



Community Services Department  
**SOCIAL SERVICES**

# Paying for Social Care Services at Home



## **What this leaflet explains**

In this leaflet, there is information about

- Why charges are made
- The approach the Vale of Glamorgan Council has to charging
- The services that a charge may be made against
- The process for assessing a charge
- How a charge is worked out
- How to pay a charge

There is also information about what happens to your personal information; how to appeal against a decision; and how to contact us.

## **Why charges are made**

Councils are given the power to charge for their services through legislation, and the Government assumes that we will recover a proportion of our costs by making charges. The Vale of Glamorgan Council, decided to make a charge for some services rather than make the cuts in service that would be needed otherwise. The guidelines from the National Assembly for Wales were used in drawing up the Vale of Glamorgan Council's policy.

## **Our approach to charging**

It is important to ensure that the charges being made are affordable to service users and so it was agreed that our policy would:

- Assist service users to maximise their personal income
- Target resources at those in greatest need
- Maximise resources for non-residential care to ensure independence and social inclusion of service users

It was also agreed that:

- Any charges levied will be based on the service user's ability to pay, which is determined by an assessment process.
- After having been assessed as to the ability to pay, no service user will be left with an income below the income support or guaranteed pension credit levels, with a buffer of 25% added.
- A service user will not be charged more than the cost of providing the service(s).
- A Benefits check will be undertaken for all service users who receive a full financial assessment.
- Property that the service user lives in is not taken into account in paying for services at home.

People who will not be charged:

- Those in receipt of basic Income Support or basic Guaranteed Pension Credit but not Attendance Allowance or Middle / Higher DLA Care, will not be assessed. They will receive a free service, but may be referred for further advice in Benefits entitlement.
- Those who are subject to Section 117 of the Mental Health Act will receive a free service.
- Those who apply for the Independent Living Fund after 1st September 2005 will not be charged.

## **What services are charged for?**

The services for which a financial assessment and possible charge will be made include the following:

- Day Care Services
- Domiciliary Support in the Home provided by our Home Care Service
- Domiciliary Support in the Home provided by a private agency
- Direct Payment Scheme
- Support Provided for Carers
- Flexi Care Service
- Other support from Community Services e.g. transport

## **The process for assessing the charge**

- A Financial Assessment Officer / Benefit Adviser will visit you at home or somewhere convenient for you to complete a form about your income, expenditure and savings.
- They will check that you receive all the Benefits to which you are entitled. You may want someone such as a friend or relative to help you with this.
- They will also need to know what commitments you have, your housing costs and any extra expenses because of age, disability or health.

The Financial Assessment Officer will ask for documents to show the evidence of your finances. For example, benefit books; proof of your income such as an Occupational Pension; bank statements; and expenditure relating to housing costs such as rent, mortgage and Council tax.

In the case of couples, the financial situation of both individuals is taken in to account in a financial assessment. The assessed charge will be halved and the resultant figure charged to the service user.

Following this first visit, service users will be verbally notified by the Financial Assessment Officer /Benefit Adviser of their assessed charge and this will be followed up in writing, which will provide more detail. The charge is initiated on the Monday following the notification letter being sent.

If a service user refuses or is unwilling to provide the required financial information, the actual cost of the services provided will be charged. A letter will be sent to the service user with details of the costs involved.

### **How the charge is worked out**

The financial assessment is determined by the formula: -

$$\begin{array}{r} \text{Income + Capital (Over £14,750)} \\ \text{Minus} \\ \text{Income Support (Basic Applicable Amount) or} \\ \text{Pension Credit (Basic Appropriate Amount)} \\ \text{+ 25\% buffer} \\ \text{Minus} \\ \text{Allowance} \\ \text{=} \\ \text{Assessed Charge} \end{array}$$

### **You pay nothing if:**

- Your total income is less than the basic rate of Income Support, plus 25%. This is what the Government says you need to live on. This figure will depend on your circumstances. Our Financial Assessment Officer/Benefits Adviser will explain what it is for you.
- If a financial assessment results in a charge of less than £5, no charge will be made.

