About this guide

Although some care and support services are free, **most are chargeable**. This means that most people have to pay something towards their own care, and some will have to pay for all of the costs. No-one will be charged more than they can afford to pay.

This guide will help you if you have had a needs assessment and we have agreed that you are eligible for council funded social care. It explains:

- Who pays for care and support
- How we work out if you are entitled to receive care and support
- How we work out what you can afford to contribute towards your care and support (financial assessment)
- About deferred payment agreements
- How to get independent financial advice about paying for care and support

The information in this guide covers financial assessments for the following types of care and support:

- Community care and support (also known as care at home, home care or domiciliary care)
- Care and support provided in extra care or supported housing
- Care and support arranged through a direct payment
- Day services
- Short stays in residential care
- Respite care to give you and your carer a break
- Permanent residential or nursing care

If there is anything in this guidance that you do not understand, please speak to your health or social care worker using the contact details provided at the end of the guide.

Redcar & Cleveland Borough Council
Adult Social Care

Public Guidance

Guide to Paying for Care and Support – Large Print

Contents

1. Who pays for care and support?

Care and support services are **not free***. Most people have to pay something towards their own care, and some will have to pay for all of the costs. The Council may cover some or all of the cost of care, but this help is 'means-tested'. This means that the amount you have to pay will depend on the type of care and support that you need, how much money you have and what assets you own.

*There are some types of services which must be provided free of charge. These include:

- Intermediate care and reablement services (usually up to six weeks) following illness or discharge from hospital
- Community equipment and minor adaptations costing less than £1,000
- Section 117 aftercare services provided under the Mental Health Act 1983
- NHS funded care (see below)
- Information, advice, needs assessments, carers assessments and advocacy services

2. NHS funded care

In some situations, the NHS is responsible for funding some or all of your care. This could be because you need care from a registered nurse, or you have been assessed by a team of health and social care professionals and they have agreed that you have a "primary health need." For more information visit www.nhs.uk and click on care and support. Alternatively, you can speak to your health or social care worker.

This guide tells you about paying for care and support that is provided or arranged by the Council.

3. Am I entitled to receive care and support from the Council?

If you think you or someone you know might need care and support, the first thing that you need to do is contact our Adults Access team on 01642 771500. When you contact us, we will talk about how we can help you. This help may include:

- providing advice and information.
- arranging for an assessment of your needs.

If you need an assessment, a social care practitioner will visit you to talk about your needs and how care and support services might help you. This will help us to make a decision about whether or not you are eligible (or entitled) to receive care and support from the Council. We can assess your needs even if it is likely that you will not be entitled to financial support towards your care costs. More information about needs assessment can be found at www.redcar-cleveland.gov.uk/adult-social-care.

Once we have assessed your needs and agreed that you are eligible for care and support from the Council, we will work out what it will cost to meet your needs, and whether or not you will have to pay anything towards those costs.

4. What is a financial assessment?

A financial assessment is the process that we go through to work out:

- how much you can afford to pay towards your care and support; and
- whether the Council will help with the cost.

If you have had your needs assessed and are eligible for support from Adult Social Care, we will ask you to sign a form to say you consent to a financial assessment being completed (FA1). We will then ask you to complete a financial assessment form (FA2) that asks for information about how much money you receive each week, and how much you have to pay out for living expenses. It also asks for information about things like savings, investments, and any property you might own.

Together, these are called your capital assets.

You will also be asked to provide documents as evidence of your income and expenditure. This could include bank statements, building society books, bond or share certificates, utility bills, invoices and so on.

Once you return your financial assessment form with any supporting documents, we will work out how much you will have to pay towards your care and support.

If you choose to not complete your financial assessment, you will automatically be charged the full cost of your care. Admin fees may be applicable.

5. How your benefits will affect your financial assessment

As part of the financial assessment, we will check to make sure that you are receiving all of the benefits that you are entitled to and inform you of any that you could claim. A benefit check might increase the amount of money that you receive each week. If your claim is successful, some of the additional money you receive will go towards paying for your care, but you will still be financially better off each week.

