

Scottish Borders Health & Social Care Partnership



SOCIAL CARE CHARGING POLICY



Contents

Definitions.....	3
Useful information.....	4
Information on Charging for Social Care Support in your Home and in a Residential setting	5
Principles.....	5
Aims	5
Why is there a charge?	6
What is an Individual Budget?	6
Care and support services not included in my Individual Budget?.....	6
How can I use my Individual Budget?	7
What can I be charged for?.....	7
Will all care and support be charged for?.....	8
Who is exempt from being asked to pay?	9
Who will be asked to pay?	9
Minimum Income Threshold, Buffer and Taper	10
How will charges be calculated?.....	10
What is the level of funding that the Council will provide for Non Residential Care and Support Services?	10
What happens during a financial assessment?.....	11
What calculation is made to determine my care charge?.....	11
Annual Financial Reassessment	11
In what circumstances would charges be waived?.....	11
Charges not subject to financial assessment.....	12
Services that the Council may signpost you to	12
Aids and adaptations	12
Extra Care Housing and Housing with Care	12
Intermediate Care/Reablement/Assessment Beds	13
Charging for Residential Services.....	13
Further questions.....	13
Appeals against charges.....	14
Appendices.....	15
Appendix 1 - Q and A's about financial assessments.....	15
Appendix 2 - Free Personal Care.....	21
Appendix 3 - Financial assessment examples	22
Appendix 4 - Schedule of Charges	27

Definitions

Below is a list of terms used within the Charging Policy and their definitions:

Convention of Scottish Local Authorities (COSLA)

The organisation responsible for issuing national guidance on non-residential social care charges in Scotland.

Financial Assessment

The process undertaken which looks at a person's income, capital and some outgoings to determine their contribution towards their care package.

Person

Any individual who meets established eligibility criteria and who is receiving support or services from the Council.

Person's Contribution

The amount of money per week that the person will be asked to pay towards their care following financial assessment.

Support Plan

A record of the agreed outcomes and support to promote the person's independence in the community following the needs assessment.

Scottish Borders Council

The Local Authority responsible for provision of social work services.

Individual Budget

An Individual budget is a statement of the amount of money needed to meet your eligible social care needs.

Self-Directed Support (SDS)

The Social Care (Self-Directed Support) (Scotland) Act 2013 was implemented on 1 April 2014. This legislation aims to ensure that people can decide how their support is planned and provided. All people newly assessed who are eligible for social care and all people at point of review are supported using the SDS approach.

Third Party

Any person acting on behalf of someone receiving a service through the Council.

Taper

The Taper Rate is the proportion of a client's residual income that can be used to make a contribution towards the cost of their care or support.

Double up Care

Where a service user requires more than 1 to 1 support to assist the main carer, the service user will not be charged for the additional carer/s.

Useful information

Charges applying to non-residential social care services 2021/22: COSLA

<http://www.cosla.gov.uk/social-care-charging-information>

Charges for Residential Accommodation Guidance (CRAG).

http://www.sehd.scot.nhs.uk/publications/CC2019_02.pdf

Charging Appeals Procedure

www.scotborders.gov.uk/social_charges_appeals

Complaints Procedure

www.scotborders.gov.uk/socialwork_complaints

Information on Charging for Social Care Support in your Home and in a Residential setting

Scottish Borders Council wants to help people live at home independently, safely and for as long as possible. To help us to continue to provide support to people with a range of needs, you may need to contribute to the cost of some of the social care and support you have been assessed as needing.

The income generated from people's contributions to the cost of services enable the Council to deliver and develop good quality services to all those who have an assessed need.

The figures in this guide are correct for the financial year **1st April 2021 to 31st March 2022**.

Principles

In preparing the charging policy Scottish Borders Council is committed to adhering to a set of underlying principles which are identified below. These are:

- (a) A fair charge – we will not charge more than the cost of providing the service
- (b) A commitment to equity – people who use our services will be treated fairly
- (c) A commitment to transparency – people who use our services will know how and why they are being charged for a particular service
- (d) A commitment to full compliance with national guidance and legislation
- (e) The Charging Policy is produced with people who may be impacted by charging
- (f) We will balance the need to ask people to contribute to the cost of their care with the impact this may have on the quality of life for those people.

