



Disability Related Expenditure Guidance

Social Care Charging

Tower Hamlets Council is introducing charges for social care in April, 2017. Not everyone will have to pay towards their care. The council will decide who pays by assessing people's finances. This means looking at how much money people receive, how much they spend and what capital they have. Some income is exempt from the council's calculations, and you should carefully read the council's guidance notes on how to complete your financial assessment form if you received one.

There are certain items of expenditure that you are allowed to deduct from your income before the council decide whether or not you can afford to contribute to your social care costs. Most of these are either fixed, or predictable, such as costs of rent or mortgage costs. The council's guidance explains this quite well.

However, some people will also be allowed to deduct what is called Disability Related Expenditure, or DRE. This will apply to you if you are getting a disability benefit and THC include this in their assessment of your income.

Real have produced this additional guidance on Disability Related Expenditure (DRE). This is because we think it will be the hardest thing for you to identify and calculate.

What is Disability Related Expenditure (DRE)

The care act statutory guidance says that the council must leave you with enough money "to pay for necessary disability-related expenditure to meet any needs which are not being met by the local authority".

There are costs that arise from a disability or long-term health condition. People may have to spend money on items and services that help them manage or cope with their disability, impairment or long-term health condition. These costs are called Disability Related Expenditure (DRE). It is up to you to tell the council what DRE you have.

General Tips

It can be difficult to think about Disability Related Expenditure. Your life is simply what you experience every day, and you are probably not used to considering what costs you incur each month arise from your disability and which do not. You may not know which costs relate to your disability in day-to-day life.

Think about your day-to-day life and what items and services you use. Try to think about what is different between what you have to spend compared to a relative, friend or neighbour who does not have your disability or long-term health condition.

Think about a week, month and year in your life. You may use some items and services more at some times than others. It may help to look through records you have about your disability and any invoices/bills/receipts to see what you spend in a week/month/year and which costs arise from your disability.

Disability Related Expenditure costs usually fall into one of these three categories:

1. **Specialised items and services:** you may use things that are made especially to help with your disability, such as wheelchairs and care support. These items may have additional costs, like repair and insurance.
2. **Increased use of non-specialised items and services:** you may have to use things more because of your disability, such as transport or heating.
3. **Higher cost non-specialised items and services:** you may have to use things that cost more than the average, such as home delivery.

Examples from the Council's Guidance

In the council's guidance to their financial assessment, they give a list of examples of Disability Related Expenditure. We have given some extra help when thinking about their list.

Disability Related Expenditure	Example/Tips
Community alarm system	If where you live has an alarm to keep people safe and you are charged for this. Your housing officer will be able to tell you.

Disability Related Expenditure	Example/Tips
Cost of any privately arranged care services	If you pay for care that isn't provided by the council. This can be respite care or the cost of attending a day-centre
Day or night care not arranged by council	Any care support you receive that you pay for.
Washing powders or laundry	If you need to use a special detergent or a laundrette. If you have to do more laundry, for example, because of incontinence or risk of infection
Dietary needs	If you have a condition that means you have to eat/drink special foods, such as coeliac disease or you are diabetic. It may also include more expensive ready prepared meals because you can't prepare food yourself.
Clothing and footwear	Special clothing and shoes to fit your disability. If you have to buy clothing more often because of your disability. Costs of getting clothes adapted (e.g. having buttons replaced with Velcro). Small equipment such as button hooks (if not provided by Occupational Therapy).
Bedding	Special bedding used, such as incontinence sheets and anti-allergenic sheets.
Heating costs, electricity and water	If you need your home to be heated more due to your condition (over and above the £15 a week allowance already given). If you spend more time at home because of disability and use more power. If you use more water due to extra laundry. It could be hard to calculate some of this because you will need to work out what is "extra" compared to someone who doesn't have your disability or impairment

