



Cyngor Sir
CEREDIGION
County Council

Charging for Non-Residential Care and Support

A guide to Financial Assessment and Charges

2026-2027

Contents

Introduction	2
1. What Care and Support Services in a person's own home or in the community does the Council charge for?	2
1.1 Charges set by the Council.....	2
1.2 Charges set by Welsh Government – Blue Badges.....	3
1.3 Care and Support Charges Subject to a Financial Assessment and the Weekly Maximum Charge set by Welsh Government.....	3
2. What is a Financial Assessment?	3
3. What is Included in a Financial Assessment?	4
3.1 Capital	5
3.2 Income	5
3.3 Earnings	6
3.4 Allowances or Disregards	6
3.5 Disability Costs	6
4. Can I give any of my assets away?	7
5. Do I need to tell you about any change?.....	7
6. How do I pay my charge?	7
7. If you think your Financial Assessment is incorrect	8
8. What if I am unhappy with the service or want to make a complaint?.....	8
9. Contact Details	9
10. Charges for Non-Residential Care and Support.....	9

Introduction

This booklet provides information on how you may be eligible for help with the costs of services you receive in your own home, in the community and for planned short-term care (up to 8 weeks) and respite care (up to a maximum of 6 weeks).

There is both national and Welsh Government legislation that sets out what must be taken into account when assessing your ability to pay care home fees. To ensure that the charges we apply are fair, we follow a Charging Policy based on the provisions of The Social Services and Wellbeing (Wales) Act 2014:

<https://www.legislation.gov.uk/anaw/2014/4/contents>

This includes:

- The Care and Support (Charging) (Wales) Regulations 2015 – <https://www.legislation.gov.uk/wsi/2015/1843/contents>
- The Care and Support (Financial Assessment) (Wales) Regulations 2015 – <https://www.legislation.gov.uk/wsi/2015/1844/contents>
- The Part 4 and 5 Code of Practice (Charging and Financial Assessment) - <https://www.gov.wales/code-practice-charging-social-care-services>

1. What Care and Support Services in a person's own home or in the community does the Council charge for?

The Council regularly reviews the services it charges for, and each service charge is reviewed at least once a year. Some people will pay the full charge for their service, some will pay nothing, and others will contribute an amount based on their circumstances.

It should be noted that nobody pays the full cost for the services they receive as the charge to the service user for a service is normally less than it costs the Council to provide that service.

Care will be provided free of charge if:

- you receive after care services under S117 of the Mental Health Act 1983
- you are an adult who has been diagnosed with Creutzfeldt-Jacob Disease
- you are receiving an Enablement Service
- your services are funded through Continuing Health Care by the Local Health Board.

1.1 Charges set by the Council

The Council sets flat rate charges for low level care and support services. This charge is paid at the same rate by everyone who receives the service. The services which have flat rate charges are:

- Meals @ Home
- Meals at day care establishments
- Lifeline and pendant
- Assistive Technology

1.2 Charges set by Welsh Government – Blue Badges

Information about who is eligible for a Blue Badge and how to use it correctly can be found on the Ceredigion County Council website at:

<https://www.ceredigion.gov.uk/resident/wellbeing-and-care/disabilities/blue-badges/>

Usually, there is no charge if you, or a relative on your behalf, apply for a Blue Badge. A charge will apply if:

- An organisation that cares for disabled people makes an application; or
- A replacement badge is required because your badge has been lost or damaged.

See Section 10 for details of the charges.

1.3 Care and Support Charges Subject to a Financial Assessment and the Weekly Maximum Charge set by Welsh Government

The non-residential services listed below are subject to a financial assessment to determine how much a person can reasonably afford to pay:

- Domiciliary Care
- Direct Payments (in lieu of domiciliary care services)
- Supported Living
- Shared Lives (formerly Adult Placement Scheme)
- Short-term stays (up to 8 weeks) and respite care (up to a maximum of 6 weeks) **or** Direct Payments in lieu of these services

The financial assessment will determine the exact amount you will be required to pay for these services and will be dependent on the type and level of service you are assessed to require and your financial circumstances and will not exceed the maximum amounts detailed in Section 10.