### **You pay if:**

- You have capital at or above £21,000 which is the amount set by the Government. You will pay the full cost of the services, subject to certain limits. The Council according to the Standard Residential Care Charge sets these limits.
- Your capital is less than this amount, but you do not qualify for free services. You will contribute towards the cost, but will not be charged the full rate.

To assess your charge, your total income is considered and the following allowances are disregarded:

- Savings Credit (over age of 65 years)
- Child Tax Credit
- Working Family Tax Credit
- Disability Living Allowance Mobility Component
- Mobility Supplement
- War Widows MOD Special Payment
- Exceptional Severe Disablement Allowance
- Housing Benefit
- Independent Living Fund
- Any Earnings
- Social Fund Payments

The charge is calculated on the basis of a weekly service. Where the cost of the service in any one week is less than the assessed charge, the lower amount will be payable. In all other circumstances, the assessed charge will be levied.

## **How to pay the charge**

Charges will normally be notified on a four weekly basis by invoice. There are a number of ways to make the payment including: cash; by cheque; postal order; or directly from a bank account. Payment needs to be made within 28 days of the receipt of an invoice.

For those in receipt of a Direct Payment for care services, the assessed charge will be deducted from the amount paid with the expectation that service users will pay their assessed charge into their Direct Payment bank account.

## **What happens to personal and financial information?**

- The Social Services Department will deal with all information with complete confidentiality.
- The information will not be used for any purpose other than calculating the expected contribution towards the charges.
- It will not be made available to any person who is not connected with the calculation and billing; unless, exceptionally, a case of fraud is suspected (in which case the person is notified).

## **How to appeal**

There is an Appeals process if you are dissatisfied with a decision made about your charge by an Officer of the Community Services Department. It is a three stage appeals procedure, beginning with:

- an appeal to the Community Care Finance Team Leader;
- then to the Head of Service, Community Care and Health: and finally;
- to a Panel of Councillors.

However, the Community Services Department would wish to resolve all appeals at the earliest possible opportunity.

## **How often do charges change?**

Charges are normally reviewed:

- In April of each year as part of the Council's annual review of charges
- If a change in your service affects your charge
- If there is a change in your personal financial circumstances
- If the Council reviews its Charging Policy
- If the Welsh Assembly Government introduces new guidance with regard to charging for services

## **Can I make my own arrangements?**

If you are able to pay for the full cost of care at home and wish to arrange this yourself, the Vale Council has published a leaflet entitled 'A Guide to Care in your Own Home.' If you would like a copy, please contact your care manager or the Policy & Information Team. Tel: 01446 704814.

The Commissioning Team can supply details of registered domiciliary agencies. Tel: 01446 704741.

### **How to contact us**

**The Financial Assessment Officer/Benefits Advisers can be found in:**

The Community Care Finance Team,  
Community Services Department,  
Vale of Glamorgan Council,  
Dock Office,  
Subway Road,  
Barry CF63 4RT

**Tel: 01446 704890.**

This information may also be provided, by request, in other languages, in larger print, tape or in simplified version. Please contact the Policy and Information Team on tel: 01446 704814 to make arrangements.

CS/34/DEC05



**Adran Gwasanaethau Cymunedol  
GWASANAETHAU CYMDEITHASOL**

# **Talu Am Wasanaethau Gofal Cymdeithasol Yn Y Cartref**



## Yr hyn mae'r daflen yn ei esbonio

Yn y daflen hon, mae yna wybodaeth ynglyn â

- Paham y codir tâl
- Dulliau Cyngor Bro Morgannwg o drefnu'r tâl a godir
- Y Gwasanaethau sy'n hawlio tâl
- Y broses ar gyfer asesu'r tâl a godir
- Sut mai'r tâl a godir yn cael ei gyfrifo
- Sut mai gwneud taliad

Mae yna wybodaeth hefyd ynglyn â'r hyn sy'n digwydd i'ch wybodaeth bersonol; sut i apelio yn erbyn penderfyniad; a sut i gysylltu â ni.

