

# Paying for care at home

Paying for non-residential council support, activities, travel and care at home.

**This leaflet tells you about contributions towards the cost of care provided in your home or local community under the Care Act 2014. It does not cover contributions for residential care homes.**

**Here, you will find information about:**

- the way of organising the money needed to pay for your services
- how we can assess the amount you can afford to pay towards your services - known as your 'contribution'
- how your contribution will be worked out if you ask the council to arrange services on your behalf
- how to make payments
- where to request a review and to appeal

You will also find enclosed a list of our current standard charges for services arranged by the council.

**Abolition of charges for your home care**

We have abolished charges for home care services. We have done this because we see home care charges as a tax on disability that prevents people, who need support with everyday tasks, from getting the help they need. This decision applies to care provided from 1 April 2015 onwards.

## What are non-residential services?

Non-residential care services are the range of services provided by us that help you to retain your independence in your own home. The government has outlined detailed regulations and guidance in the Care Act for calculating the charges for non-residential care, which we must follow.

Non-residential care services include:

**home care** - this service helps you with your personal and practical care needs to help you live independently in your own home, such as help with dressing, preparing meals or essential housework.

**day services** - these are clubs and centres where you can meet other people and enjoy activities either on your own or with others. Please note lunch is charged separately and does not form part of the contributions policy.

**transport services** - these can include accessible minibuses and vehicles with tail-lifts for passengers using wheelchairs to go to and from day centres, lunch clubs, shopping trips and for outings.

**direct payments** - the majority of non-residential services can be delivered via a direct payment where you can be given funds to arrange and buy your own care. For more information, speak to your care manager or social worker who can supply you with our leaflet or search for 'Personal Budgets and Direct Payments' on

**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

## What is a personal budget?

A personal budget is funding the council provides to meet your social care needs, to help you remain independent.

You can then use your personal budget to pay for your care services.

You can either use this money to make your own arrangements, such as buying a service from an agency or employing someone to help you, or, if you prefer, the council can use the money to set up services and activities on your behalf.

More information is available on the People First website **[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)** which has a selection of leaflets, including one on Direct Payments, which may be printed off. You may also find it useful to search the website for the following:

- Paying for your care
- Direct payments
- Personal budgets

You can ask your care manager, social worker or someone else, to do this for you.

## How do I access the money in my personal budget?

There are two main options available to you. If you want to make your own support arrangements, you can receive your personal budget as a direct payment and use the money to pay for the services you choose.

If you prefer, the council can arrange support services on your behalf and use your budget to cover the cost.

## Do I have to make a contribution towards my care?

Usually yes. The amount you pay depends on the benefits you receive, your expenditure and the number of hours of care you receive.

You will not be charged /do not have to pay if:

- you receive reablement (community independence) services. These are short-term services usually provided for a maximum of six weeks, for example, to help you recover when you are being discharged from hospital
- you receive mental health 'after care' services (under Section 117 of the Mental Health Act 1983 these services must be provided free of charge regardless of your ability to pay for them.)
- you suffer from Creutzfeldt Jacob Disease (CJD)
- your services are provided as 'continuing healthcare' by the NHS.
- you receive income equivalent to or below the basic level of Income Support or the Guarantee Pension Credit plus 25%.
- you receive no other services except equipment or minor adaptations to increase your independence

If you think any of the above applies to you but aren't sure, please speak to your care manager.

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## How much am I charged for non- residential care and care at home services?

You will usually be charged the same rate for all types of home care services provided, regardless of whether this is in the morning, evening or weekend. You will be told by your care manager if the rate varies.

When we receive your form we may contact you if we need to clarify any information.

The amount that you will pay will depend on the benefits you receive, your expenditure and the number of hours of care you receive.

You will only be charged for hours of home care that you receive. You may be charged for no replies if you do not cancel the service with the provider.

There is no maximum weekly charge if you have the ability to pay.

Table of charges and rates by the quarter, half and full hour and so on can be:

- viewed on [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)
- supplied by your care manager

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## Are there services that I can be charged for which are not covered by my personal budget?

Yes. Some of the services you may receive from the council are not covered. You may be charged separately for some of them. These include:

- the community alarm (Careline, lifeline) service
- home meals and meals received at day centres

## The financial assessment

Depending on your financial circumstances, you may need to contribute towards your personal budget or even meet the full cost. You will only be asked to contribute if the council assesses that you can afford to do so.

If you do not want to be financially assessed you will be required to contribute the full cost of your personal budget.

## What happens in a financial assessment?

If you agree to a financial assessment we look at your income, expenses, savings and investments. This information is used to work out how much you can afford to contribute towards the cost of your support.

If you have savings of more than £23,250 you will automatically be required to pay the full cost of your personal budget.

If you have savings of less than £23,250 we will calculate a proportion you should pay.

We make sure that you pay a minimum amount towards your personal budget (this

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## How we carry out a financial assessment

The assessment is carried out, usually at your home, by council staff and is confidential. You can arrange for someone else to be present, or we can arrange for you to be visited somewhere else if you prefer. We will ask you for details of your finances including your weekly income (for example, benefits and pensions), your savings, investments, outgoings and expenditure.

## What if I have capital, savings or investments?

Capital includes savings and investments.

If your capital is below £14,250 it will be ignored for financial assessment purposes.

If you have capital between £14,250 and £23,250 we will need to take this into account.

We will include £1 per week in the weekly assessment for every £250 of capital between £14,250 and £23,250.

If you have capital, savings and/or investments over £23,250, you will have to pay the full cost of your support.

Following your assessment, you will be sent a letter with a breakdown explaining how your weekly contribution has been calculated. We will review your charge annually.

## What is the financial assessment based on?

Your 'net disposable income'. This is calculated by taking your gross income, deducting the 'personal allowance', the 'tax credit' or the Guarantee Credit of Pension Credit, and any other standard applicable allowances, and then deducting any relevant related expenditure. The 'personal allowance' is based on your age and marital status.

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The minimum income guarantee, which was introduced in 2013 to help people with a severe disability, is not undermined by the charges for services. The charges are included on to the Income Support allowance and



premium according to age, level of disability and family status or the appropriate Guarantee Credit or Pension Credit.

The personal allowance levels (minimum income guarantee + 25%) applicable as of April 2015 are as follows:

Single person over 60 years old	£ 189.00
Couple over 60 years old	£ 288.57
Single disabled adult aged 18-24	£132.28
Single disabled adult aged 25-59	£ 151.38
Disabled adult couple	£229.25
Single carer	£134.62

## Income that is taken into account

Most income will be taken into account including:

- State Retirement Pension
- Income Support
- Pension Credit
- Attendance Allowance / Personal Independence Payments
- Occupational pensions
- Disability Living Allowance / Personal Independence Payments

Disability benefits are:

- Attendance Allowance
- Personal Independence Payments
- Disability Living Allowance
- Severe Disability Premium

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Income Support

such as:

component of Disability Living Allowance

- A part of War Pensions and War Reparation Payments
- Housing Benefit and Council Tax Benefit
- Child Benefit
- Payments from The Independent Living Fund
- Winter Fuel Payments
- Social Fund Payments.
- The Night Care component of Attendance Allowance or Disability Living Allowance if not receiving night services

A personal allowance is allowed against income which is 25% above the minimum guaranteed income levels set by the Government.

You will not be asked to pay for services if the charge would take your weekly income below the 'personal allowance' set by the government.

## **What else will you take into account when working out what to charge me for home care services?**

### **Your essential living costs**

We will take into account your essential living costs when we work out your home care charge. These costs will mainly be for your accommodation, but there may be other things you will want to talk about and may include:

- Rent not covered by housing benefit
- Service charges
- Water rates
- Council tax not covered by benefit
- Property repairs
- Council tax

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as lifeline or Careline alarms

## Your disability related expenditure (DRE)

DRE is when you have to spend money on things relating to your disability - for example, home shopping delivery costs - we will allow for this in the financial assessment.

You will be asked for details of how much you spend on these items and we may need to ask for evidence. If you have not kept receipts in the past we may ask you to do this in future.