Aims

The policy aims to:

- Be Transparent: People understand why they are contributing to the cost of their services; how their contribution is calculated, how much their contribution will be and how their contribution will be collected from them.
- detail which services are subject to a flat rate charge, i.e., payable by all regardless of their income and capital

- ensure that people are aware of their rights and responsibilities
- have a clear and transparent appeals process
- have an easily accessible comments and complaints policy

Why is there a charge?

All councils must decide whether to use their legal powers to charge for non-residential social care services in the context of their financial budget and changes in the needs of their population.

These charges must be “reasonable” for people to pay having regard to the type of service provided and a person’s ability to meet the cost. Any charges should not exceed the cost of providing the service.

For means-tested services this charge will be determined by a financial assessment .You can find out more about financial assessments in this document.

What is an Individual Budget?

Practitioners will work with individuals to identify the services they require in order to meet their needs, this is known as a support plan. The total cost of the care and support identified in a person’s support plan creates an Individual Budget.

An Individual Budget is money allocated to pay for the care services identified within a person’s support plan.

The amount you pay towards your Individual Budget is called your ‘assessed contribution’ and this is worked out at your financial assessment. If there is a shortfall between your assessed contribution and the full cost of meeting your eligible care needs, the Council will contribute to your Individual Budget to make up the difference.

Care and support services not included in my Individual Budget?

- Telecare
- Community Alarm
- Housing Support
- Day care meals
- Extra Care Housing tenant meals

How can I use my Individual Budget?

Your Individual Budget gives you more choice and control over your care. You can choose from one of the following four options:

- **Option 1** This is a direct payment to a person or a third party to purchase their own support.
- **Option 2** The person makes decisions about who will deliver their support, and the authority or a third party holds the money and arranges the chosen support on the person's behalf.
- **Option 3** The authority selects the appropriate support and arranges it for the person
- **Option 4** A combination of two or more of the above options

There are some restrictions to the offer of the 4 options, for example people in long term residential care are not offered a direct payment and people in crisis or requiring short term support may not be offered the options unless they need ongoing support.

Direct Payments are paid net of (less) your contribution to your Individual Budget.

What can I be charged for?

If you receive care and support at home from Scottish Borders Council's social work service you may be required to contribute towards the cost of the services you receive. The Council has the legal power to charge for a range of adult non-residential social care services, including:

- Care at home
- Day care
- Lunch clubs
- Short breaks where this is not part of a carer support plan. If a short break results in an extended stay, beyond 4/6 weeks, in a care home setting, then the Charges for Residential Accommodation Guidance (CRAG) will be implemented.
- Meals on wheels
- Domiciliary services
- Wardens in sheltered housing
- Community alarms and telecare
- Laundry services
- Aids and adaptations
- Care and support services for those who have or have had a mental illness
- Transport

Will all care and support be charged for?

Not **all** social care support provided to people at home are subject to charges.

The following services are free and are **NOT** subject to a charge:

- Criminal Justice Social Work Services
- Provision of care - children's services
- Housing Support Services implemented by Homeless Team
- Information and Advice
- Needs Assessment
- Care Management
- Personal Care and Nursing Care (see [Appendix 1](#))
- New or additional Home Care services for 42 days following discharge from hospital for over 65s
- Intermediate Care/Reablement for the first 42 days
- Services to people with a mental illness who are detained in hospital or on a community based treatment order under the Mental Health Care and Treatment (Scotland) Act 2003 provided this is written into the person's care and treatment plan.
- Services to people who have been assessed by a Mental Health Officer under the Mental Health Care and Treatment (Scotland) Act 2003 as requiring treatment and support in a community setting as an alternative to hospital detention for a period of up to 42 days
- End of life care
- Laundry services for people who have severe incontinence
- Support for Carers as written into the Carer Support Plan
- Night Support Service
- Minor aids and adaptations (Where these are supported by an assessment by an Occupational therapist, Physiotherapist, District Nurse the equipment will be loaned to individual)
- Sensory Support Services
- Equipment for independent living

This policy does not apply to permanent admissions to a care home where charging is governed by The National Assistance (Assessment of Resources) Amendment (Scotland) Regulations 2012 with guidance provided by the Scottish Government's Charges for Residential Accommodation Guidance (CRAG)

Who is exempt from being asked to pay?