### Paham y codir tâl

Rhoddir pwer i Gynghorau i godi tâl am eu gwasanaethau drwy ddeddfwriaeth, ac mae'r Llywodraeth yn rhagdybio y byddwn yn adennill cyfran o'n costau drwy godi tâl. Penderfynodd Gyngor Bro Morgannwg i godi tâl ar gyfer rhai gwasanaethau yn hytrach na gwneud toriadau a fyddai fel arall yn angenrheidiol. Defnyddiwyd canllawiau gan Gynulliad Cenedlaethol Cymru wrth lunio polisi Cyngor Bro Morgannwg.

### Ein dulliau o drefnu'r tâl a godir

Mae'n bwysig i sicrhau bod y taliadau a godir yn fforddiadwy i ddefnyddwyr y gwasanaethau, felly cytunwyd y byddai ein polisi yn:

- Cynorthwyo defnyddwyr gwasanaethau i uchafu eu hincwm personol
- Targeddi adnoddau i'r rheiny sydd fwyaf anghenus
- Uchafu adnoddau ar gyfer gofal dibreswyl er mwyn sicrhau annibyniaeth a chynhwysiad cymdeithasol y defnyddwyr gwasanaethau

Cytunwyd hefyd :

- Y byddai unrhyw daliadau a gesglir yn cael ei seilio ar allu defnyddwyr gwasanaethau i dalu, sydd yn cael ei bennu gan broses asesu.
- Ar ôl cael eu hasesu ynglyn â'r gallu i dalu, ni fydd unrhyw ddefnyddiwr gwasanaethau yn cael ei adael gydag incwm sy'n llai na chymhorthdal incwm neu lefelau credyd pensiwn gwarantedig, gyda byffer o 25% yn ychwanegol.
- Ni chodir tâl sy'n fwy na'r gost o ddarparu'r gwasanaeth/au ar ddefnyddwyr gwasanaethau.
- Fe edrychir ar fudd-daliadau holl ddefnyddwyr gwasanaethau sy'n derbyn asesiad ariannol lawn.
- Nid yw'r cartref y mae'r defnyddiwr yn byw ynddo yn cyfri wrth ystyried talu am wasanaeth yn y cartref.

Ni chodir tâl ar y canlynol:

- Mi fydd y rheiny sy'n derbyn Cymhorthdal Incwm sylfaenol neu Gredyd Pensiwn gwarantedig sylfaenol ond nid Lwfans Gweini neu Gofal LBA Canolig neu Uwch, yn cael eu hasesu. Mi fyddant yn derbyn gwasanaeth sy'n rhad ac am ddim, ond mae'n bosib y cânt eu cyfeirio am wybodaeth bellach ynglyn â hawliau Budd-daliadau.
- y rheiny sy'n amodol ar Adran 117 o'r Ddeddf Iechyd Meddwl yn derbyn gwasanaeth sy'n rhad ac am ddim.
- Ni chodir tâl ar y rheiny a wnaeth ymgeisio i Gronfa Byw'n Annibynnol ar ôl y 1af o Fedi 2005.

## **Pa wasanaethau sy'n hawlio tâl?**

Fe wneir asesiad ariannol ac o bosib fe godir tâl am y gwasanaethau a ganlyn:

- Gwasanaethau Gofal Dydd
- Cefnogaeth yn y Cartref wedi ei ddarparu gan ein Gwasanaeth Gofal Cartref
- Cefnogaeth yn y Cartref wedi ei ddarparu gan asiantaeth breifat
- Cynllun Taliadau Uniongyrchol
- Cefnogaeth a Ddarperir i Ofalwyr
- Gwasanaeth Gofal Hyblyg
- Cefnogaeth amgen gan Wasanaethau Cymunedol e.e. cludiant

## **Y broses ar gyfer asesu'r tâl**

- Mi fydd Swyddog Asesiad Ariannol / Cynghorwr Budd-daliadau yn ymweld â chi adref neu rhywle sy'n gyfleus i chi, er mwyn i chi gwblhau ffurflen ynglyn â'ch incwm, gwariant a chynilion.
- Mi fyddant yn sicrhau eich bod yn derbyn yr holl fudd-daliadau a fedrwch eu hawlio. Efallai y dymunwch fod rhywun fel ffrind neu berthynas yn eich helpu gyda hyn.
- Mi fydd angen iddynt wybod hefyd pa ymrwymadau sydd gennych, costau cartref ac unrhyw dreuliau ychwanegol oherwydd oed, anabledd neu iechyd.

Mi fydd y Swyddog Asesiad Ariannol yn gofyn am ddogfennau sy'n dangos tystiolaeth o'ch cyllid. Er enghraifft, Llyfr Budd-dal; prawf o'ch incwm megis Pensiwn Galwedigaethol; Cyfriflenni banc; a gwariant o ran costau cartref megis rhent, morgais a Threth Cyngor.

Yn achos pâr, fe ystyrir sefyllfa ariannol y ddau unigolyn drwy asesiad ariannol. Mi fydd y tâl a godir, yn dilyn yr asesiad yn cael ei

haneri, a'r defnyddiwr gwasanaethau yn talu'r ffigur canlyniadol.

Yn dilyn yr ymweliad cyntaf, fe hysbysir defnyddwyr gwasanaethau ar lafar gan y Swyddog Asesiad Ariannol /Cynghorwr Budd-dal, o'r tâl a godir yn dilyn asesiad, a chaiff ei gadarnhau'n ysgrifenedig, mewn mwy o fanylder. Mi fydd y tâl yn cychwyn ar y Dydd Llun yn dilyn y llythyr hysbysiad.

Petai'r defnyddiwr gwasanaeth yn gwrthod neu'n anfodlon darparu'r wybodaeth ariannol angenrheidiol, fe godir y tâl am gost wirioneddol y gwasanaeth a ddarparwyd. Fe ddanfonir llythyr i'r defnyddiwr gwasanaeth yn cynnwys manylion y costau dan sylw.

## **Sut mae'r tâl a godir yn cael ei gyfrifo**

Fe drefnir yr asesiad ariannol yn ôl y fformwla: -

Incwm + Cyfalaf (Dros £14,750)

Llai

Cymhorthdal Incwm (Cyfanswm Perthnasol Sylfaenol) neu  
Gredyd Pensiwn (Cyfanswm Priodol Sylfaenol)

+ 25% byffer

Llai

Lwfans

=

Tâl a aseswyd

## **Ni fyddwch yn talu os:**

- Yw cyfanswm eich incwm yn llai na chyfradd sylfaenol eich Cymhorthdal Incwm, a 25%. Dywed y Llywodraeth mai dyma sydd angen arnoch i'ch cynnal. Mi fydd y ffigur hyn yn dibyn nu ar eich amgylchiadau. Mi fydd ein Swyddog Asesiad Ariannol/Cynghorwr Budd-dal yn esbonio faint ydyw yn eich achos.
- Ni chodir tal os bydd canlyniad yr asesiad ariannol yn llai na £5.

## **Mi fyddwch yn talu os:**

- Oes gennych gyfalaf o £21,000 neu uwch, sef y swm a osodir gan y Llywodraeth. Mi fyddwch yn talu costau llawn y gwasanaeth, yn amodol ar rai terfynau. Y Cyngor, yn ôl y Tâl am Ofal Preswyl Sylfaenol sy'n gosod y terfynau hyn.
- Yw eich cyfalaf yn llai na'r swm hyn, ond nid ydych yn cymhwyso ar gyfer gwasanaethau sy'n rhad ac am ddim. Mi fyddwch yn cyfrannu tuag at y gost, ond ni fyddwch yn talu'r gyfradd lawn.

Er mwyn asesu eich tâl, fe ystyrir cyfanswm eich incwm ac fe ddiystyrir y canlynol:

- Credyd Cynilion (dros 65 oed)
- Credyd Treth Plant
- Credyd Treth Teulu sy'n Gweithio
- Elfen Symudedd Lwfans Byw i'r Anabl
- Atodiad Symudedd
- Tal Arbennig y WA ar gyfer gwraig weddw
- Lwfans Anabledd Difrifol Eithriadol
- Budd-dal tai
- Cronfa Byw'n Annibynnol
- Unrhyw Enillion
- Taliadau Cronfa Gymdeithasol

Cyfrifir y tâl a godir ar sail gwasanaeth wythnosol. Os yw cost y gwasanaeth mewn unrhyw wythnos yn llai na'r tâl a aseswyd, y swm lleiaf fydd yn daladwy. Ymhob amgylchiad arall, mi fydd y tâl a godir yn ofynnol.

