

Local Authority Funding Fact Sheet



Personalised care for
peace of mind

T: 020 8892 9222
W: www.curacare.co.uk

Local Authority Funding

If the decision is made to seek public funding, then the first step is to contact the Adult Services

Department of your Local Authority (LA). The LA will then follow a 2 step process:

Step 1: Care needs assessment

Firstly a Social Worker will visit and assess the care needs. These needs are categorised according to the following guidelines:

Critical need

These are the most serious and extreme circumstances. There may be a risk to life and/or a high risk that the person will not be able to remain in their current accommodation. Such people, due to their condition, may be unable to protect themselves from the risk of serious accident or harm, including self-harm. Support is needed to prevent the development of an avoidable health condition or to prevent such a condition becoming worse. There may be a risk where even the most basic essential tasks cannot be carried out. This may be an immediate problem or one very likely to occur without urgent intervention. Critical need is when one or more of the following occur:

- Life is, or will be threatened; and/or
- Significant health problems have developed or will develop; and/or
- There is, or will be, little or no choice and control over vital aspects of the immediate environment; and/or
- Serious abuse or neglect has occurred or will occur; and/or
- There is, or will be, an inability to carry out vital personal care or domestic routines; and/or
- Vital involvement in work, education or learning cannot or will not be sustained; and/or
- Vital social support systems and relationships cannot or will not be sustained; and/or
- Vital family and other social roles and responsibilities cannot or will not be undertaken.

Substantial need

These are circumstances where there is a significant level of need and the majority of normal day-to-day activities are affected. There is a substantial risk to the person or others now or in the foreseeable future and without the provision of support a critical risk will develop. Substantial need is when:

- There is, or will be, only partial choice and control over the immediate environment; and/or
- Abuse and neglect has occurred, or will occur; and/or
- There is, or will be, an inability to carry out the majority of personal and domestic routines; and/or
- Involvement in many aspects of work, education or learning cannot, or will not, be sustained; and/or
- The majority of social support systems and relationships cannot or will not be sustained; and/or
- The majority of family and other social roles and responsibilities cannot or will not be undertaken.

Moderate need

These are circumstances that affect some normal day-to-day activities and cause some concern. Moderate need is when:

- There is, or will be, an inability to carry out several personal care or domestic routines; and/or
- Involvement in several aspects of work, education or learning cannot or will not be sustained; and/or
- Several social support systems and relationships cannot or will not be sustained; and/or
- Several family and other social roles and responsibilities cannot or will not be undertaken.

Low need

Although there may be areas of need and normal life is being affected, the majority of day-to-day activities are still possible and the person has most support systems in place. Low need is when:

- There is or will be an inability to carry out one or two personal care or domestic routines; and/or
- Involvement in one or two aspects of work, education or learning cannot or will not be sustained; and/or
- One or two social support systems or relationships cannot or will not be sustained; and/or
- One or two family and other social roles and responsibilities cannot or will not be undertaken.

These guidelines are obviously open to interpretation. If the care needs are assessed as either 'low' or 'moderate' then the LA will not provide financial support with care.

However, if your Local Authority's care assessment concludes that the care needs are 'critical' or 'substantial', then the person needing care will progress to Step 2 (the means test).

Step 2: Means test

In conducting the means test, the LA will look at the assets of the person needing care. If these assets are:

- Less £23,250 then the LA will make a partial or full contribution to the cost of care
- More than £23,250 then the LA will not contribute towards the cost of care

The definition of assets differs for those needing care at home and care in a residential / nursing home.

Care at home	Care in residential home / nursing home
Savings Other liquid assets (e.g. shares and bonds) Non-liquid assets (e.g. second homes)	Savings Other liquid assets (e.g. shares and bonds) Non-liquid assets (e.g. second homes) The person's home (unless it is shared with someone who also lives there)

For this reason, some people suggest that LAs have a vested interest in suggesting residential/nursing care is needed.

Local Authority Contributions

If the LA contributes towards the cost of care, they will suggest using the services of one of their contracted home care providers.

These agencies have become council providers by winning the LA's tendering process. These tendering processes seek out the lowest cost operators. In driving out cost, the quality of service is also usually lost.

However, if someone is in receipt of Local Authority funding, they do not have to use the Local Authority provider. They receive money and pay for their own care. These are as referred to as 'personal budgets'.

Personal Budgets for Home Care

Personal budgets afford the opportunity to exercise choice in how this financial assistance is used. This can be done by opting for a personal budget. This is an allocation of funding given to the recipient of home care following an assessment of their home care needs by an LA. This money can either be taken in the form of a direct payment or an Individual Service Fund.

Direct Payments for Home Care

You can use direct payments to pay for services delivered by CuraCare. With direct payments, the LA pays money into a bank account set up by the person who needs the home care. The person then buys home care services from an agency such as CuraCare and we would invoice accordingly. These invoices need to be kept so that income and expenditure are auditable.