You are entitled to turn down this part of the assessment if you feel it would be too intrusive. However, we will make the assessment as tactfully as possible and it may reduce the amount you are asked to contribute to your support costs.

Occasionally, it will not be possible to work out what proportion of your spending relates to your disability. We will have to assess this based on guidance available from the Government.

We allow for appropriate DRE, which may include covering the costs of the following:

- Additional laundry costs due to disability
- Special dietary needs
- Privately arranged care not arranged by social services
- Purchase and maintenance of special equipment
- Wheelchair costs/other additional costs
- Special clothing purchases.
- Medication not covered by the NHS
- Supporting People charges
- Gardening
- Additional costs

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...receive for night care where the  
...night time service.

## Example of calculation in a financial assessment

Mrs Newcase is 73 years of age, lives in a flat and receives full housing benefit.

She receives retirement pension and an occupational pension and has savings of £5,400. She also receives an attendance allowance at the lower rate. The following is an example of how her weekly charges would be calculated.

The personal allowance levels (minimum income guarantee + 25%) applicable as of April 2015 are as follows:

Single person over 60 years old		£ 189.00
Couple over 60 years old		£ 288.57
Single disabled adult aged 18-24		£132.28
Single disabled adult aged 25-59		£ 151.38
Disabled adult couple		£229.25
Single carer		£134.62
<b>Calculation of weekly charge</b>		
(A) Money coming in	Pension	£164.55
	Attendance allowance	£55.10
	Total	£219.65
<b>Less</b>		
(B) Disability related expenditure		-£9.00
(C) Housing costs		
(D) Personal allowance		
Your maximum weekly contribution		

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## **Will I be charged for services before I am assessed?**

Under the Care Act, we have the power to charge for meeting your care and support needs from the moment we start to meet your needs. In practice, we would expect to backdate any outstanding charges to date when we started meeting your care and support needs.

You will be financially assessed on your personal financial circumstances only, unless you specifically request otherwise.

If you have not co-operated with the financial assessment, you may be charged the full cost for the service you receive.

## **When are my charges reviewed?**

Each year. You will be asked to provide updated financial information on an annual basis so that your assessed charge can be reviewed. You can ask for a review of your assessed charge at any time if your circumstances, your income or/and savings changes.

## **Do I have to tell you if my savings or income changes?**

Yes, you should contact us immediately as it may affect how your charge is calculated.

## **What happens if I do not disclose full information about my finances?**

We will charge you the full cost of your care if you do not disclose full information about your financial circumstances.

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## What if I do not agree with the assessed contribution?

If you have any queries concerning your assessed charge please contact the Financial Assessment Team who will review your case with you. We will check the information used to calculate the charge and ask you about any additional information that was not previously considered in order that this can be taken into account.

If, after the review, you are not satisfied with the assessment decision due to financial hardship, your case will be managed under the appeal process.

The appeal decision will be confirmed to you in writing. If you are unsatisfied with the response to your appeal, you can contact our Customer Feedback Team whose details are published on the back of this leaflet. For more information please contact the Customer Feedback Team or view Complaints, Compliments and Comments on the Adult Social Care pages on [www.peoplesfirstinfo.org.uk](http://www.peoplesfirstinfo.org.uk)

## What happens if I am unable to pay?

You must tell us if you are having difficulty in making payments. Try to avoid building up arrears. We will ask about any further information in relation to your finances and try to come to some agreement with you over the amount you can afford pay. We will make sure you know about all your welfare benefits.

## What happens if I refuse to pay?

We will not withdraw any service but we may refer your case to Civil Courts to recover any amounts due.

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## What if I live with someone?

If you live with a partner or spouse, you will be financially assessed separately (individually). If you wish, you can ask to be financially assessed on your joint financial circumstances. In all cases this is to ensure that your assessed charge will not bring you below the 'personal allowance' plus 25%.

For more information on this and how the council will treat your partner's income and savings in the assessment please contact your Finance Charging Team - details on the last page.

