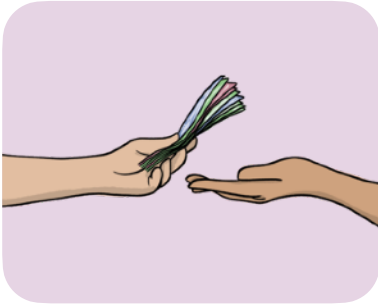
The more money and assets you have, the more you will have to pay towards your care.



You do not have to pay for the financial assessment.

What happens in a financial assessment?

You will have to tell us about:



- The money you get.



- Any money you have saved.



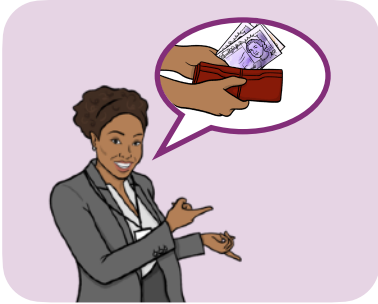
- Any things you own which are worth money, including your home.



You will need to give us the information we ask for within 14 days.



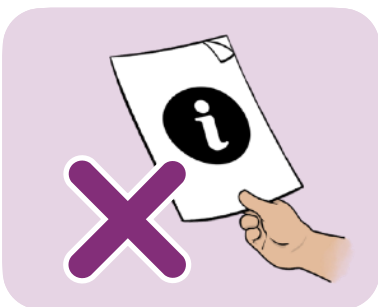
The best way to give us the information is online.



We will tell you what we decide, and how much you need to pay towards your social care.



If you think we have got anything wrong in the financial assessment, you should email us to tell us what you think is wrong.



If you don't want to tell us the information, you will have to pay the full cost of your social care.

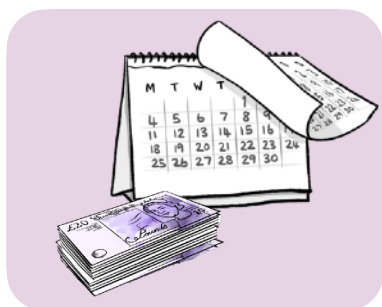
How will I know how much to pay and when?



We will send you an **invoice** in the first 2 months after your social care starts.



An **invoice** is a bill which tells you what we have done and how much you need to pay for it.



We will then send you an invoice every month for the social care we have given you.

How do I pay for my social care?



If you are getting social care at home, you will pay the Council.



If you are in a care home, you will pay the Council the first time, and then pay the care home.



If you receive a **Direct Payment**, you must pay for your social care into your Direct Payment account.

A **Direct Payment** is money given to you by the council to pay for your own support.



You can pay by **Direct Debit** - this is a regular payment that comes out of your bank account.

Will I have to give you all my money?



£14,250

You will not have to give us all your money. You can keep the first £14,250 of your savings.



If you live at home, you will also keep enough of the money you get to pay for all the things you need.



If you live in a care home, you can keep some of the money you get to pay for things you need.

What if I can't pay for social care?



If you think you can't pay, you need to tell us as soon as possible.

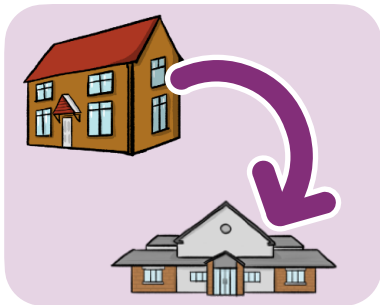


You should call the phone number on the invoice we send you.



If you don't pay and you have not told us, we might have to ask another organisation to get the money from you.

What happens if I move into a care home?



If you move into a care home for a long time and you own your home, the amount you have to pay towards your social care will change.



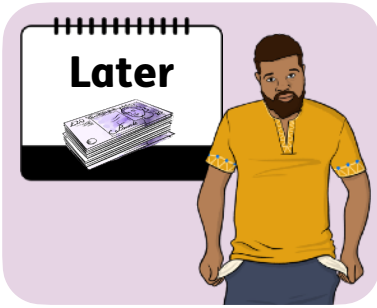
We will include your home when we work out how much you have to pay.



When we look at whether you should pay towards your social care, we will not include your home if:

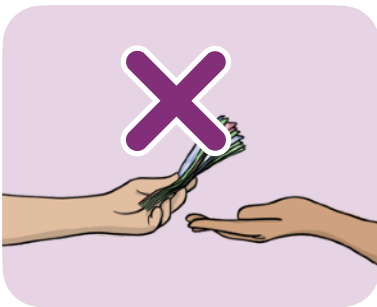


- Your partner or children still live there.
- Someone who is sick and disabled still lives there.



You might not have to pay the full amount towards your social care straight away, if you can't afford it.

Can I give away my house or savings?

