

Adult social care factsheet 7

Disability Related Expenditure

**A guide to the disability costs we
may allow in your financial
assessment**

What is this guide about?

This factsheet is a guide covering Disability Related Expenditure (DRE) which are costs that you may have to pay because of illness or disability. It is for all Sandwell residents receiving services from us in their own home or in the community who may be thinking about asking for such costs to be allowed for.

It is a supplement to our **Paying for community based care and support - ASC factsheet 1** which explains how we work out what (if anything) you should contribute to the cost of the services we provide to help you to stay living in your own home in the community.

It is written to help you understand what disability related expenditure is, and whether you have DRE costs that can be set against any contribution you are assessed to pay towards the cost of your service. Like other sources of help and advice, it does not cover every situation but does cover the main ones.

To make sure this factsheet does not get out of date, any money values are in our separate **Fees Costs and Allowances - ASC factsheet 9** which we publish each April.

What is Disability Related Expenditure?

If you receive (or are entitled to receive) state disability benefits that we have counted in your assessed income, the Government expects us to make sure we leave you with enough of those disability benefits to cover the costs of any disability-related needs you may have that are not eligible to be met by the care and support package we are providing you with.

These are extra costs you have to pay because of illness or disability, and are known as Disability Related Expenditure (DRE). Our scheme covers reasonable additional costs directly related to your disability; it is not limited to what is necessary only for your care and support.

Unless we have assessed you as not having to pay a contribution to your service at all, any such costs that we allow may reduce the financial contribution you have been assessed to pay.

How do I work out if I have such costs?

It can be hard to think what these costs might be when you may have been paying them for a long time. We suggest you think about any differences between what you have to spend compared to a relative or friend who does not have a disability or long-term health condition.

It may help you to look through records you have about your disability and any associated invoices, bills, or receipts to see what you have spent over a period of time (say, a year) and which costs arise from your disability.

It may also help you to think of DRE costs in the following categories that they tend to fall in:

- Increased use of everyday items and services: you may have to use things more because of your disability, such as a community alarm or extra heating;
- Specialist items and services: you may require things specially made to help with disability, such as specialist home equipment. These items may also have extra costs, like repair and insurance;
- Higher cost everyday items: you may have to use things that cost more than usual such as food for a medically required diet.

The DRE Fixed sum

If you receive (or are entitled to receive) a relevant Department of Work and Pensions (DWP) disability benefit, we have decided we will automatically give a fixed sum for basic DRE costs against these benefits.

This ensures that people who are reluctant to claim do not miss out, and that we do not have to ask personal questions about your disability or medical conditions, or ask you to provide documentary evidence and receipts for smaller amounts of these extra expenses.

The current values of these sums are shown in our **Fees Costs and Allowances - ASC factsheet 9** - there are two values depending on the level of disability benefits you are receiving:

- People receiving the care component of Disability Living Allowance (DLA) at the middle rate, Attendance Allowance (AA) at the low rate, or the daily living element of the Personal Independence Payment (PIP) at the standard rate have the **standard DRE fixed sum** offset against their disability benefit;
- People receiving the care component of AA at the high rate, the daily living element of PIP at the enhanced rate, or the care component of DLA at the high rate have the **higher DRE fixed sum** offset against their disability benefit;
- People receiving the care component of Disability Living Allowance (DLA) at the low rate, and those not receiving a disability benefit at all, do not receive a fixed sum.

This fixed sum *is given automatically to qualifying people* when we carry out the financial assessment – you do not have to ask for it. However, at

any time you can ask us for an individually assessed DRE sum instead, either if you think your own disability related costs are more than the fixed sum, or because we have not given you a fixed sum at all.

As with DRE expenses themselves, the DRE fixed sum is an allowance against your income. If you do not pay a contribution at all because you do not have any disposable income, it does not benefit you.

The cap on DRE costs

The total DRE that we will normally allow you is equal to the value of your disability benefit. This is in accordance with the Care Act which requires us to let you keep enough of that benefit to pay for necessary disability-related expenditure to meet any needs which are not being met by us.

As with any decision, you can ask for this to be reviewed if you believe you have costs which justify this cap being exceeded – please see the review section below.

What costs can be considered?

DRE costs arise because your illness or disability means that you have to spend more on everyday costs or buy specialist items and services. It is not possible to provide a complete list of everything that may or may not be classed as a DRE.

We can only fund items that are related to your disability and that are not available from other sources (such as the NHS), and we will normally ask for evidence of any extra expenditure that you want to claim for. These could be things such as;

- additional costs of specialist diets needed due to illness or disability
- special clothing or footwear, including costs of extra wear and tear
- help at home, such as cleaning or domestic help
- above average heating or water costs caused by illness or disability
- continence aids, laundry, and replacement bedding not available from the NHS
- a privately bought lifeline or alarm system
- communication needs such as speech aids or minicomms
- adapting your home, or buying and/or maintaining disability-related equipment (hoist, powered reclining chair, stair lift) only if not available from the NHS or through the Council - please see **Where can I get more information?** section below regarding our Equipment and Adaptations Service.