The following people cannot be charged for care services:

- People who are terminally ill
- People subject to Compulsion Orders under the Criminal Procedure (Scotland) Act 2003
- People subject to a Compulsory Treatment Orders introduced under the Mental Health (Care and Treatment) (Scotland) Act 2003
- Unpaid carers who are eligible for support

Who will be asked to pay?

At the moment, and in the absence of any other suitable national index, the charging threshold is linked to rates set by the UK Government Department for Work and Pensions. The level of weekly income below which someone cannot be asked to pay care charges are known as minimum income thresholds and are:

	2021/22
Single person under pension qualifying age	£137 (2020/21 figure)
Single person over pension qualifying age	£218 (2020/21 figure)

* These figures are currently published by COSLA annually.

- If your assessable weekly income is less than your income threshold figure you should not be charged.
- If your assessable weekly income is more than your income threshold figure you may be charged for a service.
- If you choose not to disclose your income then you will be charged the full rate for the services you receive.

Minimum Income Threshold, Buffer and Taper

The Minimum Income Threshold is the minimum level of income a service user is in receipt of before being considered to contribute towards non-residential services.

The Threshold is based on certain benefits, and the application of a percentage increase in recognition of low income, known as a buffer.

This policy applies a buffer of 25%, as recommended by COSLA. Individual local authorities determine the amount of disposable income in excess of the Minimum Income Threshold (including the buffer) which will be taken into account when determining the level of service user charge. This is achieved by the application of a percentage, known as a Taper.

Details of the Taper are detailed below:

The total (100%) of the difference between a person's assessed income and this threshold will be the maximum charge for the following services:

- Care at home services: non-personal care for all individuals including SDS options
- Day care attendance
- Short breaks
- Laundry service, unless associated with particular care needs
- Housing with Care and Extra Care Housing

Examples of how this is calculated can be seen in [Appendix 3](#)

How will charges be calculated?

The services you receive will always be based on your needs and the charge will be based on your ability to pay. When we assess your income to see how much you can pay, this is known as a financial assessment. A financial assessment will be carried out if you receive a chargeable service.

What is the level of funding that the Council will provide for Non Residential Care and Support Services?

Where a service user chooses services which cost more than those the local authority would arrange to meet any assessed needs, the level of funding the service user will receive will not exceed the cost of the equivalent local authority arranged services.

Any care and support which exceeds the local authority level of funding will be the responsibility of the service user to arrange and fund.

What happens during a financial assessment?

An officer from the Council will undertake a financial assessment. The officer is required to have proof of all income and capital held. You should therefore have available for inspection any Pension or Benefit statements, and bank or savings books relating to your financial affairs. The Council officer will assist the service user to complete a financial assessment form and will explain:

- The reason for the financial assessment
- How the financial assessment is calculated
- What happens after the financial assessment
- What individual data is collected and for what purpose
- To whom individual and financial information may be disclosed to

A full Q and A section on the financial assessment can be seen in [Appendix 1](#).

What calculation is made to determine my care charge?

To determine the maximum amount you can afford to contribute towards your care package, the following calculation will be completed:

Example

- Total Assessed Income (A)
- Less Applicable Housing Costs (B)
- Less Applicable Disregards (C)
- Less Relevant Income Threshold (D)
- Equals residual income (E)

Further examples of calculations in practice can be seen in [Appendix 3](#)

Annual Financial Reassessment

The initial financial assessment is updated by an annual review which will determine any changes to a service user's contribution. This annual review will take place in April each year. The service user will be advised of the outcome of the financial reassessment in writing.