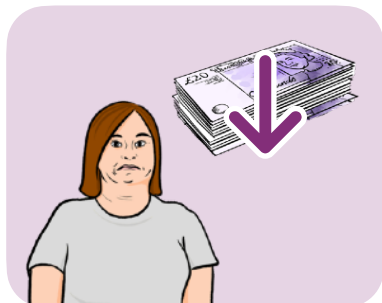


Once you know you are going to need social care, you should not give away any of the things you own, like your home or savings.

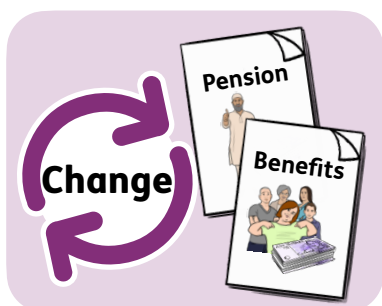


If you do give things away, we might still include them to work out how much you need to pay towards your social care.

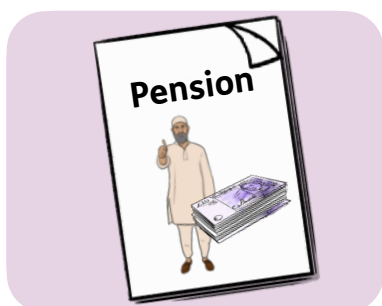
What if my money changes?



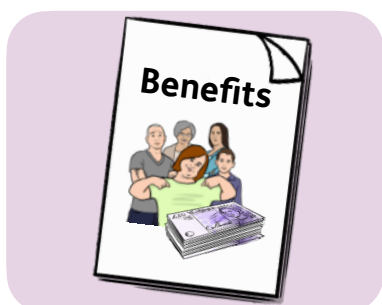
If your savings and the things you own are going to fall below £23,250, you should tell us as soon as possible so we can change how much you pay.



If your **pension** or **benefits** change, it may affect how much you have to pay towards your social care.



A **pension** is money you get to live on after you retire.



Benefits is money the Government gives to some people to help pay for the things they need to live.



We will contact you each year, in April or May, to tell you if there are any changes to how much you need to pay towards your social care.



We will also contact you once a year to see if there have been any other changes that affect how much you need to pay.



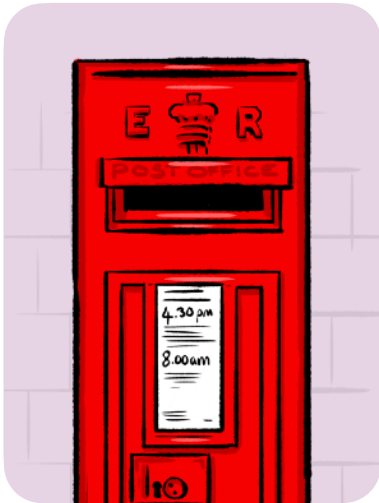
We will contact you if there are any changes to the social care you get from us.

Find out more

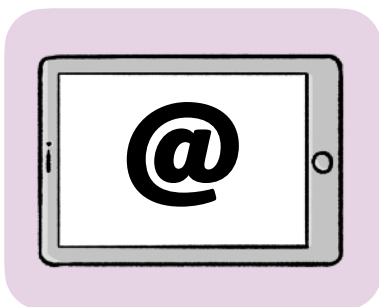


You can look at our website here:
<https://go.walsall.gov.uk/health-and-social-care/accessing-and-paying-care>

You can contact us by:



- Post:
Financial Assessment and Charging Team
1st Floor Civic Centre Zone 1K
Darwall Street
Walsall
WS1 1RG



- Email:
FACT@walsall.gov.uk

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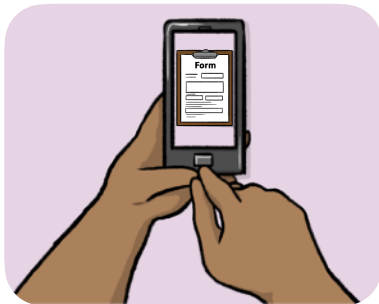
Declaration



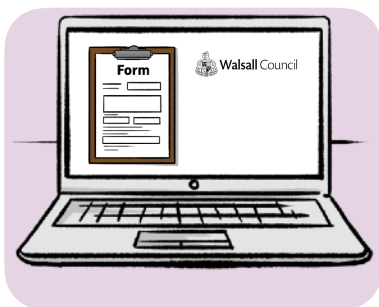
Now that you have read this booklet, please fill out the form on the next page and send it back to us either:



- By post, using the pre-paid envelope if we have given you one.



- Scan or take a photo of the form using a phone or tablet and email it to the Financial Assessment and Charging Team via FACT@walsall.gov.uk.



Your form will be kept on our computer system.



Please visit the Council's website to find out what we do with your information and how we keep it safe.

Your name:

The date you received this booklet:

I have read this booklet and understand that I might have to pay something towards any social care I get from the Council.

Your signature, or the signature of someone on your behalf:

The name of the person who signed on your behalf:

Today's date:

MOSAIC customer number (if known)