

SUPPORTING OUR RESIDENTS.



Important information if you have an adult social care debt

WE ARE NEWHAM.

We understand that there is financial pressure on many people. This leaflet provides you with information and advice to help you if you have a debt with us.

Paying for adult social care

Adult social care services are means tested, they are not free.

A means test, also known as a financial assessment, is based on your income and expenses provided to us. If you have not provided us with financial information, then your financial assessment may be based on known information.

If you have capital over £23,250 then you need to pay the full cost of your care but if your capital is below this figure, then it is important that a financial assessment is completed accurately. Please contact us if you have not had a financial assessment or if you think that the information we have used is not accurate.

When to contact us

It is important that you let us know as soon as possible if you are struggling to pay for your adult social care service. We are happy to talk about options available such as an affordable repayment plans or contacting a qualified money advice adviser. If you ignore letters this could lead to legal action, so it is important that you contact us early on. We can help if you talk to us and explain your situation.

How we can help

We understand that you may also be experiencing difficulty with money and debt.

We are here to provide support and advice to try and resolve this for you by:

- Completing forms, a Visiting Officer may be able to come to you
- Identifying benefits, you might be entitled to
- If English is not your first language, then we can translate important information for you
- If you have a visual impairment, we can provide important information in a format that suits you
- Discussing options that might be available to you



How to pay

Direct Debit is the easiest way to pay for your care. We will arrange to collect payments as and when they fall due and if you have arrears on your account, we can discuss the possibility of arranging to clear these in instalments although this would be subject to further checks. If you would like to pay by bank transfer then payment can be made using the following account details;

- **Lloyds Bank PLC**
- **Sort code:** 30-00-02
- **Account number:** 00879113
- Please include your invoice number in the payment reference and email the remittance advice to cash.
control@newham.gov.uk

Making payment

To make your payment at the bank, you will need the Bank Giro Credit slip at the bottom of your invoice. You will also need to quote your invoice number

If you are making an automated telephone payment, you can pay using a debit card by contacting our dedicated payments line on 020 8430 2000. Select option 1, then option 2 (make a payment) and then option 3 (central invoicing).

You will need to provide your 12-digit invoice number beginning with 61 or 62. You can find this on the front of your invoice.

What if I can't pay what I owe?

If you cannot pay what you owe, then you may want to seek independent debt advice.

Please do not ignore requests for payment towards your adult social care costs. There are organisations who can help, and the Government has introduced a scheme called Breathing Space that may be able to help you.

What is the breathing space scheme?

Breathing Space, officially called the Debt Respite Scheme, is a government scheme that can help relieve some of the pressure and stress caused by being in debt. You may find help via a qualified debt adviser who can tell you more about the Breathing Space scheme and how that can help you. In addition, you can also seek advice from the following organisations

- The Citizen's advice bureau
- Charitable organisations can assist you in understanding your rights and assisting with repayment negotiations.
- An advocate – a person that can support you, explore options and provide information

Useful Contacts

Our Money Newham www.ournewhammoney.co.uk friendly knowledgeable team to deal with any queries in confidence from 9am-5pm Monday to Friday.

Our Newham Money 112-118 The Grove, Stratford, E15 1NS
020 8430 2041

Age UK www.ageuk.org.uk/eastlondon/activities-and-events/newham
0208 503 4800

Community Links - www.community-links.org/advice
0207 473 9681

Citizens Advice Newham
0203 855 4472

Money Advice Service Independent www.moneyadvice.service.org.uk
advice about managing your money, debts or universal credit or benefits
Freephone **0300 500 5000**

National Debtline www.nationaldebtline.co.uk
0808 808 4000

Step Change - www.stepchange.org debt charity
0800 138 1111

Newham MIND www.mindthnr.org.uk
Support for people suffering or recovering from long-term

mental ill-health
0207 510 1081
Email info@mindthnr.org.uk