

Navigating Adult Social Care costs

Your financial assessment explained

kent.gov.uk/social-care-and-health



Issue 1 April 2026

Navigating Adult Social Care costs

Your financial assessment explained

Contents

What is a financial assessment?

Page 2

How is my financial assessment calculated?

Pages 3-4

A financial assessment for residential care

Pages 5-6

A financial assessment for support in the home and community

Page 7

How and when will I pay for my care?

Pages 8-9

Your Kentcare Invoice explained

Pages 10-11

Help if you are struggling to pay for your care

Page 12

How to tell us something has changed

Page 13

Annual review of the financial assessment

Page 14

Frequently Asked Questions and useful links

Pages 15-16

What is a financial assessment?

Your 'means tested' financial assessment will calculate if you qualify for financial assistance towards your care and support costs – this calculation will take into account your income, capital and assets.

Once your care needs assessment has been completed and your care and support plan has been agreed, you will be responsible for paying for the services you receive from the day your care begins.

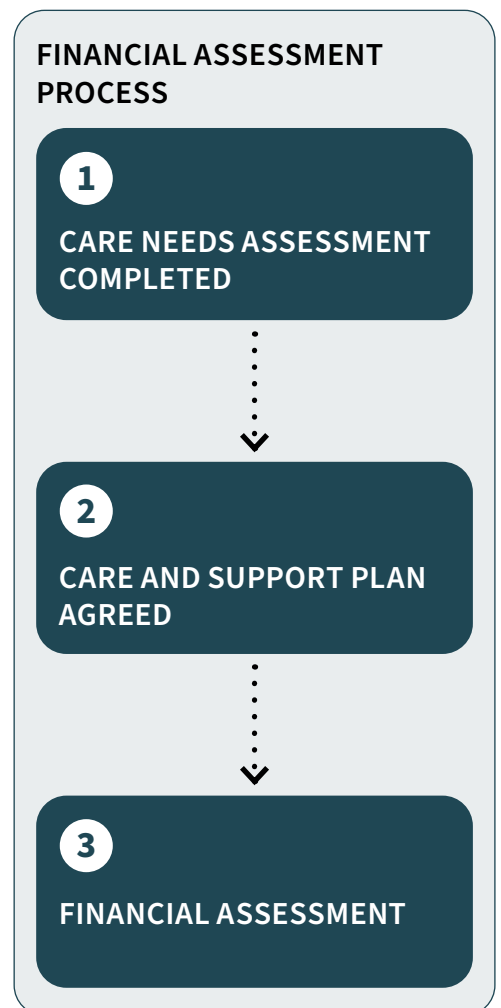
To work out how much you will need to contribute to the cost of your care and to check whether you may be eligible for financial assistance, you'll be referred for a financial assessment. This will be completed by the Financial Assessment and Benefits Team.

The team will use the information held by The Department for Work and Pensions (DWP) and in some cases, the financial assessment can be completed without the need to speak to you; this is called a Light Touch Assessment.

Access to this information is regulated under: Regulation 5(1)(c), (3)(a)(b)(c) of the Social Security (Information-sharing in relation to Welfare Services etc.) 2012 Regulations made under Section 131(1) of the Welfare Reform Act 2012.

If your financial assessment needs to be completed over the telephone with you or your representative, you will receive a letter or an email offering you an appointment time. The letter will also tell you what information you will need to provide.

YOU ARE RESPONSIBLE FOR PAYMENT OF SERVICES FROM THE DAY YOUR CARE AND SUPPORT STARTS.



How is my financial assessment calculated?

Kent County Council determines the level of financial assistance a person is entitled to receive in accordance with the framework associated with the Care Act 2014.

The Care and Support (charging and assessment of resources) regulations govern the financial assessment process.

The Care and Support statutory guidance issued by the Department of Health and Social Care supports its implementation.

Before commencing care you can estimate how much you may need to pay towards your care with our online estimator tool



[ONLINE ESTIMATOR](#)



Your financial assessment calculation is based on:

✔ STATE PENSION AND BENEFITS

Details of the benefits you receive will be obtained from the Department for Work and Pensions (DWP) and included in your initial financial assessment.

These amounts are then uplifted yearly at the beginning of the financial year in line with the annual increase in state pensions and welfare benefits. These increases will be applied to your future financial assessments. In April you will be notified each year of the amounts included.

