Paying for home (domiciliary) and day care services

Introduction

Torfaen County Borough Council's policy is in line with the guidance and regulations set by the Welsh Government under the Social Services and Well-being (Wales) Act 2014.

This fact sheet tells you about the charges we make for home and day care services. It includes information on the charges, how we work out the charges you have to pay and where to go for help and advice.

Information on charges for accommodation in residential care/nursing homes are set out in a separate factsheet: Paying for residential care.

What are home and day care services?

These are usually services for people who require extra support whilst living in their own homes. For example you could attend a day centre or you may receive help in your home with personal tasks such as washing and dressing.

Which services are free:

Some of the services provided by Torfaen Social Care and Housing Services are free – including assessment, information and advice.

What is the charge for home and support services?

From 06 April 2026, Torfaen County Borough Council charges:

- £26.11 per hour for home and community support services and
- £13.85 per hour for day activities.

The maximum charge you will be asked to pay is £100 per week no matter how many hours of care you receive. However, because a person's ability to pay is taken into account, the actual amount paid may be lower than £100 or there may be no charge. We will invite you to complete a financial assessment form so we can work out what you have to pay.

Meals

Torfaen's Community Meals Service for people living in their own homes and meals in Council run day services are not subject to the financial assessment. The charge for these meals is £6.75.

Lifeline & Telecare services (These are not subject to the Financial Assessment).

The lifeline and telecare service gives you the freedom to live independently in your own home, knowing that you can always call for help 24 hours a day, whenever you need it. To obtain more information on the lifeline or the telecare service please contact us on 01495 762200.

If you wish to apply for the telecare/lifeline service we do not charge for the equipment or monitoring but will ask you to pay a one-off installation charge of £65.00 and an annual service charge of £150.00, payable in advance.

Am I eligible for home or day care

services?

In order to find out whether you are eligible for home or day care services you should contact us on 01495 762200 in order to arrange an assessment of your needs. This will be carried out by a social worker or care manager.

Once it is established that you need care, your care manager will draw up a care plan which sets out what support services you will be receiving. We will then work out the charge for all the relevant services in your care plan.

Does everyone have to pay the charge?

No – the charges do not apply to:

- Services provided to a person under the age of 18 years.
- Services provided to a person subject to Section 117 of the Mental Health Act 1983

Please note – this is not a complete list.

If you are not exempt from charges, we will invite you to complete a financial assessment form. The form asks for information about our income, capital and expenditure. We use this information to find out whether you have to pay anything towards these charges.

If you need help completing the form please contact us on 01495 766002 and we will arrange for an officer to help you complete the form.

If you choose not to complete the financial assessment form you will be liable for the maximum charge of £100 per week.

Do I need proof of my income and capital?

Yes – we will need to see all the documents which relate to your financial details in order to confirm that the information is correct.

Please ensure that you provide all the relevant documents, for example:

- Entitlement to benefits received from the Department for Work and Pensions e.g. State Retirement Pension, Pension Credit or Employment and Support Allowance.
  Note-we may be able to obtain this information on your behalf from the Department for Work and Pensions if you give us permission to do so.
- Occupational/works/private/personal pensions.
- Bank, building society, post office, savings account passbooks.
- Recent bank statements.

You can send in photocopies with your form. Alternatively we can accept information by e-mail. If you or your representative have a smartphone or tablet capture the images required to support your claim and e-mail them directly to **FinancialAssessments@torfaen.gov.uk**

How does the financial assessment work?

Charges are based on your ability to pay so the amount each person has to pay will be different.

To work out your charge we look at your weekly income, outgoings and your capital (savings and investments).

Note
Torfaen's charging policy has a built-in assurance that every person who receives home or day care will be left with their basic income support or guaranteed pension credit entitlement plus 45% after paying any charges.

1. Capital

Capital includes savings held in bank or building society accounts, national savings certificates, bonds, PEPs, TESSAs, ISAs and shares. It could be in your sole name or jointly owned.

It also includes property or land, which you own, apart from your home. The capital value or your interest in it, if it is jointly owned, will also be included as a capital asset.

Below £24,000
If a person is assessed as having capital below this figure then it is ignored in the assessment.

Over £24,000
A person with capital of £24,000 or over will be charged for the service up to a maximum charge of £100.

If your capital falls below £24,000
If your capital/savings fall below £24,000, then you should advise us and complete a financial assessment form.

Please note if the Council considers that a person has deliberately disposed of capital/ savings in order to qualify for help towards the cost of home/day care, then they will be treated as if they still have the capital. This means that they may not receive financial assistance and will have to pay the maximum charge of £100 per week.

2. Income

This includes all money you receive on a regular basis, for example:

- State Retirement Pension, occupational/ works pensions or personal pension
- Any state benefits, for example Employment and Support Allowance
- Annuities
- Rental income received from a property you own
- Trust fund payments

3. Disregards / Allowable Expenses

Having added up your total weekly income, certain amounts are then disregarded. The main ones are:

- Earnings
- Working Tax Credit
- Disability Living Allowance (DLA) mobility component
- Personal Independence Payment mobility component
- Child Benefit
- Mortgage, rent or council tax payments that you do not receive assistance with
- War Pension and War Widows Pension

Is my partner's income and capital taken into account?

When one of you is receiving a domiciliary or day service you will normally be offered a joint assessment with your partner. This means we will consider the total income/ expenditure/capital for your household. We will then carry out a single and joint assessment and you will pay the lower of the two assessments.

Where you and your partner both receive a service we will consider the total income/ expenditure/capital for your household. We will then carry out an assessment of two single people, and as a couple and you will pay the lower of these two assessments.

What happens next?

We will confirm in writing what you have to pay and provide full details of how and where you can pay.

If you completed a financial assessment form we will also include a copy of the financial assessment calculation. Please check the income details used and let us know if you think they are incorrect.

How do I pay the charges due?

Payments can be made by a number of different methods, including direct debit, cash, cheque or debit or credit card. We will send you full details of how and where you can pay.

What if I disagree with the decision?

You can ask for a review of your charge if you think we have calculated your charge incorrectly.

You should do this in writing to the Head of Revenues and Benefits. See contact details below for the address.

We will check the financial assessment and if it is incorrect we will reassess the charge and advise you accordingly. If we do not change our decision we will give you a detailed explanation of our decision.

If you remain unhappy with the outcome of the review, you can make an official complaint to the Council. Please see leaflet – Complaints – How to be Heard.

How can I make sure I am claiming all the benefits I am entitled to?

Our Benefits Advice Service is available (at no charge) to anyone who receives home or day care services. We can make sure you are getting all the benefits and pensions you are entitled to if you give us your permission to do so. In some circumstances, you will be referred automatically for Benefits Advice, and they will contact you direct.

If you need to contact them, please do so on the number below.

An officer will help you fill out any application forms and will follow up the claim afterwards to make sure that you are receiving the correct entitlement.

The Benefits Advice Service can be contacted on 07980 682606 / 07957 910066 and 01495 742521.

If your circumstances have changed, you are required to advise the Financial Assessment Team.

Changes include:

- Increases/decreases in your income or benefits
- If your capital increases to above £24,000, or
- If you are currently paying the maximum charge due to your capital and it decreases to below £24,000

Our contact details

If you need more help, please contact us.

Telephone: 01495 742028 / 2029

E-mail:
FinancialAssessments@torfaen.gov.uk;

Our Address:
Torfaen County Borough Council
Revenues and Benefits Section (Financial Assessment Team)
Civic Centre
Pontypool
Torfaen
NP4 6YB

This factsheet can be made available in other languages and formats upon request. Please contact us in order to arrange this.