In what circumstances would charges be waived?

Scottish Borders Council is committed to review and reconsider changes in circumstances where the person does not have the means to pay or has special circumstances which the service has not been aware of.

Charges not subject to financial assessment

The Council provide some services that are not subject to financial assessment but are charged at a flat rate. These include:

- Lunch clubs meals
- Bordercare alarm and telecare
- Transport
- Meals
- Hire of microwaves and freezers for meals

The Charges for these services can be seen in [Appendix 4](#)

Services that the Council may signpost you to

There are a number of support services that the Council do not directly provide but will be able to signpost you to. These include:

- Meal services
- Support with Shopping
- Key Safes
- Transport
- Lunch clubs
- Shopping services

The organisations that provide these services will charge you directly.

Aids and adaptations

Adaptations are provided free of charge except in the situation where someone qualifies for a Private Sector Housing Grant (PSHG) where there is a charge for administration fee, and if applicable, an assessed contribution towards the adaptation (means tested).

Extra Care Housing and Housing with Care

Extra care housing and housing with care enable people with a vast range of needs to live independently, but with the company of others. The charging is financially assessed and based on assessed level of need following a tiered approach:

- Level 1 = Up to 12 hours per week
- Level 2 = Between 13 hours and 21 hours per week
- Level 3 = Greater than 21 hours per week

This will cover support costs and related accommodation costs which are not classified as free personal care. Some people may not require or choose not to use all chargeable support services that are available to them. Regardless of the amount of services used the weekly charge will still apply.

The charge is tenancy related and will remain payable during periods in hospital or a temporary admission to a care home.

On-site support and care is provided flexibly, typically over a 15 hour period (7am–10pm), seven days per week. Please note that overnight response services (out with 7am-10pm) for Housing with Care and Extra Care Housing are an emergency only response and chargeable.

Intermediate Care/Reablement/Assessment Beds

Provision will be free of charge for the first 42 days, but chargeable thereafter. This service will then be charged as a short break under the Non Residential Care Charging Policy.

There will not be a charge in exceptional circumstances, for example, when the reablement plan has been delayed due to illness of the person, or delayed because the Health and Social Care partnership have not been able to put in place the required home care or the plan for moving on is not in place.

Charging for Residential Services

The legal basis for charging for residential services is the National Assistance Act 1948 and the National Assistance (Assessment of Resources) Regulations 1992.

Council will continue to follow the Charges for Residential Accommodation Guidance (CRAG).

The detailed guidance can be found at the following link:

<https://www.gov.uk/government/publications/charging-for-residential-accommodation-guide-crag-2011>

Parents or guardians of Children under 18 who are accommodated will not be required to make a contribution towards their child's care.

Further questions

There is a full Q&A section on Financial Assessment in [Appendix 1](#). If you have any further questions please phone us on 018358 825080 or email us on social.work@scotborders.gov.uk

Appeals against charges

Scottish Borders Council is committed to review and reconsider changes in circumstances where the person does not have the means to pay or has special circumstances which the service has not been aware of. The appeals process is available for a person to have any of their charges reviewed including a waiver of charges and takes account of the risk to the client of not receiving that support. The Appeals Panel will consider appeals for all services including flat rate and assessable charges. The appeals procedure can be found at the following link:

https://www.scotborders.gov.uk/info/20016/have_your_say/665/social_work_complaints

Anyone who remains dissatisfied with the outcome of their appeal will be entitled to pursue their complaint through the Council's normal complaints procedure. The procedure and related information can be found at the following link:

https://www.scotborders.gov.uk/info/20016/have_your_say/665/social_work_complaints

Appendices

Appendix 1 - Q and A's about financial assessments

- **What information must I provide?**

Pension or Benefit statements, and bank or savings books relating to your financial affairs.

- **What if I refuse to provide this information?**

People who do not want to provide financial information will be required to pay the full cost of their care, with the exception of any free personal care element.