You must notify the Financial Assessment and Benefits Team of any changes to your benefits on an ongoing basis. This is because the Department for Work and Pensions will not notify Kent County Council when there is a change in the benefits you receive.

✔ PRIVATE AND OCCUPATIONAL PENSIONS

Private and occupational pensions recorded with the Department for Work and Pensions will be included in your initial financial assessment.

These amounts are uplifted yearly in line with the Consumer Price Index (CPI) in September of the previous year. These increases will be applied to your future assessments. You will be notified each year of the amounts included.

You must notify the Financial Assessment and Benefits Team if the amount included in your financial assessment is different from the amount you receive. You must also notify the team of any private or occupational pensions not recorded by the Department for Work and Pensions including any overseas income.

Your financial assessment is calculated on a weekly basis – if your income is paid monthly, we will change this into a weekly amount for the calculation.

How is my financial assessment calculated? continued

✔ PARTNER INCOME

Your financial assessment will only include your income, capital and assets. If capital is held jointly then the calculation will include 50% of the value. If income is paid to you as a couple then it will be assumed that the cared for person has an equal share of the income so this amount will be included in your financial assessment.

✔ CAPITAL – SAVINGS, INVESTMENTS AND ASSETS

You will be asked for details of all your bank accounts including those jointly held, any investments, property and all other assets including those which have been gifted or transferred. If you have released money from your property or intend to release money from your property via equity release you will need to provide details of this.

✔ CAPITAL HELD OVER THE THRESHOLD OF £23,250

If you hold capital over £23,250, including the value of any second or more properties, you will be required to pay for the full weekly cost of your care.

If you have been assessed as requiring care and support within a residential home you will be required to pay the care provider directly until such time your savings fall below the threshold. More information and links can be found on page 5 of this booklet.

If you have been assessed as requiring support and care in your home or in the community and you would like Kent County Council to arrange this for you, you will be charged an arrangement fee in addition to a weekly administration charge – more information and links can be found on page 7 of this booklet.

✔ TARIFF INCOME

If you have capital, savings and investments between £14,250 and £23,250 a tariff income will be applied to your assessment. It is assumed that for every £250 of capital held, you can contribute an additional £1.00 per week towards the cost of your care and support.

Example: Savings of £17,250 less the lower capital limit of £14,250 = £3,000. £3,000 divided by £250 = £12.00.

This means that an additional £12.00 of weekly income will be included in your calculation.

The information on pages 3 and 4 will be used to calculate the maximum you will be expected to contribute towards your care – if the cost of your care is less than the amount calculated you will only be charged for your actual cost of care.

A financial assessment for residential care

If your care needs assessment determines that you need residential or nursing care, a 'means tested' financial assessment will be completed to determine how much financial assistance you will receive towards the cost of your care.

PERSONAL EXPENSES ALLOWANCE

There will always be part of your income which you can keep for your personal use. This is called your Personal Expenses Allowance and this amount is currently £31.80 per week.

This amount is calculated by the Department of Health and Social Care and is intended to be used for personal expenses such as toiletries.

CAPITAL HELD OVER THE THRESHOLD OF £23,250

If you have over £23,250 in capital (which includes savings and investments) you will not qualify for any financial assistance and will be required to pay the full cost of your care directly to your chosen home.

When your capital falls within a **16 week window** of being below this threshold you should contact Kent County Council to arrange a financial assessment to determine whether you qualify for financial assistance based on your income and reduced capital.

A guide to funding yourself in a care home can be found online. Please visit:

 [Funding yourself in a care home](#)

12 WEEK PROPERTY DISREGARD FOR PEOPLE WHO OWN THEIR OWN HOME

For the first 12 weeks of a permanent stay in residential care funded through Kent County Council the value of your main or only home will be disregarded. During this period, you will still need to pay towards the cost of your residential care based on your other capital and income (excluding the value of your home).

During the first 12 weeks the disregard only applies whilst the property remains unsold.

After the first 12 weeks we will then include the value of your home and you will no longer be entitled to financial assistance. You will be expected to make arrangements to pay the home directly until the property is sold.

If you do not wish to sell your home or are struggling to sell your home you may be eligible for the Deferred Payment Scheme.