Disability Related Expenditure	Example/Tips
Garden maintenance, cleaning or domestic help	If you pay someone privately to do gardening or cleaning/housework, and you cannot do these things yourself because of disability.
Purchase, maintenance and repair of disability-related equipment	<p>Items such as wheelchairs, beds, mattresses; hoists, lifts and stair lifts, and also home adaptations like grab-rails and ramps, if you have bought or hired these yourself (or you had to make a contribution to top up a Disabled Facilities Grant). Any costs repairing or maintaining them, or insuring them (e.g wheelchair services, new batteries).</p> <p>IT such as adapted computers and communication aids, or specialist software or peripherals.</p> <p>Special gadgets you need in the kitchen or around the house such as food preparation machines, bedside tables, bath boards, sliding sheets, special cutlery (if not provided by Occupational Therapy)</p>
Personal assistance costs	If you hire extra personal assistants to help with needs arising from disability of health condition (not already covered by your social care package).
Transport costs	<p>Use of taxis if unable to use public transport. Transport to day-centres, health appointments.</p> <p>If you have a PA or carer and you need to pay for their travel costs to go with you these could also be calculated and included.</p>

Some other items and services to think about that the council have not listed are:

- Prescriptions: if you pay for your prescriptions for medication and equipment/aids

- Holidays/respites: additional costs that arise due to your disability when you go on holiday, such as needing a carer or rental of specialist equipment when away
- Therapies: if you pay for private therapies such as physiotherapy, osteopathy, counselling, psychotherapy, acupuncture, massage, chiropody
- Social activities: if you have costs that relate to social activities to help with mental health issues, such as clubs and befriending services, or if you need to pay extra to take someone with you because of your disability
- Internet access or other technology purchases: if the need for internet access or the technology arises from your disability
- Home delivery costs (e.g. supermarket shopping delivery charges) if you can't go shopping yourself
- Extra costs of day-to-day life: disposable gloves for PAs and carers not provided by the NHS, things you need to buy yourself such as urinals, anything else that you need to pay extra for that you can't do yourself because of your disability.
- Assistance dog costs: food, vet bills
- Painting, decorating and DIY costs (if you can't do them because of your disability)
- Household cleaning: cleaner, carpet washing (if you can't do these because of your disability or they are more frequent because of it, and not already covered by your social care package)
- Costs relating to hobbies and getting out and about where these support your health and well-being and are higher because of your disability, or you do them because of your disability.
- The statutory guidance says that policy should "encourage and enable those who wish to stay in or take up employment, education or training or plan for the future costs of meeting their needs to do so". This could also include any costs you incur in relation to volunteering, if they are not reimbursed, and the volunteering is part of your plans for getting into work. There is nowhere else to put this on the form. So if you are doing one of these activities think of any costs that you have in relation to the employment, education or training.

Everyone's costs will be different and a list of examples cannot contain everything. If you have Disability Related Expenditure that is not listed, you should still include it. If you are unsure whether a cost counts as DRE or not, put it on the form anyway.

Calculating Costs

How to calculate the cost of each item/service depends on what it is. The financial assessment form asks for a cost and frequency. This means how much you spend and how often. You can estimate when unsure.

- Equipment/aids: take the item's cost and divide by its predicted lifespan. This will give its cost over time. For example; if you bought a special mattress due to medical needs that cost £480 and you expect it to last two years: $480 / 24 = £20$ per month
- Regular payments for services such as care, gardening and housework can be given however often you pay them. Remember to include things that only happen annually, such as wheelchair insurance.
- Extra utility costs: use the cost minus the average for your size of household. Average costs can be found online. Try to use a year's cost to account for different amounts of use over the year.

Evidence

The council ask for any evidence you have for Disability Related Expenditure. This is proof of the cost, such bills/invoices/receipts, contracts, bank statements, receipts. It is also proof that the cost is related to disability, such as a letter from a health professional or a care-plan that states a need not met by the council.

What Next?

The council may require more evidence for things you have listed as Disability Related Expenditure, or disagree in some cases. Not all costs will be considered eligible. For instance, if you choose to buy items/services when there is a cheaper alternative that meets the need, or if it is something provided by the NHS for free. The cost must be paid by you, not covered by a grant or donation.

The council will contact you if they have any questions.