## Will I still have to pay if I am in hospital or away on a planned holiday?

No, you will only have to pay for the services you receive. If you are receiving a direct payment and you go into hospital or go on holiday you can discuss how this will affect your charges with your care manager.

## What about the value of my home?

We ignore the value of the home in which you usually live.

## What about income from current employment?

We ignore this, so you keep any income from employment.

We allow for appropriate Disability Related Expenditure.

We ignore any benefits you receive for night care costs when providing a night time service.

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## Can I refuse a financial assessment?

Yes. When your care manager or social care worker is arranging your services they will ask you to complete a Financial Agreement/ Assessment Form. On this form you can say whether or not you would like a financial assessment. As already explained, if you do not want to complete the form nor disclose your finances to the council, you will have to pay the full charges for your services.

## Do you offer a benefit check service?

The council can arrange for you to have a benefit check which looks at your income and ensures you are getting all the financial benefits possible. The financial assessment officer will make the arrangements, with your agreement.

## Where can I find independent welfare benefits and financial advice?

Age UK (Search for 'paying for care' on [www.ageuk.org.uk](http://www.ageuk.org.uk)) provide a leaflet which gives details of which state benefits and other income, and what level of savings, will be considered by the local council when they assess your ability to pay towards the cost of your support. The information on finances in its leaflet applies to adults of all ages.

The Department of Health (Search for 'fairer charging' on [www.gov.uk](http://www.gov.uk)) also provides a detailed leaflet of how councils conduct financial assessments and apply their charges.

The Money Advice Service (Search for 'local council' on [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)) provides information on how local councils may fund care services.

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## If I receive my personal budget directly, how do I pay my contribution?

If you have chosen to receive a direct payment, then your contributions will be deducted at source from the amount we pay you. You will need to pay your assessed contribution into the same account that we pay into, to make sure that there is enough to cover the cost of your care.

If you receive a Direct Payment in order to purchase home care services, you will be assessed and charged as though you were receiving the equivalent services from the council. See our Direct Payments leaflet for more information by writing which can be downloaded from the leaflets section at the top of [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)

## If the council arranges my care, how do I pay my contribution?

Our preferred method of payment is through Direct Debit. If you would like to set-up Direct Debit payments for your charges, please contact the Financial Assessment and Charging Team for a Direct Debit mandate.

All other methods for payments are detailed on payment invoices. These invoices will be sent every four weeks in arrears.

This will cover all the services you have received. You will be charged by the council even if your care is provided by an external provider. The council has appointed on your behalf.

If you receive services at home, you will be charged for the care where this affects the council's budget. Your charges will be adjusted accordingly.

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## **How does the council know what services I have had?**

### **We agree a support plan with you**

When your care manager met with you they will have agreed a support plan with you which will have identified services to help you stay independent. We will base your contributions on these services as outlined in your care and support plan, whether we have arranged them for you or you have a direct payment to do so yourself. Your care manager will have given you a copy of your care and support plan. It tells you:

- the type of support you will receive
- the days and times you will receive support
- details of the amount of time this help should take

If you do not receive this care, tell us, so that we can see if your charge should be amended.

## **How we know how much time home care services spend with you, day to day**

### **We monitor the hours spent with you**

If we have arranged home care for you, some care workers use an electronic system, instead of a manual timesheet, to keep track of the care you receive at home.

If care workers ask you to sign a timesheet each time they visit you, only sign for the actual time they have been with you. Do not sign if you think they have filled in the sheet incorrectly. Explain why and then contact your care manager.

You may see some care workers using your telephone to log in when they arrive at your home and log out when they leave. These calls only last a few seconds and do not cost you anything as they are made to a freephone number.

If you do not have a telephone then it is still possible to record the visiting times electronically by using a device called a code box which uses text messages. This is done when they arrive and again when they leave. This method also does not cost you or the care worker anything as the text message is sent to a free text number.

### **What if I am going to be away?**

We may charge you for services if you do not tell us that they are not needed or if you are out when the visit is supposed to be taking place. You are expected to give adequate cancellation notice. We expect a minimum of two working days' notice to be received before 10am.

For example, if you are cancelling a home care visit due on a Thursday afternoon, we would expect to be notified before 10.00am on the Tuesday. We understand that it is not always possible to notify us in time, for example, if you are admitted to hospital.

We will not charge you in these circumstances.

### **Who should I notify?**

Your care manager/social worker.

For day services and transport to day services you should notify the manager of the appropriate day service.

## Reviews, appeals and complaints

### About the charges

### About the service

We have tried to make our charges fair, but if you feel that you have exceptional or additional needs, you can ask us to look at your case again. If you are not satisfied with the financial assessment service or how you pay your bill, you should contact the Financial Assessment Manager or Income Collection Manager using the contact details on the last page. Complaints about the quantity or quality of your care should be raised with your care manager. We hope they will be able to sort out your concerns, but if you are still unhappy and you would like to make an official complaint, you can contact the Customer Feedback Team whose contact details appear on the last page.

### What happens to information I provide?

The information will be handled by the council in accordance with the Data Protection Act 1998. You have a right to access current and most historical information we hold on you. To see our leaflet on confidentiality called 'Your Records' please contact any member of staff or view it in the Leaflets Library to the top of the webpage on [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk).

### Will I pay for services while I appeal or ask for a review?

You will be expected to pay your assessed charges and your contribution towards the cost of your services while your appeal is being considered.

If you wish to request a review of your charges, you should contact the Charging Team on 01273 292929.

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## **Finding out more**

There are a number of ways (see below) in which you can find out more about recent changes under the Care Act, about how to access care and support, and about the care and support options which are available to you.

### **Online help and leaflets**

The Government has produced a series of factsheets which explain the aims of the Care Act and how the changes may affect you. Visit [www.gov.uk](http://www.gov.uk) and search 'care act'.

They have also produced a series of leaflets in formats for people with learning disabilities. Search for 'care act easy read' on [www.gov.uk](http://www.gov.uk)

To find out more about the changes to care and support, visit [www.gov.uk/careandsupport](http://www.gov.uk/careandsupport)

### **The People First website**

The People First website is an easy-to-use online resource that puts you in touch with a wealth of information and local services that can help you live the life you want, be independent, and find the help you feel you might need. The website is provided by the Adult Social Care service of Hammersmith & Fulham Council, the Royal Borough of Kensington and Chelsea and Westminster City Council.

## Contact your council

To ask for more information about the Care Act or other care and support issues, or to request an assessment of your support needs contact your council direct:

Telephone: **0845 313 3935**

Email: **[h&fadvice.care@lbhf.gov.uk](mailto:h&fadvice.care@lbhf.gov.uk)**

You can also ask questions specifically about the Care Act by emailing **[careact@lbhf.gov.uk](mailto:careact@lbhf.gov.uk)**

## Leaflets

There are a range of leaflets from your council on issues covered by the Care Act, and on other issues which may be of interest to you. To access leaflets telephone your council using the details above, or go to the Leaflets Library at the top of the home page at **[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

## Independent information and advice

The following organisations offer specialist advice on a wide range of issues including health and disability, care and support options, money, benefits and accommodation. *Those marked with an asterisk offer some level of information and advice about the Care Act.*

### **Action on Disability\***

*A user led organisation managed and controlled by disabled people, campaigning for the rights of disabled people, delivering accessible activities, information, advice and advocacy services.*

### **Action on Disability**

The Greswell Centre,  
Greswell Street, London  
SW6 6PX

Telephone: 020 7471 8510

[www.actionondisability.org.uk](http://www.actionondisability.org.uk)

### **Age UK\***

*The country's largest charity dedicated to helping everyone make the most of later life through providing services and support to inspire, enable and support older people.*

Age UK  
Hammersmith and Fulham,  
105 Greyhound Road,  
London W6 8NJ

Telephone: 020 7386 9085

[www.ageuk.org.uk/hammersmithandfulham](http://www.ageuk.org.uk/hammersmithandfulham)

### **Carers Network\***

*Carers Network is the first point of contact for unpaid adult carers living in Hammersmith & Fulham who need information, advice or support about being a carer.*