If you go into hospital or residential care for more than 28 days, your benefits may be affected. You must contact the Department for Work and Pensions (DWP) to let them know so that they can make sure you continue to receive the correct entitlement.

If you move into residential care permanently and you are part of a couple, your benefit entitlement will need to be reassessed. This is because once you are living in residential care, your benefits will be paid to you as if you were a single person. This could mean that you are entitled to receive benefits that you did not qualify for when you lived together in your own home.

6. What isn't included in your financial assessment

Government rules tell us what we **must not include** when we work out how much you can afford to pay towards your care and support. The following list gives examples of the types of income, savings and capital that we **do not include**:

- earnings received from your paid employment (including self-employment).
- the mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP).
- the night rates of DLA, PIP and Attendance Allowance (AA), if support is only provided during the day. This **does not** apply if you move to extra care, a shared lives setting or supported living tenancy where there is an element of care or supervision through the night.
- Carers Premium (paid as an element of Universal Credit or Pension Credit).
- any benefit or payment in respect of a child.
- any War pension, War Widows pension, mobility supplement, Armed Forces Independence Payments, gallantry awards or guaranteed payments to veterans.
- payments from charities or a social fund (including winter fuel payments).
- payments from health or personal injury related funds.
- personal possessions, such as jewellery, antiques or artwork.
- any grants, loans or payments for education or training for employment.
- income from direct payments.
- life assurance policies.

In addition to the list above, the following is **not** included for **non-residential care** assessments:

- the value of your main home, as long as this is your main place of residence.
- Pension Savings Credit.

In addition to the list above, the following is **not** included for **residential care** assessments:

- the value of your home if your stay in residential care is **temporary**, or if a partner or certain close relatives still live there (see the section about how we treat your home below).
- DLA or PIP care element and AA if your stay in residential care is **temporary**.

7. What happens if you are living as part of a couple?

If you are living as part of a couple, we will only take **your** income, savings and capital into account. Government rules tell us that if you have any income, savings, or capital in joint names, we must take 50% of the value into account.

If you receive a benefit paid to you jointly, we will calculate your share of that benefit, with anything above that share disregarded for your partner.

If you receive a private/occupational pension or annuity in your own right, 50% of this will be disregarded for the benefit of your partner, unless they also receive their own care service.

Household costs taken into account will normally be split equally between you.

If your stay in residential care is temporary, we will make sure that your partner is left with at least the same amount of money that they would have if they claimed state benefits as a single person. This is called a "partner's allowance".

If both of you need care and support, your finances will be assessed separately, and you will be charged separately.

8. How your savings, investments, property and other capital will affect your financial assessment

When we work out how much you can afford to pay towards your care and support, our first step is to look at how much your savings, investments and capital are worth.

This includes:

- any investments, savings, shares or bonds.
- the value of any properties and land (excluding the value of your **main home** if you are receiving care at home).
- trust funds (may be disregarded depending on the terms of the trust).

How the value of your savings and capital affects your financial assessment

The government has set an upper capital limit of **£23,250** and a lower capital limit of **£14,250**. These are the thresholds that determine whether or not your savings and capital are included in your financial assessment:

8a. Residential care

- If your savings and capital are worth more than **£23,250**, you are expected to pay the full cost of your care and support. This means that you will be a 'self-funder.' This means that you will be a private resident and must pay the care home directly. The Council cannot make payments on your behalf*. If your savings are approaching this limit, you will be eligible to apply to the local authority where you are living for assistance in paying your care fees. We recommend that you contact the Council when your savings reach around **£30,000** to give time for the appropriate assessments to be carried out and a funding date to be determined. After you have had an eligible needs assessment completed by a social care practitioner, a financial assessment will be carried out, and the value of your capital and assets, including your property, will be taken into account in determining how much you can afford to pay for your care. If you are living in Redcar and Cleveland and would like more information, you can contact us on **01642 771500** and a member of the team can support you through the process.

- If your capital and savings are worth between **£14,250** and **£23,250**, we will take this into account, along with your regular income when working out what you can afford to pay. This is referred to as tariff income.

- If your savings and capital are worth less than **£14,250**, we will not include them in your financial assessment. We will only take into account your regular income.