## **Sut i dalu'r tâl a godir**

Fel arfer fe dderbyniwch hysbysiad ynglyn â'r tâl bob pedair wythnos drwy anfoneb. Mae yna nifer o ffyrdd i dalu yn cynnwys: arian parod; siec; archeb bost; neu'n syth o gyfrif banc. Mae angen talu o fewn 28 diwrnod o dderbyn yr anfoneb.

I'r rheiny sy'n derbyn Taliad Uniongyrchol ar gyfer gwasanaethau gofal, fe ddidynnir y tâl a aseswyd o'r swm a dalwyd gyda'r disgwyladau y bydd defnyddwyr gwasanaethau yn talu'r cyfanswm a aseswyd i mewn i'w cyfrif banc Tal Uniongyrchol.

## **Beth sy'n digwydd i wybodaeth bersonol ac ariannol?**

- Mi fydd yr Adran Gwasanaethau Cymdeithasol yn delio a'r holl wybodaeth yn hollol gyfrinachol.
- Ni ddefnyddir y wybodaeth am unrhyw bwrpas ac eithrio cyfrifo'r cyfraniad disgwyliedig tuag at y taliadau.
- Ni fydd ar gael i unrhyw berson nad yw'n gysylltiedig â'r cyfrifiad a bilio; heblaw'r eithriad, os drwgdybir twyll (ac os dyma'r achos, fe hysbysir y person).

## **Sut i apelio**

Mae yna broses Apelio os nad ydych yn fodlon a phenderfyniad y Swyddog o'r Adran Gwasanaethau Cymunedol, ynghylch eich tâl.

Mae'r drefn apel yn cynnwys tri cham, gan ddechrau gyda:

- apel i Arweinydd Tîm Cyllid Gofal Cymdeithasol;
- yna i Bennaeth Gwasanaethau, Gofal Cymunedol ac Iechyd: ac yn olaf,
- i banel o Gyngorwyr.

Fodd bynnag, dymuna'r Adran Gwasanaethau Cymunedol ddatrys pob apel cyn gynted a phosib.

## **Pa mor aml mae'r taliadau a godir yn newid?**

Fe adolygir y taliadau fel arfer:

- Ym mis Ebrill bob blwyddyn fel rhan o adolygiad taliadau blynyddol y Cyngor
- Os oes newid i'ch gwasanaeth, yn effeithio'ch tâl
- Os oes newid i'ch amgylchiadau ariannol personol
- Os bydd y Cyngor yn adolygu ei Bolisi Codi Tâl
- Os bydd Llywodraeth Cynulliad Cymru yn cyflwyno canllawiau newydd gyda golwg ar godi tâl am wasanaethau

## **A fedraf wneud trefniadau fy hun?**

Os ydych yn medru talu'r gost yn llawn am ofal yn y cartref ac os dymunwch ei drefnu eich hun, mae Cyngor Bro Morgannwg wedi cyhoeddi taflen, sef 'Canllaw ar gyfer Gofal yn eich cartref.' Os hoffech dderbyn copi, cysylltwch os gwelwch yn dda a'ch rheolwr gofal neu'r Tîm Polisi a Gwybodaeth.  
Rhif Ffôn: 01446 704814.

Mae'r Tîm Comisiynu yn medru darparu manylion ynglyn ag asiantaethau gofal cartref cofrestredig. Ffôn: 01446 704741.

## **Sut i gysylltu â ni**

### **Fe leolir y Swyddog Asesu Cyllid/Cynghorwyr Budd-dal yn:**

Tîm Cyllid Gofal Cymunedol,  
Adran Gwasanaethau Cymunedol,  
Cyngor Bro Morgannwg,  
Dock Office,  
Heol Subway,  
Y Barri CF63 4RT

**Ffôn: 01446 704890.**

Darperir y wybodaeth hon, pan wneir cais, mewn ieithoedd eraill, mewn print bras, ar dâp, neu mewn fersiwn symledig. Cysylltwch â'r Tîm Polisi a Gwybodaeth os gwelwch chi'n dda ar 01446 704814 i wneud trefniadau.

CS/34/DEC05