



London Borough of Hounslow

1. Self-Funders Policy

Date of policy: June 2019 **Implementation date:** August 2019

Review date: August 2022

Policy owner: Head of Service Safeguarding (adults), Quality Assurance, Prevention and Care Management Services and Head of Service Learning Disability, Mental Health and Direct Payments

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2. Summary

This self-funder policy:

1. Outlines what support London Borough of Hounslow Council (“Hounslow Council”) will offer self-funders who ask the local authority to arrange their care on their behalf.
2. Outlines Hounslow Council’s commitment to provide self-funders with information and advice.
3. Sets out where Hounslow Council will charge self-funders for services provided.

3. Introduction

This policy is a statement of Hounslow Council’s responsibilities towards self-funders under the Care Act 2014 which came into force on 1 April 2015. Under Section 18 of the Care Act 2014 local authorities have a duty to meet an adult’s needs for care and support which meet the eligibility criteria where that adult requests assistance and where their finances exceed the financial limit set out in the act. A person who can afford to pay for their own care and support in full can ask the local authority to arrange their care on their behalf.

This self-funder policy should be read in conjunction with the following Hounslow Council’s documents:

- 3.1 Assessment & Eligibility Policy
- 3.2 Financial Assessment Policy
- 3.3 Charging Policy (currently under review)

- 3.4 Deferred Payments Policy
- 3.5 Accommodation Choice
- 3.6 Direct Payments Policy
- 3.7 Information and Advice Strategy
- 3.8 Safeguarding Policies and Pan-London Safeguarding Adults Policy and Procedures

4. Scope and definitions

Self-funder

A self-funder is someone who has been financially assessed by Hounslow Council to be able to pay the full cost of their care and support because:

- 4.1 They have income, savings and/or assets above the national upper capital limit (see Financial Assessment Policy for current level);
- 4.2 They own a property which is not their usual place of residence;
- 4.3 They wish not to be financially assessed by the Council;
- 4.4 They refuse to complete a financial assessment or provide evidence of their assets and income;
- 4.5 The resident has been sponsored to come to the UK.

Adult

A person aged 18 or over.

For further definitions see Hounslow Council's Assessment and Eligibility Policy.

5. Scope of the policy

The policy applies to any adult who meets the above definition of a self-funder; and

- 5.1 Has been assessed as being eligible for care and support; and
- 5.2 Has requested help arranging their care and support.

6. General exclusions

This policy does not deal with:

- 6.1 Financial assessment which is covered by the Financial Assessment Policy
- 6.2 The level of charges for services which is covered by the Charging Policy
- 6.3 The assessment and eligibility processes which are dealt with in the Assessment & Eligibility policy.
- 6.4 Information and advice strategy which is covered by the Information sharing policy.

7. Relevant legislation

Under the Care Act 2014, since its implementation in 2015, people with eligible needs and financial assets above the upper capital limit may ask the local authority to meet their needs. Where the person asks the local authority to meet their eligible needs, and it is anticipated that their needs will be met by a care home placement, then the local authority **may choose** to meet their needs but is not required to do so. In other cases, where the needs are to be met by care and support of some other type, and not by residential care provision, the local authority **must** meet those eligible needs.

The Care Act 2014 allows local authorities to charge an arrangement fee in addition to the costs of meeting needs to cover the costs of putting in place the care and support required. These charges are referred to as arrangement fees and are dealt with in the Council's Fairer Charging Policy.

(Arrangement fees charged by local authorities must cover only the costs that the local authorities actually incur in arranging care. Arrangement fees should take account of the cost of negotiating and/or managing the contract with a provider and cover any administration costs incurred. They will not be applied to providing residential care under the power described above).

Whilst the Council will be under a duty to meet a person's eligible needs when requested to do so, and their needs are to be met by care and support other than in a care home, where the person has resources above the financial limits the local authority may charge the person for the full cost of their care and support. In such circumstances, the person remains responsible for paying for the cost of their care and support, but the local authority takes on the responsibility for meeting those needs.

8. London Borough of Hounslow (LBH) Council's services for self-funders

Hounslow Council will be able to assist in meeting non-residential care needs and may be able to assist in arranging residential care. Please see details below for more information and advice:

Information and Advice

LBH - www.Hounslow.gov.uk or www.careplace.org.uk

Adults Social Care (ASC)

Email: adultsocialcare@hounslow.gov.uk or Telephone: 020 8583 3100

Assessment

Hounslow Council will carry out a Care Act (2014) assessment where it appears that an adult may have needs for care and support regardless of the adult's financial resources.

An assessment can also be carried out where an adult may benefit from preventative services to reduce or delay the need for long term support.

Following assessment, where there are eligible care needs to be met, a financial assessment will be undertaken to determine contribution to funding. In the event that the person is found to have sufficient capital to be classed as a self-funder or is classed as self-funder by refusing to complete a financial assessment form, a full contribution to the costs of care will be made. In the case of non-residential provision, an administration fee will also apply as detailed above. Where the outcome of the financial assessment finds that the assessed person has financial resources above the upper financial limit, the person will be classed as a self-funder.