*If you should be self-funding your residential care as you have savings above the £23,250 threshold, but you are unable to pay the care home as you have lost capacity and nobody can access your finances, the Council **may** be able to support you on an interim basis whilst somebody applies to manage your money. All payments made by the Council must be repaid in full once access to funds is granted. Please contact Adult Social Care on **01642 771500** if you need assistance with this.

8b. Non-residential care

- If your savings and capital are worth more than **£23,250**, you are expected to pay the full cost of your care and support. This means that you will be a 'self-funder.' If you are a self- funder, you can arrange and pay for your care privately direct with the care provider, or the Council can arrange and pay for this on your behalf. If you would like the Council to arrange this for you, we will pay the provider on your behalf, and send you a bill to cover the full cost of the service. You will also be charged a set-up fee and an ongoing administration fee if we arrange non-residential care on your behalf as a self-funder. This fee is updated annually. Please speak to your social worker to confirm current fee rates.

- If your capital and savings are worth between **£14,250** and **£23,250**, we will take this into account, along with your regular income when working out what you can afford to pay. This is referred to as tariff income.

- If your savings and capital are worth less than **£14,250**, we will not include them in your financial assessment. We will only take into account your regular income.

9. How you regular income will affect your financial assessment

Our next step in working out what you can afford to pay is to look at how much money you receive each week. This includes:

- most benefits, including disability related benefits*.
- annuities and pensions.
- mortgage protection insurance policies (where not used for repayments)
- 'tariff income' from your capital and savings.

*If you are in residential care and you enter a Deferred Payment Agreement, we **will** include your disability benefit as part of your assessment.

10. What is tariff income?

If your capital and savings are worth between £14,250 and £23,250, we will add a "tariff income" to your weekly income. This is extra income that we assume you have from your savings and investments. It is calculated as £1 per week for every £250 or part of £250 that you have saved or invested.

Example of tariff income:

Mrs Smith has **£15,000** in savings. She will not be charged any tariff income on the first **£14,250**, but tariff income will be charged on the remaining **£750**.

As there are **3** lots of **£250** in **£750**, her tariff income would be **£3** per week.

11. Will the value of your home be included?

If you own or part-own your home, **we will not include the value of your property if:**

- you are receiving care and support whilst living at home*
- your stay in residential care is temporary and you intend to return home or sell the property and move to somewhere more suitable; or
- any of the following people have lived continuously in your property since before you moved into residential care:
  - ✓ your husband, wife, partner, or civil partner.
  - ✓ a close relative who is 60 or over, or incapacitated.
  - ✓ a child of the resident aged under 18; or
  - ✓ your ex-husband, ex-wife, ex-civil partner, or ex-partner if they are a lone parent.

*If you are receiving care and support in an extra care or supported living setting, then the value of your property will be taken into account after 12 weeks. Additionally, if you own or part-own more than one property, then the value of your additional properties will be included.

In all other circumstances, if you own or part-own your property, the value will be included when we work out what you can afford to pay towards residential care. We will only take the value of your home into account after you have been living in permanent residential care for 12 weeks.

This means that in most circumstances, after the first 12 weeks you will be expected to pay the full cost of your care. The Council can help you to find a suitable placement, but it will be your responsibility to make the necessary arrangements and pay your fees directly to the care home provider.

12. Deferred payment agreements

A deferred payment agreement is a legal agreement between you and the Council that allows you to delay paying some or all your residential care or extra care costs until a later date. It means you are borrowing money from the Council, much like having a loan or a mortgage.

It is designed to help you if:

- You have been assessed as having to pay the full cost of your care because of the value of your property.
- You cannot afford to pay the full weekly charge because most of your capital is tied up in your home.

The amount that you borrow from us will be secured against your property. You will be charged interest on the amount that you borrow, and there will be an administration fee for setting up the agreement as well as an ongoing management fee.

No-one is forced to sell their home to pay for their care*. A deferred payment agreement is typically repaid in full when your property is sold. This could be either when you choose to sell your home, or after your death. However, if you do not wish to sell your home, you may be able to enter a payment arrangement and repay the debt owed another way. More information about deferred payment agreements can be found in our guide to Deferred Payment Agreements at www.redcar-cleveland.gov.uk/adult-social-care.