As explained above, DRE is an allowance set against your disability benefits, it is not an actual payment. If you are assessed as not having to pay a financial contribution to the cost of your service, claiming a DRE will not give you any more money, so it may not be worth claiming. However, please contact us first (numbers below) if you have any questions - we are happy to talk with you about your individual circumstances.

What if my costs are not listed above?

Where a cost is not one we have been asked about before, our financial assessment staff will consult with your social worker to reach a joint decision as to whether an expense should be allowed. The expenses that can be allowed may be guided by, but are not limited to, the types of cost included in your care and support plan.

The evidence for a DRE that reduces your contribution will be reviewed regularly, and it is your responsibility to tell us about any changes in the amount of DRE you are paying.

What costs do we not normally allow?

In general, we would not consider a DRE for what can be considered **everyday living expenses or a lifestyle choice**, unless the need for such an expense is higher due to your disability. Everyday living costs are already allowed for in our financial assessment. For example;

- an expense you choose to meet (rather than being disability-related), such as branded goods
- accommodation costs such as rent or mortgage, ground rent, repairs and maintenance, buildings, and contents insurance (**note** however that some of these can be taken into account in your financial assessment as allowable housing costs - generally mortgage, rent and council tax not covered by relevant benefits)
- a service where you already have other resources to meet your needs (e.g. a Motability vehicle, a community resource that provides support, alternative funding from the NHS or from Council carers' grants)
- Additional costs for day care activities, which are not already covered as part of your care and support plan
- Daily living expenses including food and drink, clothing and footwear
- Normal fuel and water costs
- Household furnishings such as flooring, appliances, furniture, textiles, cutlery, crockery, and cooking utensils
- Transport costs e.g. car running costs, bus or rail fares, taxis

- Media like TV, telephones including mobile phones, internet and broadband, computing, gaming hardware and software
- Pet expenses
- Short breaks and holidays

Nor would we generally allow items of DRE where a reasonable alternative is available free or at lower cost. For example;

- the purchase of private care services
- the private purchase of incontinence pads and related supplies, physiotherapy or chiropody where these are available from the NHS
- paying for home adaptations or equipment for disability when they are available from the NHS or via our Equipment and Adaptations Service
- transport costs where there is a suitable and cheaper form available (for instance, council-provided transport to day centres is available but has not been used).

What if I think a mistake has been made?

If you think a mistake has been made in what we have allowed you for DRE costs, please contact us in the Community Care Business Unit (as below) to ask for a **review**. We will look at the calculation again with any new information you give us, and if we agree with you, send you a new notification. If we believe that the contribution we have calculated is correct, then we will explain it further.

If you are still unhappy with the way we applied the rules in your case after our review, you, (or your representative) can **appeal**.

In such situations, you can ask for your case to go to appeal and to be considered by a panel of managers who come from outside our financial assessment team for a decision. To start this process, please contact the Community Care Business Unit (numbers below) who will help you.

What if I have a complaint?

We have a complaints process to deal with any issues you may have with the way the financial assessment or the decision on DREs was conducted (rather than the contribution it led to). You or your carer or advocate can raise issues about:

- conduct and attitude of staff;
- disagreement with the level of provision or quality of our service;
- the time taken to undertake the financial assessment.

To make a complaint you must contact the Customer Feedback Team;

- **online** by creating a customer account at: www.my.sandwell.gov.uk
- **Tel:** 0121 569 7867
- **Post:** Customer Feedback Team, Sandwell Council, Roway Lane, Oldbury B69 3ES

Where can I get more information?

For further information on financial assessments, disability related expenses or to discuss your weekly charge, contact us at our Community Care Business Unit: email: CHT_CCBU@sandwell.gov.uk

Tel: 07341 682547 *or*

07887 826455 *or*

07887 893539 *or*

07766 780242

For more advice and information about **state benefits** you can go to your nearest housing service centre or contact our Welfare Rights advice line: email: welfarerights_team@sandwell.gov.uk Tel: 0121 569 3158

For our **Equipment and Adaptations Service** who can advise you on the disability equipment we can lend you, and the adaptations to your home we may be able to assist with, please see our web pages at;

https://www.sandwell.gov.uk/info/200215/health_and_social_care/2333/help_from_our_equipment_and_adaptations_service

Or contact Sandwell Enquiry for any **general adult social care enquiries** about the social care services we offer and whether you may be eligible for them, email: sandwell_enquiry@sandwell.gov.uk Tel: 0121 569 2266

For independent advice or support contact:

- POhWER email: pohwer@pohwer.net Tel: 0300 456 2370
- Citizens Advice Tel: 0121 500 2703 (Mon – Fri, 2pm – 4pm) or website www.citizensadvice.org.uk

Other formats

If you would like help to understand this factsheet contact Sandwell Enquiry as above.

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www.sandwell.gov.uk (website address)