

## Non-Residential Self-Funder Fact Sheet

The Isle of Wight council have identified you as having current eligible care and support needs. On financial assessment you have been identified as having over the capital limit of £23,250.

If you choose to receive the care and support we have identified, you can either arrange your own care or we can help arrange the care on your behalf.

If you have a total capital of £23,250 or above, you will be deemed a 'self-funder'. If you have refused to disclose your financial circumstances you will also be required to pay the full cost of the services provided to you due to non-disclosure.

### How can the council help?

If you feel you lack the skills or confidence to arrange your own care, or you are not sure what to do next, you may decide that you would benefit from the council's help and support in arranging this care. If this is the case, we are happy to help.

As you have been identified as having means to pay for your care and support you would be charged for the full cost of any services provided as well as a one off set-up fee of £500. In addition there is a weekly charge of £10 to cover administration costs.

### What counts as capital?

We take account of central government guidelines regarding what can be considered as capital as set out by the Care and Support Statutory Guidance.

Capital includes, for example:

- Money in any bank / building society current and deposit account
- Post Office / National Savings and Premium Bonds, Income Bonds
- PEPs, TESSAs and ISAs
- Stocks, Shares and Unit Trusts
- Trust Funds
- Any other cash savings / Investments
- Capital held on the person's behalf by another party, Court of Protection, spouse / partner (where capital is held by one partner but the other has a beneficial interest).

*Note: the above list is not exhaustive and will be subject to an assessment of individual circumstances.*

### How does it work?

If you decide you want the Isle of Wight council to make the arrangements regarding your care and support on your behalf, you will be asked to sign a full cost declaration form and an agreement to pay for services form.

We will then make the necessary arrangements to set up and provide this care and our Payments team will send you an invoice for these services on a monthly basis. You will be required to sign a form to agree to make regular and prompt payments to the Isle of Wight council for the services you receive.

You are required to notify the council's Financial Assessment and Charging Team as soon as possible if there are any changes in your circumstances.

If you fall into arrears at any point, we will take action to recover the outstanding sum of money.

Please contact your social care worker on 01983 823340 to start this process.