*If a deferred payment agreement is not repaid in full within 90 days of a person's death, and no attempts of repayment are made by the executors of the estate, the Council reserve the right to force sale on properties where a deferred payment debt is owed. Additional legal fees will apply in these circumstances.

13. What are Third Party "Top-Up" payments?

If you move into residential care and are receiving help from the Council to pay towards your stay, the Council will pay the Local Authority contracted rate for a standard room in the care home you move into.

However, many care homes offer more expensive rooms. This could be because they are bigger or have a nicer view for example. If you would like to choose a more expensive room, you will have to pay a "top-up" fee. This is the difference between the cost of the room, and the standard rate that the Council have agreed to pay for residential care.

There are two ways that a top up can be paid. The first is to ask a family member or friend to pay the difference for you. They must pay this out of their own personal money. This is often called a "third party top-up" agreement. If you choose to do this, the person who is paying your top up will need to make arrangements to pay the top-up on your behalf. The Council will get a top-up agreement signed by the person responsible for paying, and pay the care home on your behalf. The top-up amount will be invoiced by the Council to the liable third party. If they stop paying the top-up, you may have to move to a different, less expensive room, or to a different home altogether.

If you own your own property and have a deferred payment agreement, you can choose to add the cost of the top-up to the amount of your deferred payment agreement. This means that the Council will pay the full cost of your care to the care home, including the top-up fee, but will recover the money that we have spent when your property is sold. More information about top-ups and deferred payment agreements can be found in our guide to deferred payment agreements at www.redcar-cleveland.gov.uk/adult-social-care.

14. How much money will you be left with every week?

Government rules tell us that we must make sure that you have a certain amount of money left over every week after paying for your care and support costs.

14a. Residential care

The government has set a personal allowance for those who reside in residential care – this is the amount of money that you must be left with each week to pay for personal needs. These include things like hair dressing, chiropody, papers or a phone bill, though this list is not exhaustive. The personal allowance amount is set by the government each April.

If you own a property and enter into a deferred payment agreement, your personal allowance will be higher so that you are able to pay for any household or maintenance costs.

There may be other allowances that you are entitled to, depending on your circumstances.

14b. Non-residential care

Minimum income guarantee

The government sets a minimum income guarantee each year - this is the minimum amount of money that you must be left with each week after you have paid your contribution towards your care and support, and any reasonable household and disability related expenses. This is to make sure that you are able to pay for basic costs such as food, clothing, household bills, insurances, internet and phone bills, rent and social activities.

Household and disability-related costs

In order to work out how much you can afford to pay towards your care and support, we will allow for household costs such as mortgage payments, rent and council tax.

If you are receiving a disability related benefit, we will also allow you to keep enough money to pay for any reasonable expenses that are related to your disability. This could include things like:

- additional care or support that is not arranged by the Council.
- specialist items or equipment that you pay towards on a regular basis.
- dietary needs.

- adaptations to your home where you are making regular payments.
- medical costs that are not met by the NHS, for example chiropody, podiatry, physiotherapy, or alternative therapy.
- reasonable cleaning costs.
- transport costs that exceed any weekly mobility payment.
- continence products not paid for by the NHS.
- costs of special bedding, clothing or regular replacements.
- above average heating bills.

The current standard weekly rates for disability related expenditure are set out in the table below. Where there is no standard rate set, or where costs exceed the standard rate, evidence must be provided.

Category	Standard Rate	Information
Adaptation work, or rental of stair lift / wheelchair / scooter		Only applicable when making regular payments – e.g., loan monthly payments or rental costs.
Chiropody	£5.90	Assumes £30.00 every 6 weeks.
Cleaning	£14.15	Assumes 1 hour per week at current Direct Payment hourly rate.
Clothing / Bedding	£3.55	Includes frequent purchase and/or above average wear and tear due to care needs.
Dietary	£5.30	Includes diet-controlled diabetes, gluten free diets etc.
Fuel		Excess gas & electricity above a set average figure varying by household type and composition, provided by the Office of National Statistics.
Incontinence products	£4.85	Includes incontinence pads, pants, waterproof sheets etc.