2. What is a Financial Assessment?

A financial assessment (also known as a means test) determines how much the amount you can reasonably afford to pay towards the services that are subject to a financial assessment, as outlined in Section 1.3.

We will write to you and invite you to complete a 'Declaration of Means' form. If you do not manage your own financial affairs, the person who does this for you may complete the form on your behalf.

You may choose not to disclose your financial information. If you do so, you will be required to pay the appropriate charge for the service(s) you are assessed to require, up to the maximum weekly charge as outlined in Section 10.

It is important that you do not pay more than you need to. By assessing your finances, we can ensure your charge is correct and that you are receiving all the benefits you are entitled to. Advice and support are available to help you claim benefits from the Department for Work and Pensions or Job Centre Plus where appropriate.

We will ask to see supporting financial documents and will make copies of these documents to ensure we have an accurate record of your financial circumstances at the time of assessment. We have procedures in place to ensure your information is handled securely and your privacy is protected.

If you knowingly make a false statement on the 'Declaration of Means' form or fail to disclose all relevant financial circumstances in order to reduce or avoid paying charges, you may be charged the full cost of the service(s) provided, up to the maximum weekly amount as outlined in Section 10.

We will determine the amount you can reasonably afford to pay for the services subject to a financial assessment as soon as we receive all the required information and documentation.

Once a determination has been made, we will provide a written statement explaining how the assessment has been carried out and the amount you will be charged.

Once a charge is determined, you will be required to pay it from the date that care and support was first provided.

3. What is Included in a Financial Assessment?

The financial assessment will be carried out on the person who is receiving the service(s) and is eligible for a financial assessment.

Only the income and capital, including property (where applicable), to which that person has a right will be taken into account.

Where income, capital or investments etc. are held jointly with another person they will be apportioned equally unless the records provided show a different entitlement.

Where benefits are paid in respect of a 'couple', the amount attributable to the person receiving the service will be used in the financial assessment. However, we can assess the income of a couple if doing so is financially more advantageous to the person being assessed.

If anybody else lives with you at the same address, the Council will seek to ensure that the household's income does not fall below the minimum level set by Welsh Government.

3.1 Capital

The Welsh Government sets a relevant capital limit each April. For the financial year of **2026/2027**, the capital limit is:

£24,000.

If your assets, including savings, current accounts, investments and property (where applicable) are above this limit you will be required to pay up to the maximum weekly charge as outlined in Section 10.

If your assessed capital is below the limit, it is not included in the financial assessment calculation, and any assessed charge will be based solely on your income and allowable expenses as referred to in Sections 3.2 to 3.5.

Your main home will not be included in calculating how much capital you have, but any other property or land that you own will be included. Some other forms of capital may be excluded when determining your total capital. Please contact the Financial Assessment Team for further information.

In certain circumstances you may be treated as having capital even if you do not actually possess it. This is known as notional capital and may include capital that:

- would be available to you if you applied for it
- is paid to someone else on your behalf
- you have disposed of in order to reduce the amount you are required to pay for your care and support (see Section 4).

For financial assessment purposes your capital is therefore the total of both actual and notional capital.

3.2 Income

In most cases all your income, regardless of source, including welfare benefits will be included in the financial assessment. In certain circumstances some elements of income may be disregarded, or specific allowances applied to reduce the amount included in the assessment as outlined in Section 3.3 to 3.5.

In some situations, you may be treated as having income that you do not actually receive. This is known as notional income and may include income which:

- would be available to you if you applied for it
- is due but has not yet been paid
- you have deprived yourself of in order to reduce the amount you are required to pay for your care and support (see Section 4).

