

Appendix Three: Examples of care and support

Appointee-ship

A person can no longer understand how to manage their finances and has no reliable family member to do this. An appointee is a person or organisation who has been given the legal right to manage someone else's benefits. This may involve collection of the person's pension, paying their bills and issuing them with day-to-day finances. It may involve sorting out their debts or housing issues if they are behind with rent or mortgages. If there is no one else the council can take this role on. It can involve contacting court representatives or landlords amongst many other things.

Deferred Payments

If someone needs care and support services in a residential or nursing home, they are assessed as to whether they can pay this charge. If they own their own property they may be assessed as being able to pay for the placement themselves but lack the capital initially to pay this. A deferred payment is a type of loan from the Council who will pay the fees to the care home on their behalf until the property is sold. This is often a complex process especially if the person has lost the capacity to manage their own affairs and has no one else to do this for them. The council may have to organise the legal side of the sale and contact the land registry or solicitors to carry out the sale. The house may also not sell immediately so sometimes the council pays the fees for years before the person is able to repay the council the fees.

Arranging support at home or finding residential or nursing care

If a person is deemed to be over the capital or income limits for social care funding, they are still entitled to ask the Council to arrange their support on their behalf. This may be because they lack the ability to negotiate their own support or what they might need. The council will carry out an assessment of their need (which is not chargeable) and work with the person to find a suitable home care or other agency and make the arrangements to pay the agency or care home. They may also be involved as a go between with the agency and the person amending the hours of support needed or adding to these hours if the person's needs change or they go into hospital for example. This takes considerable administration and can take time explaining things to the person/their carers and care agency staff.

Minimum Income Guarantee:

People receiving local authority-arranged care and support other than in a care home need to retain a certain level of income to cover their living costs. Under the Care Act 2014, charges must not reduce people's income below a certain amount, but local authorities can allow people to keep more of their income if they wish. This is a weekly amount and is known as the Minimum Income Guarantee.

[Social care - charging for care and support: local authority circular - LAC\(DHSC\)\(2023\)1 - GOV.UK](#)

The circular in the link above states that for the next budget year (2023 to 2024), the rates of the MIG will increase in line with inflation as follows, where the adult concerned is:

is a single person who is in receipt of, or the local authority considers would, if in receipt of income support, be in receipt of—

- disability premium, the amount of the applicable premium is £45.75
- enhanced disability premium, the amount of the applicable premium is £22.35

is a member of a couple and one member of that couple is in receipt of, or the local authority considers would, if in receipt of income support, be in receipt of—

- disability premium, the amount of the applicable premium is £32.60
- enhanced disability premium, the amount of the applicable premium is £16.05

is in receipt of, or the local authority considers would, if in receipt of income support be in receipt of, carer premium, the amount of the applicable premium is £49.05

- responsible for, and a member of, the same household as a child, the amount of £94.90 in respect of each child – buffer does not apply.

N.B. The below table is an estimated example – there may be other circumstances that apply in some situations, such as a disability disregard amount – an additional amount disregarded as part of the income assessment as it is necessary due to someone’s disability which would be assessed on individual merits. It would also consider any disability premium or carer premium as above.

MIG (using 2024/25 rates)	Plus 25% buffer
Single person 18-25 £87.65	£109.56
Single person over 25 but under pension credit age £110.60	£138.25
Pension credit age £228.70	£285.75
Lone parent £110.60 PLUS £101.25.90 FOR EACH CHILD	£138.25
Couple over 18 £86.85 (£101.25 FOR EACH CHILD IF APPLICABLE)	£108.56
Couple pension credit age £174.60	£218.25

Summary of Proposals:

