

MEANS TESTING ASSESSMENT
POLICY

FOR

ADOPTION, SPECIAL GUARDIANSHIP,
CHILD ARRANGEMENT AND RESIDENCE ORDERS

YOU SHOULD ENSURE THAT:-

- You read, understand and where appropriate, act on this information
- All people in your workplace who need to know, see this procedure
- This document is properly filed in a place to which all staff members in the workplace have access



Portsmouth
CITY COUNCIL

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Remarks:	See also: Department of Education and Skills – standardised means testing module. The Care and Support (Charging and Assessment of Resources) Regulations 2014.
Distribution:	As below
Signed:	
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MEANS TESTING FINANCIAL ASSESSMENT - ADOPTION, SPECIAL GUARDIANSHIP, CHILD ARRANGEMENT ORDER OR RESIDENCE ORDER

Definitions:

Carer(s) – this term relates to the carer/guardian of the child subject to the Order.

Looked after child(ren) – refers to the status of the child(ren) whilst in Foster Care before becoming subject to an Adoption, Special Guardianship, Child Arrangement or Residence Order.

Household – refers to the parent/carers/guardian, spouse/partner and any dependent children residing in the same home.

Context:

This document should be read in conjunction with the:

- Children's Act 1989 (as amended);
- Adoption Support Services Regulations 2005;
- Special Guardianship Regulations 2005; and
- Portsmouth City Council's policies

that set out the circumstances when the Council may provide financial support.

Financial support will be considered by Portsmouth City Council for the purpose of supporting the ongoing placement of the child subject to the relevant order.

Introduction:

All carers subject to an Adoption Order, Special Guardianship Order, Child Arrangement Order or a Residence Order will require a full means tested financial assessment as outlined in this policy. For the purpose of this policy Portsmouth City Council has applied principles from the standardised means test model – as issued by the Department for Education and Skills, and The Care and Support (Charging and Assessment of Resources) Regulations 2014. This is to ensure continuity across services within Portsmouth City Council and to ensure the assessment process is a fair and transparent model when assessing financial support for families.

Financial Support:

The Council has no specific duty to carry out financial assessments for financial support where the child is not looked after or was not looked after immediately prior to the making of the relevant order. However, it is likely that an assessment will be required in cases where the Council has been influential in the arrangements for making the placement and in the plan for seeking an order.

In these cases, financial support may be appropriate either as a one off payment to assist with making the placement (such as help with legal fees) or as ongoing support. Regular payments in these cases may only be made with the approval of the Head of Looked After Children Services.

Regular payments agreed in these circumstances are subject to the means tested assessment process set out within this document to determine the level of need for financial support payable. The level of financial support will be based (prior to the means test assessment) on relevant approved age related allowance.

The means testing assessment process set out within this document **must not** be applied by the Council when consideration is being given to providing financial support in respect of:

- the legal costs (including court fees) of making an application to court in respect of a looked after child where the local authority is in support of the application;
- legal and court costs involved in varying or discharging an order made in respect of a child previously looked after; or
- expenditure for the purpose of introducing an agency adoptive child to their adoptive parent.

Cases will need to be judged on the situation at the time and an arrangement made with the special guardian to confirm the local authority's contribution. No commitment to providing financial support in these circumstances can be made without first discussing the case with the Head of Looked After Children Services

The means testing assessment process will also not be applied to former foster carers to whom the two year transitional protection period under the Special Guardianship Regulations 2005 or Adoption Support Services Regulations 2005 applies.

The Deputy Director of Children's Services - Safeguarding may dis-apply the means testing assessment process for a carer; where the application of the assessment would result in additional costs to the Council

Referral:

All referrals must be made to the Financial Assessments and Benefits (FAB) team by Social Care – Children's Social Care and Safeguarding and authorised by the referring Social Worker's Manager. Referrals should be made via the internal e-form available on the Intranet which will send the referral information directly to the shared email account FSU.Adoption@portsmouthcc.gov.uk. Referrals should be made immediately as soon as the intention to apply for Adoption Order, Special Guardianship Order, Child Arrangement or Residence Order is established. Referrals should only be made following a completed needs assessment of the child.

Failure to refer within a timely fashion may delay court proceedings as a financial statement is required prior to the Order being granted. The carer is

entitled to 28 days' notice of the proposed support plan and financial assessment.

Subsequent notification is also required from the Children's Social Care and Safeguarding Team as to when the Order was granted to ensure the FAB officer can re-visit the family to support them through any welfare benefit application and to validate the preliminary financial assessment.

Financial Assessment:

NO financial support payment will be made if:

1. The carer(s) have savings, of £23,250.00 (single) or of £46,500.00 (joint) in line with the Care Act 2014 single charging framework. This ensures consistency across all Social Care policies where financial assistance is requested i.e. Non-Residential Services, Residential Services, Adoption, Special Guardianship, Child Arrangement and Residence Order.
2. The carer(s) own a second property (other than the home they reside in).
3. The carer(s) choose not to disclose all details of their financial circumstances.

The financial assessment takes a holistic approach to the household's financial circumstances in order to ensure a fair financial assessment for the provision of financial support. This should, in all cases where reasonable and practicable to do so, be carried out in person with the carer(s) by the Financial Assessments and Benefits (FAB) Officer for Children's Services.

The FAB officer initially will complete two assessments:

- A Preliminary assessment (prepared for the Court Hearing) based on assumed income (based on a full welfare benefit assessment identifying benefit/tax credit entitlement once the order is granted).
- A validation assessment once the order is granted and all benefits/tax credits are claimed.

Portsmouth City Council will take the household's income/benefits/tax credits and any tariff income from savings/capital, deduct any allowable expenses and a personal allowance (Income support plus 25%) - In line with The Care and Support (Charging and Assessment of Resources) Regulations 2014. This will arrive at a figure called the **Net Residual Income**.

The purpose of the financial assessment is to determine whether a carer(s) have a sufficient level of net residual income in order to maintain a reasonable standard of living within which to support the child or children.

The **Net Residual Income** figure is used to:

- 1. Determine whether or not financial support may be granted.**
- 2. Calculate the level of that financial support.**

If the Net Residual Income is equal to or less than the personal allowance (as set by the Department for Work and Pensions (DWP), reviewed annually) then the full value of financial support will be payable.

For every £1.00 of Net Residual income over the personal allowance rate, £1.00 is deducted from the relevant amount of eligible financial support. Any benefits claimed in respect of the child will then be deducted from the remaining amount.

Income (See Appendix 1):

The items to be taken into consideration are set out in Appendix 1. Any income not shown is to be taken fully into account unless there appears to be exceptional reasons why it should be excluded. Where there is any doubt, The Care and Support (Charging and Assessment of Resources) Regulations 2014 principles should be followed – or referred to the Financial Assessments, Income and Recovery Team Leader for a decision.

- Earned income should be the net figure after deducting Income Tax, National Insurance and contributions to occupational pension schemes. Where pension contributions have been deducted from income, they should not also be included under “Expenses”.
- Income for self-employed persons is taken as profits, as per the most recent year’s accounts, which have been recognised by HMRC. In order to assess on this basis, the Inland Revenue net assessment should be received along with any details of contributions to pension schemes.
- Any financial resources of the child to be placed must also be included – such as maintenance payments.
- Income from Boarders/Lodgers/other non-dependants living in the household - £20.00 will be disregarded then 50% of the remainder will be taken into account for the financial assessment (in line with DWP rulings for income).

Benefits/Tax Credits (See Appendix 1):

The items to be taken into consideration are set out in Appendix 1. The list of benefits/tax credits reflects the more common, but is not an exhaustive list. For any benefit not shown, The Care and Support (Charging and Assessment of Resources) Regulations 2014 principles should be followed.

- Working tax credit and Child Tax credits
 - Housing Benefit will be shown as a deduction from housing costs under “Expenses”, rather than as income.
 - Welfare benefits payable by the Department for Work and Pensions (DWP).
 - Child Benefit.
-
- Preliminary assessments will be calculated on benefits/income that the carer is entitled to receive. The list of income items reflects the more common incomes/benefits/tax credits, but is not an exhaustive list.
 - All income/benefits/tax credits will need to be evidenced and verified by the FAB officer. Carer(s) will be required to sign a declaration that the information given is true and that they agree to inform the FAB officer at the

earliest opportunity of any changes in their circumstances to avoid overpayment of financial support.

Savings/Capital:

In assessing savings and other capital, the following should be disregarded:

- The value of a carer's main home
- Capital less than the lower capital threshold (£14,250.00 Single, £28,500.00 Joint) as set out in The Care and Support (Charging and Assessment of Resources) Regulations 2014.

For definitions of capital and more detailed advice, The Care and Support (Charging and Assessment of Resources) Regulations 2014 should be referred to.

Tariff Income (*assumed weekly income from capital*):

Where savings/capital held is more than the lower capital level (£14,250.00 Single, £28,500.00 Joint) but less than the higher capital level (£23,250.00 Single or £46,500.00 Joint), a tariff weekly income of £1 for every complete or part of £250 over the lower capital level should be taken into account. Where capital exceeds the upper threshold then no financial support will be granted.

Example:

Single Person =	£17,856.31
Minus lower Capital Level	£14,250.00

= Savings to apply tariff	£3,606.31
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Tariff = £3,606.31 / £250.00 =	<u>£14.00 per week tariff income</u>
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Personal Allowance (See Appendix 2):

To ensure that the household has adequate financial resources, a personal allowance will be applied (according the households specific circumstances) and off set against the Income/benefits/tariff income that have been taken into account for the financial assessment:

- Basic Income Support levels (Applicable amount plus age-related premiums, dependent children premiums and family premiums and disability-related premiums).
- A 25% buffer on this sum in line with The Care and Support (Charging and Assessment of Resources) Regulations 2014

Expenses:

- Contributions to Private Pension Plans (not already deducted from income).
- Payments to dependent children not living in the household.

- Special needs-related expenditure in respect of the child – expenses to be evidenced.

One-off and lump sum expenses:

The Adoption Regulations (2005) list the following costs, which must be taken into consideration when assessing the needs of the adoptive parent(s):

- Costs associated with introducing the child to the adoptive parent(s).
- Initial expenditure necessary to accommodate the child, such as furniture and fittings, alterations and adaptations, means of transport.
- Legal costs and court fees
- Damage to property and equipment caused by the child
- Boarding school placement due to special needs
- Travel visits between the child and related persons

Some of these items could well feature as ongoing costs requiring regular payment, but others may require single lump sums or a series of payments – the FAB officer will calculate the period in which these assessments relate and re-assess once the period has expired if these costs are no longer incurred.

All costs will be calculated into a weekly figure for the purpose of the financial assessment.

Housing Costs:

- Housing Costs: Rent (net of Housing Benefit), Mortgage (plus endowments), Service Charges i.e. communal charges in sheltered/flat accommodation for services like gardening which are not payable through housing benefits, Council Tax (Net of Council Tax Benefit).
- House Buildings insurance – Allowance to be made for building insurance only, not house contents insurance.

Expenses which are considered normal living costs, such as water charges, food, clothing and fuel costs, should not be included as an expense for the purpose of the financial assessment, as these costs should be met through the personal allowance (income support plus 25%).

Mortgages:

The full weekly value of the mortgage will be included in the assessment of housing costs. This includes any amount payable for the insurance element of an endowment mortgage. If increased payments are being made to reduce the term of their mortgage, then the additional payments will not be allowed except where there is no alternative but to pay these increased charges.

Service Charges:

An allowance may be made for service charges that must be paid under the terms of the lease and which relate to the provision of adequate accommodation. Accordingly, an allowance may be given for items such as management fees, insurance, repairs and the cleaning of communal areas.

However there may be some types of charges included in rental agreements where an allowance should not be made, such as items that can be considered normal day-to-day living expenses e.g. heating, laundry or meals – the FAB officer will explore this fully.

An allowance for eligible service charges should only be considered if Housing Benefit or a Supporting People grant does not already cover them.

The Financial Support Calculation:

The Net Residual Income figure is calculated by deducting eligible items of expenditure from the total relevant household income/benefits. The actual weekly financial support payment is calculated as follows:

1. Take the maximum weekly relevant financial support figure to which the means testing assessment is being applied.
2. Deduct pound for pound any Net Residual Income from the maximum weekly financial support figure
3. Difference = The maximum financial support allowable
4. Deduct any benefits claimed in respect of child.

Rounding:

When any calculation in the assessment results in a fraction of a penny, the FAB officer will round to the nearest penny.

Final Calculation:

The Financial Assessment calculation sheet prepared by the FAB Officer will be signed and dated by the FAB Officer as a completed assessment. A 10% quality assurance check will be made of the completed assessments, by the Financial Assessments, Income and Recovery Team Leader on a monthly basis, to ensure the accuracy of the assessments and welfare benefit identification.

The Carer(s) will be asked to sign a declaration (see Appendix 4) that the information given is true to the best of their knowledge and they understand that any change of circumstances must be reported; as any changes will be backdated to the Sunday following the date of change which may result in overpayment of financial support. Please see Appendix 3 – Financial Assessment Statement of Financial Circumstances.

A copy of the calculation sheet for the final assessment should be sent to the Children's Finance Team - Payments Officer by the FAB Officer for the resulting financial support calculation to be used.

Welfare Benefits advice:

The Financial Assessments and Benefits Team are Welfare Benefits trained and are accredited by the Department for Work and Pensions to support individuals through the application and verification stage. The Financial Assessments and Benefits Team when completing the financial assessment will complete a full welfare benefits check to ensure all entitlements are claimed maximising household income. Should benefit entitlement be identified a second visit may be required to support the client through the application stage, if this is required, the appointment will be arranged at the initial visit and details left with the client.

Any Welfare Benefits claimed and awarded will then be included within the financial assessment as appropriate. The new financial assessment will commence from the Monday following the date of benefit award.

Reviews:

The FAB team will review all Financial Support cases annually in line with the DWP benefit/pension increases.

For carer(s) only in receipt of Benefits/Pensions this will consist of a review being completed “in office” based on the new figures released by the DWP – any inflationary percentage increases will also be in line with DWP specifications. A new assessment calculation sheet will be sent and the Carer(s) asked to check that the figures used are correct – any omissions are to be evidenced and the assessment will be amended to reflect this.

For Carer(s) working or in receipt of Tax Credits, initial contact will be made in writing at the beginning of the financial year giving a three month period to collate wage slips and any new award letters. As these assessments are slightly more complex these review assessments will be completed in person with the Carer(s).

All Carer(s) will be asked to sign a new declaration (see Appendix 4) agreeing to the new financial assessment – review declarations will also ask the Carer(s) to confirm the child is still resident.

Re-assessments and appeals:

Reassessment's can be requested at any time, whether this is due to a change in circumstances or if it is felt that the original assessment was incorrect.

Applications for reassessment should be made direct to the Financial Assessments, Income and Recovery Team Leader and can be made in writing or via telephone.

Upon receipt of the reassessment request, the Team Leader will co-ordinate a reassessment. A second appointment may be required if there is not enough information held on file. The client will be contacted to arrange a convenient date and time if this is applicable.

The reassessment will not be completed by the same person who completed the initial assessment and the outcome will be confirmed in writing to the carer(s) explaining either:

- That the Final Assessment calculation has changed – giving reasons as to why this change has occurred.
- Or
- That the Financial Assessment remains unchanged and why.

Complaints:

If after a reassessment has been completed a carer(s) remains dissatisfied with their financial assessment, they have the right to make a formal complaint. This can be done via Social Care's Comments and Complaints team.

All complaints are investigated on their own merit and a formal response will be made in writing to their complaint within 10 working days. If this response is does not resolve the complaint then they can progress to stage 2 of Portsmouth City Council's complaints procedure which can be found on the website www.portsmouthcc.gov.uk.

Financial Support End:

Financial Support ceases to be payable when the earlier of the following events occur:

- The child ceases to live with their Adoptive Parent(s), Special Guardian, Child Arrangement or Residence Order holder and this is regarded as a permanent departure. Temporary absences do not apply, e.g. boarding school, hospital, and respite care.
- The child ceases full-time education or training and commences employment.
- The child qualifies for Income Support or Jobseeker's Allowance in their own right.
- Where the Child Arrangement Order, Residence Order, Adoption or Special Guardianship ceases.
- The child attains the age of 18 unless they continue in full-time education or training, when it may continue until the end of the course or training he is then undertaking.

or

- Any other condition placed by Portsmouth City Council on the financial support, is triggered.

Overpayments:

An overpayment may occur as a result of changes of financial circumstances for the carer(s). Portsmouth City Council will re-assess following notification of any change of circumstances and this new assessment will be active with effect from the Sunday following date of change.

It is the carer(s) responsibility to inform Portsmouth City Council of any change in their circumstances as outlined in the Statement of Financial Circumstances Declaration.

Upon receipt of notification of change, the FAB officer will re-assess based on the information provided and complete a new Assessment Calculation sheet. A copy of this is then sent to the carer(s) with a new declaration which is to be signed and returned as acceptance of the new financial assessment.

A further copy of the calculation sheet will be sent to the Children's Finance Team. Where an overpayment occurs, the Children's Finance team will notify the Carer(s) outlining the overpayment and detailing how it will be recovered. Notification of the overpayment will also be sent to the Children's Social Care service.

Where a carer is in receipt of future ongoing payments:

- i. If the overpayment equates to 3 nights or less of their continuing standard weekly payment amount, then the overpayment will be recovered in full from the following weeks payment.
- ii. If the overpayment equates to 4 nights or more, then the overpayment will be recovered in weekly instalments up to maximum of 3/7ths of standard weekly payment, for a maximum of 8 weeks.
- iii. If the overpayment exceeds the thresholds in i or ii above, then an invoice will be raised to recover the overpayment.

Where the carer is no longer in receipt of future ongoing payments, an invoice will be raised to recover the overpayment.

If the carer cannot repay the invoice within 28 days, a Credit Control Officer can be assigned – contact will be made with carer(s) and an affordable re-payment plan will be devised.

The credit control team will monitor the re-payment and take further recovery action where agreed arrangements are not maintained; this may include legal action to recover funds.

Suspension of Financial Support:

Financial Support may be suspended if:

1. The recipient has failed to notify Portsmouth City Council of any of the changes of circumstances as specified in the Statement of Financial Circumstances.

The Head of Looked After Children Services will determine what action should be taken. There may be circumstances where it appears that fraud has taken place and consultations should take place with a senior manager as to whether the Police should be involved.

2. The recipient has not responded to a request for information required as part of the review.

Any correspondence from the Financial Assessments and Benefits Team requesting information for a review will include a notice that the payment will be suspended 28 days from the date of posting unless the recipient makes contact. The Head of Looked After Children Services will be informed if contact has not been made and a decision will subsequently be made as to whether suspension is appropriate.

The recipient will be informed in writing when the ongoing payment is suspended. They may appeal against this decision to the Head of Looked After Children Services. The recipients have 10 working days from the date of the letter informing them of the suspension to make any appeal. The response to their appeal will be made in writing and will be the final decision.

Where a decision is made to reinstate an ongoing payment the recipient will be notified in writing by the Head of Looked After Children Services. "Back payments" to cover the period of suspension will not be made unless it can be shown that the local authority acted in error in making the suspension.

Treatment of Financial Assessment Components:

Description:	Taken into Account:	Notes:
<i>Income</i>		
Earnings (salary/wages/maternity)	Yes – Weekly Value	Self employed – will be Net figure.
Statutory Sick pay	Yes – Weekly Value	
Statutory Maternity Pay	Yes – Weekly Value	
Annuity Income	Yes – Weekly Value	
Occupational Pensions	Yes – Weekly Value	
Private Pensions	Yes – Weekly Value	
Income from Boarder/ Lodger/other non- dependant in property	Yes – Weekly Value	£20.00 disregard – then 50% of remainder taken into account
Maintenance or Separation Order	Yes – Weekly Value	
Tariff Income from Capital/Savings	Yes – Weekly Value	£1.00 for every £250.00 over lower threshold limit as per Care Act.
<i>Benefits/Tax Credits</i>		
Income Support (inc. all premiums)	Yes – Weekly Value	
Employment Support Allowance	Yes – Weekly Value	
Incapacity Benefit	Yes – Weekly Value	
Retirement Pension	Yes – Weekly Value	
Working Tax Credit	Yes – Weekly Value	
Child Tax Credit	Yes – Weekly Value	
Child Benefit	Yes – Weekly Value	
Bereavement Allowance	Yes – Weekly Value	
Pension Credit	Yes – Weekly Value	
War Pensions	Yes – Weekly Value	

Personal Allowance: * Rates Increase Annually in April (DWP).

Basic Income Support Personal Allowance (DWP): *Each individual component is added together and then an additional 25% is added as per Department of Health's Care and Support (Charging and Assessment of Resources) Regulations 2014:*

Personal Allowances

single

under 25

£57.90

25 or over

£73.10

lone parent

18 or over

£73.10

couple

both under 18 - assessment phase

£87.50

Both under 18 - Main phase

£114.85

one under 18, one under 25

£57.90

one under 18, one 25 and over

£73.10

both 18 or over

£114.85

dependent children

Child Premium

£66.90

Family Premium

£17.45

Disabled Child

£60.06

Disabled enhanced (child high rate DLA)

£24.43

pensioner (applies to couples only)

£116.00

disability

single

£32.25

couple

£45.95

enhanced disability

single

£15.75

couple

£22.60

severe disability

single

£61.85

couple (one qualify)

£61.85

couple (both qualify)

£123.70

Appendix 3



Statement of Financial Circumstances: **Financial Support – Adoption, Special Guardianship, Residence Order:**

Do you have Capital/Savings in excess of £23,250.00 (single), £46,500.00 (couple)?
Yes/No

CARER NAME		PARTNER NAME	
SWIFT NUMBER		SWIFT NUMBER	
Address		Address	
National Ins. No		National Ins. No	
Contact Number		Contact Number	
CHILD DETAILS			
Name(s)		SWIFT NUMBER	
Date of Birth			
Name(s)		SWIFT NUMBER	
Date of Birth			
Name(s)		SWIFT NUMBER	
Date of Birth			
Name(s)		SWIFT NUMBER	
Date of Birth			

Do you own any other property land apart from that in which you reside? Yes/No

Do you wish to be financially assessed? Yes/No

INCOME:					
Income Type	Paid to	Amount	Frequency	Weekly Value for assessment	Verified Y/N Office use only
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
CLIENTS TOTAL WEEKLY INCOME				£	
PARTNERS TOTAL WEEKLY INCOME				£	
TOTAL WEEKLY HOUSEHOLD INCOME (FOR FINANCIAL ASSESSMENT)				£	

BENEFITS/TAX CREDITS					
Benefit Type	Paid to	Amount	Frequency	Weekly Value for assessment	Verified Y/N Office use only
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/>	£		£	
CLIENTS TOTAL WEEKLY INCOME FROM BENEFITS				£	
PARTNERS TOTAL WEEKLY INCOME FROM BENEFITS				£	
TOTAL WEEKLY BENEFITS (FOR FINANCIAL ASSESSMENT)				£	
AMOUNT OF INCOME TO BE USED IN FINANCIAL ASSESSMENT =				£	

SAVINGS, CAPITAL AND INVESTMENTS:					
Type of Capital/Savings/Investments	Account Number (Last 4 digits)	Owned by (if joint account please tick both)	Amount	Amount taken into consideration (office use only)	Verified Y/N (office use only)
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
		Client <input type="checkbox"/> Partner <input type="checkbox"/>	£	£	
TOTAL CAPITAL / INVESTMENTS				£	
TOTAL AMOUNT DISREGARDED				£	
AMOUNT OF TARIFF INCOME				£	

HOUSING COSTS:					
Expense incurred	Paid to	Reference (if known)	Amount	Amount taken into consideration (office use only)	Verified Y/N (office use only)
Buildings Insurance			£	£	
Service Charge			£	£	
Ground Rent			£	£	
Mortgage			£	£	
Rent (minus benefit)			£	£	
Council Tax (minus Benefit)			£	£	
TOTAL HOUSING COSTS				£	

EXPENSES:						
Expense incurred	Who is this for (if for both please tick both)	Paid to / Purchased from	Frequency	Amount	Amount taken into account (office use only)	Verified Y/N (office use only)
	Client <input type="checkbox"/> Partner <input type="checkbox"/> Child <input type="checkbox"/>			£	£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/> Child <input type="checkbox"/>			£	£	
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	Client <input type="checkbox"/> Partner <input type="checkbox"/> Child <input type="checkbox"/>			£	£	
	Client <input type="checkbox"/> Partner <input type="checkbox"/> Child <input type="checkbox"/>			£	£	
TOTAL ALLOWABLE EXPENSES				£	£	



Portsmouth
CITY COUNCIL

Financial Assessment Declaration:

Financial Support – Adoption, Special Guardianship, Child Arrangement or Residence Order

The information given to the Financial Assessments and Benefits Team to complete this Financial Assessment is true and accurate to the best of my knowledge and I agree to inform Portsmouth City Council of any changes to my circumstances including Income/Benefits, Expenses, Capital and Accommodation.

I/We have been given a full explanation of how this assessment has been calculated and fully accept and understand the level of financial support applicable, as outlined in the Financial Assessment.

I/We also understand that if I/We are awarded any additional welfare benefits, or if my financial situation should change this Financial Assessment will be affected, I understand that any such changes will be backdated to the Monday following date of change.

I understand that Portsmouth City Council will re-assess my financial support annually in line with the increases in Benefits/Pensions as defined by the Department for Works and Pensions. I understand this assessment will be completed in office using information available, and that it will be my responsibility to check the financial information used in this assessment and advise Portsmouth City Council of any omissions.

Failure to inform Portsmouth City Council of any changes in my/our circumstances or any omissions may result in an overpayment of financial support which may be recovered from ongoing payments at a maximum rate of three seventh's of my weekly support (*other arrangements to be agreed).

This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided on this form for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

For further information go to www.portsmouth.gov.uk and search for 'National Fraud Initiative'.

Signature

Carer(s): _____

Print Name: _____

Date: _____