For more information on 12 week property disregards, eligibility criteria and information regarding jointly owned properties, please visit:

 [Kent County Council paying for residential care](#)

DEFERRED PAYMENT SCHEME

The Deferred Payment Scheme applies to people in residential care and can help them avoid having to sell their former home to pay for their care. It enables an individual to defer or delay paying some or all the cost of their care until a later date.

To check whether you may be eligible for this scheme please visit:

 [Online deferred payment fact sheet](#)

THIRD PARTY TOP UP

Kent County Council will offer the most cost-effective and lawful option that meets the person's assessed needs. If there is more than one type of suitable accommodation, the lowest cost suitable option is provided. If a person chooses a more expensive place than the one identified as best value, a sustainable top-up payment must be arranged to cover the extra cost.

A third party (a family member, friend or charity) must pay the difference between the lowest cost of the care home offered by the Council and the cost of your chosen care home. This is known as a third party top up. This cannot be paid by the person receiving care.

The third party top up must be paid in addition to the means tested assessed charge, this will be invoiced separately and addressed to the person who has agreed to pay the additional amount.

It is important to consider the affordability of this arrangement on an ongoing basis and to remember that care homes often increase their fees; therefore the third party top up could also increase. An affordability assessment will be undertaken.

For more information on care home availability and choosing the right home please visit:

 [Online care home search](#)

RESPITE – SHORT TERM CARE

Charges for care provided on a short term basis are calculated in the same way as permanent placements, however the value of your main or only home will not be included in the financial assessment.

In addition to the Personal Expenses Allowance of £31.80, a further allowance of £10.00 per week or £5.00 for couples will be made to recognise home commitments.

Health benefits are disregarded for respite calculations. The Department for Work and Pensions will stop paying health benefits if your stay exceeds 29 days. This period will include any days also spent in hospital.

For more information regarding changes to your benefits due to hospital or care home stays please visit:

 [Manage an existing benefit – gov.uk](#)

A financial assessment for support in the home and community

If your care needs assessment determines that you need home or community support, a 'means tested' financial assessment will be carried out to determine how much financial assistance you will receive towards the cost of your care and support.

CAPITAL HELD OVER THE THRESHOLD OF £23,250

If you have over £23,250 in capital (which includes savings, investments and any second or more properties) you will be required to pay the full cost of your care and support.

If you would like Kent County Council to arrange this care and support for you, you will be charged an initial set up fee of £393.26 in addition to an annual fee of £176.45 which is charged at £3.39 a week.

For more information on Charges and Rates payable, please visit:

 [Charges and rates for Adult Social Care](#)

MINIMUM INCOME GUARANTEE

Minimum Income Guarantee (MIG) is an amount determined by the Department of Health and Social Care that you must be left with when calculating your financial assessment. This is so that you can pay for your daily living costs such as food and utilities.

Within your financial assessment calculation the Minimum Income Guarantee specific to you will be disregarded from your income. To check the Minimum Income Guarantee specific to you, please visit:

 [Minimum income guarantee](#)

DISABILITY RELATED EXPENDITURE

Disability Related Expenditure (DRE) is the extra costs that are incurred as a result of a disability. It requires disabled people to spend money on goods and services because of their impairment or long term health condition as identified in their care needs assessment. Included within your financial assessment calculation is a standard allowance of £17.00 per week for any disability related expenses.

If you think your disability related expenses are higher than £17.00, please contact your social care practitioner or community team. You can also telephone 03000 415930 to request an Individual Disability Related Expenditure Assessment or email dre@kent.gov.uk. You will need to complete a form and provide evidence of your expenses.

A link to the form is below:

 [Disability related expenditure assessment](#)

For more information please visit:

 [Online Disability Related Expenditure Assessment factsheet](#)

How and when will I pay for my care?

You are responsible for payment of services from the day your care and support starts.

KENTCARE INVOICE

Kent County Council will pay the care provider directly for the cost of the services provided. Following your financial assessment, the outcome will be confirmed in writing. You will then be sent a Kentcare invoice every four weeks for your contribution. The Kentcare invoice will be addressed to you or the person managing your finances. Your first invoice may take longer than

four weeks to arrive depending on when the financial assessment is completed. This is because of the four weekly invoice cycle and cut off dates for invoices to be produced.

If a third-party top up has been arranged, the person paying the top up will be sent a separate invoice four weekly as above and this should be paid in addition to the invoice for your assessed contribution.

THE FOUR WEEKLY CYCLE FOR 2026 – 2027

Period	Date from	Date to	Kentcare invoice received
Period 1	13/04/2026	10/05/2026	Week commencing 18/05/2026
Period 2	11/05/2026	15/06/2026	Week commencing 15/06/2026
Period 3	08/06/2026	13/07/2026	Week commencing 13/07/2026
Period 4	06/07/2026	10/08/2026	Week commencing 10/08/2026
Period 5	03/08/2026	07/09/2026	Week commencing 07/09/2026
Period 6	31/08/2026	05/10/2026	Week commencing 05/10/2026
Period 7	28/09/2026	02/11/2026	Week commencing 02/11/2026
Period 8	26/10/2026	30/11/2026	Week commencing 30/11/2026
Period 9	23/11/2026	28/12/2026	Week commencing 28/12/2026
Period 10	21/12/2026	25/01/2027	Week commencing 25/01/2027
Period 11	18/01/2027	22/02/2027	Week commencing 22/02/2027
Period 12	15/02/2027	22/03/2027	Week commencing 22/03/2027

YOUR INVOICE WILL INCLUDE CHARGES FROM THE DATE YOUR CARE AND SUPPORT STARTS

DIRECT PAYMENT

If you receive a Direct Payment for your care, and DO NOT receive a Kentcare invoice, please make sure that your contribution is paid on to your Kent Card or into your Direct Payment bank account. If this is the first time that you have been required to pay in this way, the following guide should explain how this can be done: www.kent.gov.uk and searching for charges for Direct Payments.

How and when will I pay for my care? continued

THE QUICKEST AND EASIEST WAY TO PAY IS BY DIRECT DEBIT

Paying for your care and support by Direct Debit is the preferred choice for many of our customers. It is safe, secure and the easiest way to pay.

Please contact the Income Collection Team on 03000 412800 (option 1 and then option 2) to set up a Direct Debit. You will need your bank account number and sort code. Please also have your customer reference number ready. This can be found on your Kentcare invoice.

If you are unable to set up your Direct Debit over the telephone or would prefer to complete a Direct Debit mandate this option is available to you; a mandate will be included in your financial assessment outcome letter sent by post or email.

Direct Debit payments will be collected on the following dates:

Thursday 06/04/2026

Thursday 07/05/2026

Thursday 04/06/2026

Thursday 02/07/2026

Thursday 30/07/2026

Thursday 27/08/2026

Thursday 24/09/2026

Thursday 22/10/2026

Thursday 19/11/2026

Thursday 17/12/2026

Thursday 14/01/2027

Thursday 11/02/2027

Thursday 11/03/2027

PAYMENT ONLINE

[Pay a Kentcare Invoice](#)

You can pay your Kentcare Invoice online via the above link. Please quote your customer reference number.

If you are unable to pay online, please call 03000 412800 (option 1 and then option 2). Lines are available between 9am – 5pm, Monday to Friday. Please have your payment card details ready along with your customer reference number.

TRANSFER ONLINE BY BANK TRANSFER

You can also transfer your payment from your bank account to Kent County Council. Please include your customer reference number when making payments online.

KENT COUNTY COUNCIL

ACCOUNT NUMBER: 00100013

SORT CODE: 606008

CHEQUE

You can pay your Kentcare invoice by cheque.

Cheques should be fully completed and made payable to 'Kent County Council'. Please enclose the counterfoil from your invoice with your payment and send to the address shown below.


Income Collection Team
St Peters House
Dane Valley Rd
St Peters
Broadstairs
Kent CT10 3FD

If you are paying by Direct Debit, this payment will be shown on your next Kentcare invoice.

Please ensure payment is made at least 3 working days in advance of the end of the invoice period for the payment to show on your next invoice. This is the 'date to' shown in the table on page 8.

Your Kentcare invoice explained

You will be sent a Kentcare invoice every four weeks.
Page 1 of your invoice will look like this:





	KENTCARE INVOICE Financial Assessment & Income St Peters House, Dane Valley Road Broadstairs, Kent CT10 3FD 03000 412800	Invoice date: 29-SEP-25 1 Invoice number: 01234567 Customer reference: ASP0001234567 2 Client number: 1234567
i NAME AND ADDRESS OF PERSON RESPONSIBLE FOR PAYMENT OF KENTCARE INVOICE	i Person receiving care: NAME OF PERSON RECEIVING CARE	3 Page 1/2
<p>Dear NAME OF PERSON RESPONSIBLE FOR PAYMENT</p> <p>This is the invoice for the care of NAME OF PERSON RECEIVING CARE for the period up to 28-SEP-25. You will find a breakdown of the costs and payments received on the following pages.</p> <p>Many thanks, Kent County Council</p>		
Your invoice dated: 29-SEP-25 Please pay any amount due immediately Pay by card at www.kent.gov.uk/PayKentCare		What you owe: £874.20 4
Our bank details: Kent County Council Sort Code: 60-60-08 Bank: Nat West Account number: 00100013 Please quote ASP0001234567 when making a payment.		
PLEASE RETURN THIS COUNTERFOIL WITH YOUR PAYMENT		
From (BLOCK LETTERS PLEASE)		
AMOUNT OF PAYMENT £ Cheques and postal orders to be made payable to "KENT COUNTY COUNCIL" and crossed "A/c payee only".		
┌ Financial Assessment & Income, St Peters House, Dane Valley Road, St Peters, Broadstairs CT10 3FD └		i ADDRESS TO SEND CHEQUE TO

- 1** The date that your invoice was produced
- 2** Your customer reference number – to be used when making payment online
- 3** The number we will ask for when you speak to us
- 4** Total amount outstanding

PAYMENT SHOULD BE MADE UPON RECEIPT OF THE INVOICE

Your Kentcare Invoice explained continued

You will be sent a Kentcare invoice every four weeks.
A breakdown of your charges will be shown on page 2 of your invoice:

	KENTCARE INVOICE Financial Assessment & Income St Peters House Dane Valley Road Broadstairs, Kent CT10 3FD 03000 412800		Invoice date: 29-SEP-25 Invoice number: 01234567 Customer reference: ASP0001234567 Client number: 1234567	
	VAT Reg. No. 204 2691 91		Page 2 of 2	
NAME OF PERSON RESPONSIBLE FOR PAYMENT	For care of:	NAME OF PERSON RECEIVING CARE 		
	Care Team:	TEAM ARRANGING CARE 		
1	2	Details	Cost to KCC	Your Charges/ Payments Received
01-SEP-25		Balance brought forward from previous bill	3	4 874.20
25-SEP-25		Payment Received with thanks		5 -817.44
01-SEP-25	07-SEP-25	Nursing - Long Term Care	1500.00	204.36
08-SEP-25	14-SEP-25	Nursing - Long Term Care	1500.00	204.36
11-AUG-25	31-AUG-25	Adjustment to Nursing - Long Term Care	4300.71	-554.69
13-AUG-25	31-AUG-25	Adjustment to Nursing - Long Term Care	4071.43	554.69
15-SEP-25	21-SEP-25	Nursing - Long Term Care	1500.00	204.36
22-SEP-25	28-SEP-25	Nursing - Long Term Care	1500.00	204.36
Balance due for payment				874.20 

If the balance due for payment shows a minus, this is a credit

- ① The date care commenced / start of weekly care
- ② End date of weekly care
- ③ Unpaid invoice amounts will be carried forward and shown here
- ④ The amount Kent County Council are contracted to pay the provider
- ⑤ The amount you are required to pay weekly – your assessed charge

Help if you are struggling to pay for your care

PAYMENT SHOULD BE MADE UPON RECEIPT OF AN INVOICE

If you manage your own finances, you are responsible for ensuring payment of the Kentcare invoices.

If you have a representative assisting with the management of your finances, they are responsible for ensuring payment of the Kentcare invoices.

KENT COUNTY COUNCIL RESERVES THE RIGHT TO TAKE APPROPRIATE ACTION IF PAYMENT IS NOT MADE.

If you anticipate any problems in paying the outstanding balance you should contact the Income Recovery Team to discuss a suitable repayment plan:

03000 412800 (option 2). Please then select:
Option 1 for Residential
Option 2 for Non Residential
Lines are open 9am – 5pm, Monday to Friday.

If you would like to set up a Direct Debit, please call the Income Collection Team on 03000 412800 (option 1 and then option 2). You will need your bank account number and sort code.

In order to discuss your invoice you will need to provide your customer reference number.