Laundry	£4.90	Covers extra washing, special washing powders etc. The standard rate is provided through NAFAO each year.
Medical costs		Costs not covered by the NHS – including eligible regular prescription costs, physiotherapy, reflexology, acupuncture etc.
Private care		Any care purchased privately, including overnight.
Support costs		A support element of rent that is not covered by Housing Benefit – e.g., warden call.
Transport	£10	Standard rate is based on RCBC's daily day centre transport rate. Also covers regular taxi costs or mileage costs in respect of carers.

We cannot allow for debt repayments in your financial assessment. If paying for care and support would cause extreme hardship, we may be able to apply discretionary allowances so that you have enough money to live on.

15. What happens if you give away your money or property to avoid paying care costs?

Your money is your own and you are able to spend it as you wish. However, if you need care and support services, it is important that you pay the contribution that you are responsible for. You **should not** give away or transfer your money, property or other valuable items to avoid paying social care charges. If you do this, it may be 'deprivation of assets.'

Deprivation of assets occurs when someone knows that they need, or are likely to need care and support, and reduces or transfers any assets to avoid being charged for care and support. There are many ways that people can deprive themselves of assets. Examples include:

- making a lump-sum payment to someone else, for example as a gift or to repay a debt.
- large, unaccounted for cash withdrawals.
- buying an expensive item that cannot be taken into account for the financial assessment, for example a painting, jewellery or a car.
- title deeds of a property being transferred to someone else.
- a property or money being put into a trust; or
- extravagant living.

If we think that you have done this, we will carry out an investigation to find out if you had a valid reason for doing so. If we find that deprivation of assets has occurred, we will add ‘notional income or capital’ to your financial assessment and give a written explanation. This means that you will be charged as if you still owned the income or capital. Alternatively, if you have transferred the asset to someone else, we may seek to recover the debt from that person.

16. How often do we review the amount you have to contribute?

Your financial assessment will be reviewed every April. This is when most pensions and state benefits change. We will write to you in February or March to tell you how we think that government changes have affected your contribution. If you disagree with this, or if your circumstances have changed, you can contact the financial assessment team and ask for a re-assessment.

We also carry out random assessment reviews periodically throughout the year, to check the information we hold matches that shown in various systems available to us. Your assessment may change mid-year if we find out there has been a change in your circumstances.

17. Paying your contributions to care

The way that you pay your contributions to care costs is different depending on the type of care you are receiving.

17a. Residential care

When we have completed your financial assessment, we will write to tell you how much you are expected to contribute towards your residential care. We will explain exactly how we have worked out what you can afford to pay.

There may be more than one amount given on the letter. This is because the amount that you must contribute can change, for example if a tenancy must be given up for a permanent stay and we can no longer take household costs into account.

Unless your financial circumstances change, your maximum contribution will apply until the following April. This means that you will not be charged more than this, even if the cost of your residential care increases.

The Council pays the full cost of your care to the care home. We will then send you an invoice for your contribution from the start of your service until the following April, and then annually every April thereafter. There will be a payment plan attached to the invoice with weekly payments, due in arrears. Other payment plan durations such as monthly, fortnightly or 4-weekly are available on request.

The easiest and preferred way to make your payment to the Council is by Direct Debit. However, you can also pay via standing order, BACs payment, over the internet at www.redcar-cleveland.gov.uk, over the phone using a debit or credit card or in person at the post office with pay point outlets. Full details of payment methods are on the back of your invoice.

If you are admitted to hospital, you will need to continue paying your care home fees. If it is agreed that you are not going to return to the same care home, you will need to give the care home notice.

17b. Non-residential care

Once we have worked out how much money you have available after all of your household and disability related expenses, we will work out the amount of money that you can afford to pay towards your care and support.

The maximum amount that you will be expected to pay towards your care and support is the amount of money that is left over from your weekly income once we have allowed for any reasonable household costs, disability related costs and your minimum income guarantee.