Bishop Creighton House,  
378 Lillie Road,  
London SW6 7PH

Telephone: 020 7386 9417

[www.carers-network.co.uk](http://www.carers-network.co.uk)

### **Citizens Advice Bureau\***

*Helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.*

Hammersmith and Fulham  
Citizens Advice Bureau,  
The Advice Centre,  
338 Uxbridge Road,  
Shepherds Bush  
London W12 7LL

Telephone: 020 7385 1322

[www.hfcab.org.uk](http://www.hfcab.org.uk)

**Mencap**

*Mencap H&F provides a range of services and campaigns with people with learning disabilities and their families and run a support group for carers of people with a learning disability.*

HF Mencap,  
65 Aspenlea Road,  
Fulham, London W6 8LH

Telephone: 020 8748 5168

[www.hfmencap.org](http://www.hfmencap.org)

**Mind\***

*Mind provides advice and support to people with mental health needs and their carers.*

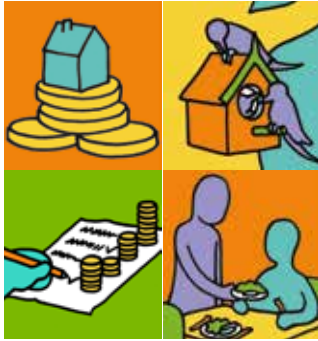
H&F Mind,  
309 Lillie Road,  
Fulham, London SW6 7LL

Telephone: 020 7471 0580

[www.hfmind.org.uk](http://www.hfmind.org.uk)



## Leaflets you may find useful



**Deferred payments**  
Paying for your care home costs



**Home care services**  
Supporting you to continue living at home



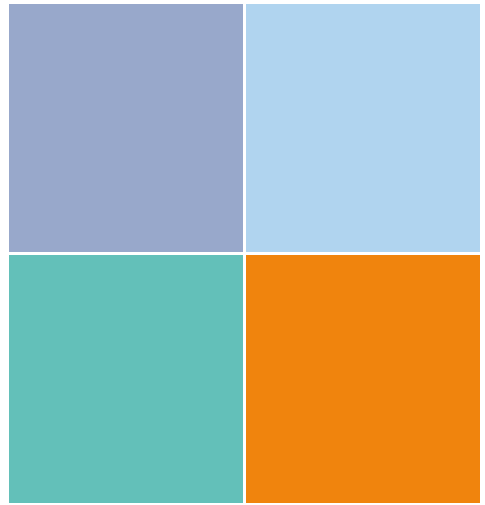
**Carers and  
the Care Act 2014**



**Speaking up for you**  
Information about advocates  
and advocacy services







# **Paying for care at home**

**Paying for non-  
residential council  
support, activities,  
travel and care at  
home.**

Tick below if you would like a copy of this leaflet in:

Large print

Braille

Name:

Address:

Postcode:

Telephone:

**Please return this section to:**

Sensory Impairment Team  
145 King Street  
Hammersmith  
London W6 9XY

**Telephone:**

0845 313 3935  
9.00am - 5.00pm  
Monday to Friday

**Email:**

[h&fadvice.care@lbhf.gov.uk](mailto:h&fadvice.care@lbhf.gov.uk)

Paying for care. DECEMBER 2015

## How you can help us

We welcome feedback on how we might improve our service. If you would like to make a comment, compliment or complaint, please contact:

### Customer Feedback Team

Adult Social Care  
Floor 4,  
Hammersmith Town Hall Extension  
King Street, Hammersmith  
London W6 9JU

Telephone: 0800 587 0072

Email:

[ascustomerfeedback@lbhf.gov.uk](mailto:ascustomerfeedback@lbhf.gov.uk)

## To speak to someone about charges contact:

### Hammersmith & Fulham

The Charging Team  
Adult Social Care  
4th Floor, Hammersmith Town Hall  
Extension

King Street

London W6 9JU

Tel: 020 8748 3020 -

extensions: 1928, 4530, 5044,

## More information? View:



**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

for a wide range of information about what's available locally to help you stay independent.