YOU CAN OBTAIN FREE INDEPENDENT ADVICE AND ASSISTANCE FROM THE FOLLOWING ORGANISATIONS:

NATIONAL DEBT LINE

 [National debt line](#)

Telephone: 0808 808 4000

AGE UK:

 [Age UK](#)

Telephone: 0800 055 6112

STEP CHANGE LINK:

 [Step change](#)

Telephone: 0800 138 1111

CITIZENS ADVICE BUREAU:

 [Citizens advice](#)

Telephone: 0800 144 8848

How to tell us something has changed

If you have a change in your circumstances, this may affect your financial assessment and how much financial assistance you are entitled to receive towards your care and support.

Kent County Council has a statutory duty to protect the public funds it administers. Therefore, if there is a change in your circumstances, you must inform us immediately.

You should continue to report changes in your circumstances on an ongoing basis.

Failure to report changes, deliberately withholding financial information or any deliberate attempt to claim more assistance than you qualify for constitutes fraud.

CHANGES TO YOUR PENSIONS AND BENEFITS

The Department for Work and Pensions will not notify Kent County Council when there is a change in your benefits, and it is your responsibility to tell us.

Please note that we may backdate any charges to the date your benefits changed.

If you have a change in circumstances, please complete the online 'Tell us something has changed' form using the QR code or the link below, and we will review your financial assessment.



 [Tell us something has changed – Fill in form](#)

Please email all supporting financial evidence to: FinAssessInc@kent.gov.uk

Please put your customer reference number and your name in the subject line of your email.

Alternatively, you can request a paper copy of the form by telephoning the Financial Assessment and Benefits team on 03000 412800 (option 3 and then option 2).

Please return the completed form to:

**Financial Assessment and Income Unit
Kent County Council
St Peters House
Dane Valley Road
Broadstairs
Kent CT10 3FD**

We will write to you by post or email to inform you of the outcome of the review and whether your assessed charge has changed.

Annual review of the financial assessment

In line with the increases in state pensions, welfare benefits and allowances stipulated by the Department of Health & Social Care, your financial assessment will be updated to include these new amounts.

The increases will be applied to the existing benefits, pensions and allowances used in your last financial assessment. A breakdown of how your weekly financial assessment has been calculated will be provided to you.

If there have been any changes to the money you have coming in or your savings and investments, you must tell us straightaway as it may affect the amount of financial assistance you qualify for.

Why is my updated calculation the full cost of my care?

If your capital / savings are more than £23,250 or you decline to declare your finances, you will be required to pay the full weekly cost of your service.

Where do you get the information regarding my Personal Expenses Allowance?

Refer to page 5 of this booklet.

What is the Minimum Income Guarantee?

Refer to page 7 of this booklet.

How have you calculated my weekly Disability Related Expenditure?

Refer to page 7 of this booklet.

How have you calculated my mortgage, rent or council tax?

We have used the information from your last financial assessment in relation to your mortgage, rent or council tax. This also applies to those people who are receiving respite / short term care. If there has been an increase in these payments please to let us know so that a reassessment can be completed.

Where do you get the information about my weekly benefits?

Refer to page 3 of this booklet.

Where do you get the information regarding my private / occupational pension?

Refer to page 3 of this booklet.

Where do you get the information regarding my savings, investments and capital assets?

This information will be taken from your last financial assessment.

However, if the total value of your capital, savings and current account is still below the capital threshold of £14,250, it will not impact your financial assessment, and you do not need to contact us.

What is Tariff Income?

Refer to page 4 of this booklet.

Will my partner's income be used in my charge calculation?

Refer to page 4 of this booklet.

Frequently asked questions and useful links

Q WHO CAN I SPEAK TO ABOUT MY FINANCIAL ASSESSMENT?

If you have a question regarding your financial assessment, you can contact the Financial Assessment and Benefits Team on 03000 412800 (option 3 and then option 2). Our lines are open 9am – 5pm, Monday to Friday.

Please have your customer reference number ready.

Q WHAT IF I DO NOT AGREE WITH THE CALCULATION

You can request a review of your assessment, if you believe it is incorrect, via our appeals process.

You should contact us either by email or letter to the addresses below to explain why you disagree with the charges you are being asked to pay. This must be completed within 20 working days of receiving the outcome of your initial financial assessment.