When we have completed your financial assessment, we will write to tell you how much you are expected to contribute towards your care and support. This will include a breakdown showing exactly how we have worked out what you can afford to pay.

We will also tell you how much the services that you are receiving will cost. If they cost less than your maximum contribution, you will only pay the cost of the service. If the services cost more than your maximum contribution, the Council will make up the difference.

Unless your financial circumstances change, your maximum contribution will stay the same until the following April. This means that you will not be charged more than this, even if the cost of your services increases.

You will be sent an invoice for the cost of your care every 6 months, in April and October. Care is invoiced in advance for the upcoming 6 months, but payments are due monthly in arrears as per the enclosed payment plan. Other payment plan durations such as weekly, fortnightly or 4-weekly are available on request. If your care is cancelled, or if there are any changes that affect the amount you should pay, a credit note will be raised against your invoice to update the balance owed.

The easiest and preferred way to make your payment to the Council is by Direct Debit. However, you can also pay via standing order, BACs payment, over the internet at www.redcar-cleveland.gov.uk, over the phone using a debit or credit card or in person at the post office with pay point outlets. Full details of payment methods are on the back of your invoice.

If you need to cancel your care for a period of time, for example because you are going into hospital, on holiday or having a short stay in residential care, you must let your care provider know. They will contact us to make sure that you are not charged for services while you are away from your home.

If you are having a short stay in residential care, we will use the information that you have already provided to assess how much you will have to contribute towards it. This is likely to be different to the amount that you have to pay for the support you receive in your own home. A separate invoice will be sent to you for this.

18. What happens if you do not pay your contribution?

You must pay your invoices for care and support fees on time as per the payment plan attached to your invoice. If you do not pay your contribution, we will contact you, or the person who is looking after your money for you. We will talk about the reasons why you are not paying and about any support that you might need to help you manage your finances, such as signposting to Welfare Rights for benefits advice, or other independent agencies who may be able to help you. We will also help you to make arrangements for your future contributions to be paid.

If you have built up a debt to the Council, we will try to reach an agreement for you to make affordable repayments, whilst ensuring your ongoing contribution is paid and the debt does not get any higher.

If you still own your own home, we may be able to offer you a deferred payment agreement. This is where we place a charge on your property so that when you sell your home, the debt will be repaid from the proceeds of the sale. More information about deferred payment agreements can be found in our separate guide to deferred payment agreements at www.redcar-cleveland.gov.uk/adult-social-care.

If we have taken all reasonable steps to support you to repay your debt, but it remains unpaid, we may take steps to recover the debt through County Court.

19. What if I think that I cannot afford to pay?

If you have had a financial assessment but you feel that you cannot afford to pay the agreed amount, you can ask for your charge to be reviewed. We will ensure we have all the correct income and expenditure details to confirm your correct means tested contribution.

If your financial circumstances change, either for the better or for the worse, you need to ask for another financial assessment to be carried out.

20. What to do if you are not happy about your financial assessment?

If you're not happy with the service we have provided or a decision we have made about your contribution, the first thing you should do is speak to the Financial Assessment Team and attempt to resolve the issue informally. If we cannot resolve the issue informally, you can inform the team that you wish to submit an appeal to the decision made; or if you have a complaint about the service we have provided, you can contact the Adult Social Care Complaints Officer by email, telephone or in writing. Contact details can be found at the back of this guide. More information about our complaints and appeals procedure can be found in our "Adult Social Care Complaints Procedure" at www.redcar-cleveland.gov.uk/adult-social-care.

For more information about your financial assessment, you can contact the Financial Assessment Team on 01642 771566.

21. Making decisions on behalf of a family member or friend

Carers and families can help people to make decisions about their care and how to pay for it, as long as the person needing care has capacity to make their own decisions.

If someone does not have the capacity to understand or won't have capacity to understand in the near future (for example because of dementia, a learning disability or a mental health problem), you will need to apply for legal authority to make financial decisions on their behalf.

Legal authority includes:

- Power of Attorney
- Court of Protection Appointed Deputy
- Appointee

More information about making financial decisions on behalf of someone who is unable to do so for themself can be found at www.gov.uk or www.moneyadviceservice.org.uk.