For financial assessment purposes, your income is therefore the total of both actual and notional income.

3.3 Earnings

In all cases, earnings from employment and self-employment as defined in Welsh Government Regulations will be disregarded in the financial assessment.

3.4 Allowances or Disregards

Within a personal financial assessment there is always an amount of money that cannot be treated as available to pay a charge. This figure varies for different people because their income is made up of different benefits and different sources of income. The figure is set by the Welsh Government and includes an amount to account for a service user's disability related expenditure.

The list below shows the main allowances and disregards that are applicable: -

- Any employment earnings
- Carer's Allowance
- Child Benefit
- Christmas Bonuses
- Council Tax
- Income Tax and National Insurance
- Mobility component of Disability Living Allowance and Personal Independence Payment (as opposed to the care component)
- War Pensioner's mobility supplement
- Paid work-related expenses
- Vaccine damage payments, Thalidomide compensation, and approved contaminated blood scheme compensation payments
- Rent or mortgage payments
- The value of your main home but not additional properties or land
- The first £10.00 of War Widows/Widowers pensions, Survivors Guaranteed Income Payments from the Armed Forces Compensation Scheme, Civilian War Injury Pension, payments to victims of National Socialist persecution, and Payments to Far Eastern former POW's
- War Widows Special Payments
- Winter Fuel Payments
- War Disablement Pension fully disregarded
- Up to the first £5.75 or £8.60 (couple) of Savings Credit

3.5 Disability Costs

The Welsh Government allows a standard 10% disregard for disability related expenditure in the financial assessment.

If you have exceptional disability costs which you would like us to consider in the financial assessment, please contact the Financial Assessment Team to discuss your circumstances and further advice.

4. Can I give any of my assets away?

If you give away savings, money or other assets or if you sell a property for less than its market value before receiving care and support, or whilst receiving care and support, then the full value of the asset may be included in your assessment as Notional Capital or Notional Income.

We will ask you for information about the timing, reason, value, and recipient of any transfer. This information will be used to determine whether the asset should be included or disregarded in the financial assessment.

The person who has benefited from the transfer may become liable for any unpaid charges.

5. Do I need to tell you about any change?

You should inform us immediately if:

- you receive an increase or decrease in your benefits or income
- you begin receiving any new benefits or income
- you receive an inheritance or any other financial transfer
- your savings or capital rise above or fall below the relevant capital limit stated in Section 3.1
- you incur new or additional expenses as a result of changes in your care and support needs

If you are resident in a Care Home on respite or short-term care and you are admitted to hospital, we will normally keep your placement available until it is decided that it is no longer required or is no longer suitable to meet your future needs.

During any period that you are in hospital, you will continue to be charged for your placement until a decision is made regarding your on-going care.

Following your financial assessment for non-residential care and support, charges will apply up to and including the day your placement permanently ends.

6. How do I pay my charge?

There are differences in how you pay your charge depending on whether your services are arranged or provided by the Council or delivered through Direct Payments.

Services arranged or provided by the Council:

If the Council arranges or provides your services directly, you will receive an invoice every four weeks in arrears. This can be sent by post or electronically by email, depending on your preference.

A range of payment methods is available, but the preferred option is **Direct Debit**. You can set this up by contacting our Recovery Section on 01970 633250.

Alternative payment methods are listed on the back of your invoice and include:

- Payment in person at a Customer Contact Centre by cash, cheque, credit or debit card
- Automated telephone payments by credit/debit card on 01970 633252
- Online payments at <https://www.ceredigion.gov.uk/resident/online-payments/>

Services delivered through Direct Payments

If you receive services via Direct Payments, any charge you are required to pay following your financial assessment determination will be deducted from the amount the Council pays you every four weeks. You must then pay your contribution into the bank account set up specifically for managing your Direct Payments, also on a four-weekly basis

7. If you think your Financial Assessment is incorrect

If you believe that your charge has been assessed incorrectly, please contact the Financial Assessment Team.