Email address: faiappeals@kent.gov.uk

Assessment Manager
Financial Assessment and Benefits Team
Kent County Council
St Peters House
Dane Valley Road
St Peters
Broadstairs CT10 3FD

You need to tell us what you specifically disagree with. It is important that you provide us with information and supporting evidence to enable us to review the assessment. When you submit an appeal an independent review of the charge will be undertaken by an Assessment Team Manager within the Financial Assessment and Benefits Team.

We will write to you with the outcome of your appeal within 10 working days of you contacting us; this may be extended by a further 10 working days where further information is required.

Q WHAT IF I DO NOT WISH TO DISCLOSE MY FINANCES?

You will be charged the full cost of your care, or asked to pay the provider directly, if you withhold the financial information required to complete a financial assessment.

Q CAN I GIVE MY CAPITAL OR ASSETS AWAY?

When we complete your financial assessment, we will ask for details of any gifting of assets and capital, we will also ask for details of any transfers of capital and assets. If you gift or transfer capital or assets to avoid paying for your care and support this will be seen as deprivation of assets and the value of the gifted or transferred amounts will still be included within your financial assessment.

There is a misconception that a ‘7-year rule’ for gifting (which is in line with Inheritance Tax Planning) applies, and that any gifts before this would not amount to a deliberate deprivation of assets. There is in fact no time limit to how far back investigations into deprivations can go. In some circumstances, where capital or assets have been gifted or transferred, we can legally ask the recipient of the transferred or gifted amount to pay towards your care and support costs. This approach is in accordance with Section 70 of the Care Act 2014.

Q HOW CAN I CHECK WHAT BENEFITS I AM ENTITLED TO?

As part of the financial assessment we will discuss your benefit entitlement. We will advise you which benefits you should be entitled to and we will signpost you to claim these benefits within your financial assessment outcome letter.

You can also check which benefits you may be entitled to online using the following links:

 [Entitled to-calculator](#)  [Age UK-calculator](#)

Frequently asked questions and useful links continued

Q WHAT IF I HAVE OVER THE THRESHOLD BUT I CAN'T ACCESS MY CAPITAL?

In some cases, your capital may not be accessible if it is tied up in a jointly owned property or a property abroad. Kent County Council will consider temporarily funding your care and support costs for this period until the capital is released. This is referred to as Temporary Financial Assistance.

Temporary Financial Assistance

Requests for consideration should be directed to Adult Social Care.

If Temporary Financial Assistance is agreed, you or your representative will be charged for the full cost of your care and support and will be sent a Kentcare Invoice on a four-weekly basis – the invoice periods are noted on page 8 of this booklet. Any accrued debt will need to be repaid when the capital is released.

If the person receiving care and support does not have capacity and there is no Lasting Power of Attorney or a deputyship in place, Kent County Council will fund the cost of your care and support until such time a deputyship is awarded. A Kentcare Invoice will be sent on a four-weekly basis to the person applying for deputyship and they are required to update Adult Social Care on the progress of the deputyship application. This is referred to as Temporary Financial Assistance – No Capacity.

When deputyship is awarded, they will be required to pay the provider of the care and support directly or apply for a Deferred Payment. Information regarding the Deferred Payment scheme can be found on page 6 of this booklet.

Q HOW CAN I MAKE A COMPLAINT?

Please share your concerns with us in the first instance regarding your financial assessment, we will try to resolve any issues, 03000 412800 (option 3 and then option 2) – Our lines are open 9am – 5pm, Monday to Friday.

If you wish to make a complaint about your care and need help in doing so, a member of the Customer Care and Complaints Team can help you.

An online form detailing your complaint can be submitted using the following link:

 [Complaints form](#)

You can also contact the team by email, telephone and post:

Email: customercarecomplaintsadults@kent.gov.uk

Telephone: 03000 410410

Kent County Council
Adult Social Care Customer Complaints Team
Sessions House
County Road
Maidstone
Kent ME14 1XQ

For more information and a step by step guide, please visit:

 [Adult Social Care complaints](#)

Q HOW CAN I GIVE FEEDBACK?

Your feedback is important to us as it helps to improve our service and the support we provide.

Please complete the online form using the QR code or link below.



 [Financial Assessment customer feedback – Fill in form](#)

You can also provide feedback by telephone or post:
Telephone: 03000 412800 (option 3 then option 2)

Financial Assessment and Income Unit
Kent County Council
St Peters House
Dane Valley Road
St Peters
Broadstairs
Kent CT10 3FD