A person who refuses to be financially assessed will be classed as a self-funder. This is set out in more detail in the Council's Charging Policy.

For more information about financial assessment please see the Financial Assessment Policy.

9. Care and support services

Self-funders receiving care and support will be responsible for meeting the full costs of the provision of their care including the arrangement fee.

For information about Hounslow Council's care and support charges please see the Adult's Social Care Charging Policy.

10. Residential or nursing home placements

As a self-funder, an assessment for a residential or nursing home placement will be required; the person will be assessed under the Care Act 2014.

Where the Council has agreed to provide residential care, it will do so in line with its policy on residential care provision, including top ups and deferred payments.

11. Preventative Services

Hounslow Council may charge self-funders for preventative services, except for the following services:

- 11.1 Service which consists of the provision of community equipment (aids and minor adaptations);
- 11.2 Intermediate care and reablement support services for the first 6 weeks of the specified period or,
- 11.3 If the specified period is less than 6 weeks, for that period

For more information see Hounslow's Adult Social Care Charging Policy.

12. Information and Advice

The Care Act places a duty on local authorities to ensure that all adults in their area, including self-funders, have access to information and advice on care and support, and to keep them safe from abuse and neglect.

Where a self-funder has been assessed as having eligible care and support needs the social care worker will direct the client to [CarePlace \(hounslow.carepalce.org.uk\)](https://hounslow.carepalce.org.uk) where they can research and choose their own care package / placement.

Where a self-funder is not eligible for services Hounslow Council can provide information and advice on how to prevent or delay need for services.

Hounslow Council's online information service contains information and advice for self-funders.

Hounslow Council can provide independent advocates to support self-funders to be involved in key processes such as assessment and care planning.

Carers

Under the Care Act, carers are recognised in law in the same way as those for whom they care. All carers are entitled to ask for a carer's assessment to find out what support, information, or advice they may need from the council.

Mental capacity

When assessing self-funders' needs and arranging care and support services Social Care staff will have due regard to the Mental Capacity Act 2005 and the Code of Practice. There is a presumption of capacity. However, where an adult has been assessed as lacking capacity to make the decision in question or give consent to an act being done Social Care staff will use the best interest checklist in line with the Mental Capacity Act Code of Practice and can offer an advocate

where the person does not have appropriate adult who can act in their best interest.

Deferred payments

Self-funders who own a property and are in a residential or nursing home may be eligible for a Deferred Payment Agreement. For more information see Hounslow's Deferred Payments Policy.

Ordinary Residence

People who self-fund and arrange their own care and choose to move to another area, and then find that their funds have depleted, can apply to the Local Authority area that they have moved to have their needs assessed. If it is decided that they have eligible needs for care and support, the person's ordinary residence will be in the place where they moved to and not the authority they have moved from.

13. Self-funder charges

A self-funder will be required to pay the full cost of any services provided by Hounslow Council except for free services (for more information please see Hounslow Council's Adult Social Care Charging Policy).

The Care Act 2014 permits local authorities to charge self-funder's a fee for arranging contracts with providers for non-residential care.

Hounslow Council's arrangement fee will be set at full cost to cover the costs incurred by the authority in arranging the care which will include administrative costs on negotiating and/or managing the contract with the provider.

To avoid disputes and additional liabilities there will be a written agreement between Hounslow Council and self-funder on what is being provided. The Self-funder will confirm by signing the agreement that they understand, and they are liable to pay the provider directly for the care and support and not Hounslow Council.

For the current arrangement fee(s) for arranging and managing contracts with providers please see Hounslow Council's Charging policy.

14. Links to Useful LBH and partners policies or strategies

The Equality Act 2010 (www.local.gov.uk/our-support/guidance-and-resources/equality-frameworks/equality-framework-local-government)

Hounslow Joint Health and Wellbeing Strategy 2018-2022
(www.hounslow.gov.uk)

15. Training

Staff will be appropriately trained to understand the duty towards self-funders.

16. Review

The policy will be reviewed in two years, or sooner if there are relevant changes in legislation, regulations or guidance.

17. References and further reading

[Care Act 2014](#)

[The Care Act: Assessment and eligibility](#)

<https://www.scie.org.uk/care-act-2014/assessment-and-eligibility/>

(link)

[Care and Support Statutory Guidance](#)

[The Care and Support \(Preventing Needs for Care and Support\) Regulations 2014](#)

[SCIE Care Act Resources](#)

Adult Social Care – Adult Access Team

Email: adultsocialcare@hounslow.gov.uk or Telephone: 020 8583 3100

LBH: www.Hounslow.gov.uk or www.careplace.org.uk

For general advice about safeguarding

Telephone 020 8583 4515

[Email the safeguarding adults' team](#)