An Officer will review your assessment to re-check that all the figures are correct and that there is no relevant information missing. If you are still unhappy with the outcome, then you can ask for a manager to carry out a formal review.

You can also ask someone independent of the Council to check the calculations, for example, the Citizens' Advice Bureau by telephoning 03444 772 020.

8. What if I am unhappy with the service or want to make a complaint?

Although most people have a very positive experience of the processes involved in care assessment, receiving care and support services and the financial assessment, it can sometimes be complicated.

If you are unhappy with our services, or about the way you have been treated you have a right to complain and you should contact our Information and Complaints Team. You will not lose services as a result of making a complaint.

You can contact the Information and Complaints Team in the following ways:

- By phone on 01545 574151
- By email complaints@ceredigion.gov.uk

9. Contact Details

Financial Assessment Team

To discuss the financial assessment of your service charges then please telephone or write to:

Financial Assessment Team,
Corporate Lead Officer: Finance & Procurement,
Neuadd Cyngor Ceredigion Penmorfa
Aberaeron
Ceredigion
SA46 0PA
Telephone: 01545 572612 / 572683 / 572615
Email: dss.assessments@ceredigion.gov.uk

Social Services

To discuss your care and support needs please contact your allocated Social Worker or alternatively telephone 01545 574 000.

Other Contacts:

Age Cymru Ceredigion- North	01970 615151
Age Cymru Ceredigion - South	01239 615777
Care and Social Services Inspectorate for Wales	0300 7900126
Carers Information Service	01970 633564
Citizens Advice Bureau	03444 772 020
Independent Age	0800 3196 789
Department for Work and Pensions (DWP)	0800 882 200
Job Centre Plus (JCP)	0800 055 6688

10. Charges for Non-Residential Care and Support

Service	Note	Charge
Flat Rate Charges for Low Level Care and Support and Preventative Services		
Lunch at Day Centre Establishments	Charge per meal	£8.00
Lunch at Luncheon Clubs	Charge per meal – referred service users Non-referred service users	£8.00
Assistive Technology (Telecare)	Charge per week	£7.90
	One off Installation Fee	£52.00

Service	Note	Charge
Welsh Government Set Charges		
Blue Badges	Organisational Badges or Replacement badges (personal or organisational excluding stolen badges)	£10.00
Non-Residential care and support charges below are subject to a Financial Assessment and the weekly maximum charge as set by Welsh Government. The weekly maximum charge as set by Welsh Government is £100.00 per week. Please note that Non-Residential Care and Support Services are charged on a weekly basis, from Monday to Sunday inclusive.		
Domiciliary care service	Charge per hour (Subject to Financial Assessment and weekly maximum charge as above)	£32.76
Direct payments in lieu of domiciliary care service	Contribution per hour (Subject to Financial Assessment and weekly maximum charge as above)	£18.66
Supported living	Charge per hour (Subject to Financial Assessment and weekly maximum charge as above)	£24.96
Shared Lives (formerly Adult Placement Scheme)	Charge per night (Subject to Financial Assessment and weekly maximum charge as above)	£50.85
Short-term stays (up to 8 weeks) and respite care (up to a maximum of 6 weeks)	Please note that Non-Residential Services is a weekly charge from Monday to Sunday inclusive. Therefore, if a person is in respite or a short-term placement for 1 night only the charge will be either their weekly assessed charge (if applicable) or the maximum weekly charge, whichever is the lowest.	£100.00
Direct payments in lieu of Respite / Short-Term or Residential Care	As above.	£100.00

Please note that any charges contained within this booklet are liable for change. Changes usually apply from April each year.

**If you would like the booklet in large print, please contact the Financial Assessment Team on
☎ 01545 572683 or 01545 572612**

This document is also available in Welsh / mae'r ddogfen hon hefyd ar gael yn Gymraeg.