If there is no-one who is willing or able to make financial decisions for someone who does not have capacity, then the Council may apply to become their appointee or their deputy. This means that all decisions relating to the adult's property and financial affairs will be made by the Council. Once appointed and where appropriate, we will consult with the individual and/or their family, but the final decision will always rest with the Council. More information about the Council's Corporate Appointee and Deputyship Service can be found at www.redcar-cleveland.gov.uk/adult-social-care.

22. Getting independent financial advice

If you are planning how to pay for your care and support, you may benefit from taking independent financial advice. This could help you:

- to prepare and plan for care costs.
- to prevent you from running out of money.

- with continuity of care.
- to support your choice of care and support.
- to consider the options for property – for example whether to consider a deferred payment.
- if you are making decisions on behalf of other people.

Independent Financial Advisors are professionals who work to certain standards and offer independent advice on financial matters to their customers. They will meet with you and look at your financial position, your preferences and what you want to achieve. They will then advise the best action and if necessary, recommend a financial product to meet your needs. They should make clear the cost of their advice which could be a set fee, an hourly rate or a percentage of any money invested.

All Independent Financial Advisors must have a national qualification and have signed up to a code of ethics. They should be registered with the Financial Conduct Authority (FCA) which regulates the financial services industry in the UK www.fca.org.uk. This gives customers protection if they are not happy with the service and the right to complain to the Financial Services Ombudsman.

Some advisors specialise in the financial needs of older people – these are called Later Life Advisers and they are accredited under the Later Life Adviser Accreditation Scheme.

If you need help to read or understand this guide, please speak to your social care worker or contact Adult Social Care on 01642 771500.

Contact Details Adult Social Care	
Directorate of Adults & Communities Adult Social Care Redcar and Cleveland Borough Council Redcar and Cleveland House Kirkleatham Street Redcar Yorkshire TS10 1RR	Telephone: 01642 771500 For Adult Social Care email: AccessAdultsTeam@redcar-cleveland.gov.uk For general council enquiries email: contactus@redcar-cleveland.gov.uk Website: www.redcar-cleveland.gov.uk Relay UK (for deaf, hard-of-hearing, and speech impaired people)
Office hours: Monday to Thursday: 8.30 am - 5.00 pm and Friday: 8.30 am - 4.30 pm. If you need help in emergency when our offices are closed, you can contact the Emergency Duty Team: 01642 524552.	

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Useful contacts to help you find independent financial advice

The Financial Conduct Authority has a link to a register of Independent Financial Advisers. www.fca.org.uk

The Money Advice Service is a free independent service with useful information on managing money, savings, pensions and getting financial advice. www.moneyadviceservice.org.uk

PayingForCare is a not-for-profit company for those seeking advice and guidance on the cost of elderly care and an on-line search facility for Specialist Care Fees Adviser. www.payingforcare.org

The Society of Later Life Advisers (SOLLA) is a not-for-profit organisation which helps find financial advisers who understand financial needs in later life. www.societyoflaterlifeadvisers.co.uk

The Personal Finance Society provides information on qualified and restricted advisers. www.findanadviser.org

Financial-Advisor.co.uk is an independent marketing website which provides an on-line search facility to find local Independent Financial Advisers. www.financial-advisor.co.uk

IFABrokers.co.uk offers an on-line search facility providing specialist advice on financial services at all stages of life. www.ifabrokers.co.uk

Age UK offers a range of financial products and services for the over-50s. www.ageuk.org.uk

Carers UK supports carers with benefits checks and gives advice on financial matters related to care. www.carersuk.org

Independent Age www.independentage.org provides an advice and information service by phone and email on a range of matters including care options, paying for care and funding concerns. Telephone 0800 319 6789 or email advice@independentage.org

First Stop Advice provides a free service for older people, their families and carers, on paying for care and other financial matters. www.firststopcareadvice.org.uk

Please note – Redcar and Cleveland Borough Council has not vetted any Independent Financial Advisor and is not responsible or liable for them or any advice or services they provide.