Further Information

For more information, you can contact Local Link on 020 7001 2175 or local-link@real.org.uk

You can also see all of Real's guidance on charging at www.real.org.uk/charging

You can also read to the government's statutory guidance to the Care Act at <https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#charging-and-financial-assessment>

Key extracts from the statutory guidance

We've included some key extracts from the statutory guidance linked to above. You may find this helpful in thinking about how you want to go about your financial assessment, and in particular how you want to go about preparing the evidence of what it costs you to live and exist as an equal citizen.

8.45 Local authorities should develop and maintain a policy on how they wish to apply this discretion locally. In designing this policy local authorities should consider the objectives of care and support charging and how it can:

- ensure that people are not charged more than it is reasonably practicable for them to pay
- be comprehensive, to reduce variation in the way people are assessed and charged
- be clear and transparent, so people know what they will be charged
- promote wellbeing, social inclusion, and support the vision of personalisation, independence, choice and control
- support carers to look after their own health and wellbeing and to care effectively and safely
- be person-focused, reflecting the variety of care and caring journeys and the variety of options available to meet their needs
- apply the charging rules equally so those with similar needs or services are treated the same and minimise anomalies between different care settings
- encourage and enable those who wish to stay in or take up employment, education or training or plan for the future costs of meeting their needs to do so
- be sustainable for local authorities in the long-term
- administer a charging policy for people who lack capacity or are losing capacity in a way that considers what capacity remains and their rights

From Annex C

Disability-related expenditure

39) Where disability-related benefits are taken into account, the local authority should make an assessment and allow the person to keep enough benefit to pay for necessary disability-related expenditure to meet any needs which are not being met by the local authority.

40) In assessing disability-related expenditure, local authorities should include the following. However, it should also be noted that this list is not intended to be exhaustive

and any reasonable additional costs directly related to a person's disability should be included:

(a) payment for any community alarm system

(b) costs of any privately arranged care services required, including respite care

(c) costs of any specialist items needed to meet the person's disability needs, for example:

(i) Day or night care which is not being arranged by the local authority

(ii) specialist washing powders or laundry

(iii) additional costs of special dietary needs due to illness or disability (the person may be asked for permission to approach their GP in cases of doubt)

(iv) special clothing or footwear, for example, where this needs to be specially made; or additional wear and tear to clothing and footwear caused by disability

(v) additional costs of bedding, for example, because of incontinence

(vi) any heating costs, or metered costs of water, above the average levels for the area and housing type

(vii) occasioned by age, medical condition or disability

(viii) reasonable costs of basic garden maintenance, cleaning, or domestic help, if necessitated by the individual's disability and not met by social services

(ix) purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to enter or remain in work; this may include IT costs, where necessitated by the disability; reasonable hire costs of equipment may be included, if due to waiting for supply of equipment from the local council

(x) personal assistance costs, including any household or other necessary costs arising for the person

(xi) internet access for example for blind and partially sighted people

(xii) other transport costs necessitated by illness or disability, including costs of transport to day centres, over and above the mobility component of DLA or PIP, if in payment and available for these costs. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a suitable, cheaper form of transport, for example, council-provided transport to day centres is available, but has not been used

(xiii) in other cases, it may be reasonable for a council not to allow for items where a reasonable alternative is available at lesser cost. For example, a council

might adopt a policy not to allow for the private purchase cost of continence pads, where these are available from the NHS

41) The care plan may be a good starting point for considering what is necessary disability-related expenditure. However, flexibility is needed. What is disability-related expenditure should not be limited to what is necessary for care and support. For example, above average heating costs should be considered.

Example of disability related expenditure

Zach is visually impaired and describes the internet as a portal into the seeing world – in enabling him to access information that sighted people take for granted. For example he explains that if a sighted person wants to access information they can go to a library, pick up a book or buy an appropriate magazine that provides them with the information they need.

The internet is also a portal into shopping. For example without the internet if Zach wanted to shop for clothes, food or a gift he would have to wait until a friend or family member could accompany him on a trip out, he would be held by their schedule and they would then have to explain what goods were on offer, what an item looked like, the colour and would inevitably be based on the opinion and advice of said friend. A sighted person would be able to go into a shop when their schedule suits and consider what purchase to make on their own. The internet provides Zach with the freedom and independence to do these things on his own.