- **What income and expenditure is taken into account in the Financial Assessment?**

The following details the most common types of income taken into consideration, (please note this is not an exhaustive list):

- Income Support
- Job Seekers Allowance
- State Retirement
- Pension Credit – guarantee credit
- Pension Credit – saving credit
- Attendance Allowance
- Disability Living Allowance Care Component
- Employment Support Allowance
- Severe Disablement Allowance
- Occupational/private pension
- Where a service user or their partner is in receipt of earned income, only net earnings are considered, and a minimum earnings disregard of £25 is applied.
- **Tariff Income (See section xxx below)**

Expenditure taken into consideration include the following (please note this is not an exhaustive list): (This is also below in the allowances section)

- Rent
- Mortgage/Mortgage Interest payments
- Council tax/water and sewerage charges
- House Buildings Insurance costs

- **What income is excluded?**

Certain types of income will not be taken into account when assessing a person's ability to make a contribution. These are:

- Disability Living Allowance Mobility Component
- Personal Independence Mobility Component

- The high rate element of Disability Living Allowance Care Component, Personal Independence Payment Daily Living Component, and Attendance Allowance. People in receipt of the high rate element will only have the Middle Rate of Disability Living Allowance Care, the standard rate of Personal Independence Payment or Lower Rate of Attendance Allowance taken into account.
- Independent Living Fund payments
- All benefits paid for or on behalf of dependent children
- Child Benefit
- Payments of War Pension/War Widows Pension and payments made under the Armed Forces Compensation scheme.
- Winter Fuel payments
- Christmas Bonus paid with benefits
- All income received for a person's partner
- Permitted Work in line with DWP Assessment

Note – If a person is assessed as being entitled to a welfare benefit, but refuses to claim, the financial assessment will include the amount of income equivalent to that benefit entitlement.

• **What costs are to be deducted in arriving at the assessable income level?**

Certain allowable costs will be deducted from the person's income before calculating what they can afford to pay. These will normally be housing costs such as mortgage (both interest and capital payments), rent, ground rent and council tax. Housing costs taken into consideration in the calculation will be net of any benefits received. A 20% disregard will be applied to any disability related benefits included in the financial assessment to allow for disability related expenditure. Disability related benefits are Attendance Allowance, Disability Living Allowance (Care Component) and Personal Independence Payment (Daily Living Component).

• **Will my partner's information be included in the financial assessment?**

If a person has a joint bank account with another person 50% of this balance is taken into account in the assessment.

• **I have children, will that affect my financial assessment?**

No, all benefits paid on behalf of a child are disregarded in the financial assessment.

• **Will my savings be taken into account?**

Yes, savings are include in the capital calculation.

• **How will my capital be calculated?**

Capital includes any savings, investments and property owned other than the person's main residence. Capital invested in bonds with life assurance and the value of the person's main residence will be fully disregarded.

Capital taken into consideration (please note this is not an exhaustive list):

- Any savings held in building society accounts
- Any savings held in bank current accounts, deposit accounts or special investment accounts. This includes savings held in the National Savings and Investments (NS&I)
- National Savings
- Premium Bonds
- Stocks and shares
- Property that is not the individual's main home
- Land

Capital NOT taken into consideration (please note this is not an exhaustive list):

- Property in specified circumstances
- Surrender value of any life insurance policy
- Household goods such as a car

Capital of £10,000 or less to be disregarded and tariff income applied of £1 for each unit of £500 over £10,000.

Capital up to £10,000 will be disregarded. A weekly income of £1 per week for every £500 in capital over the threshold limits will be included in the calculation. This means that people will be asked to contribute £1 per week for every £500, or part thereof, they have in savings or assets.

Where someone has been awarded a compensation payment, as a result of personal injury, whether as a result of a court judgment or out of court settlement, which has been awarded in respect of anticipated future care costs, this will be taken into account as capital when calculating their contribution. This will include compensation payments held in trust. Where someone has a trust fund that is not due to an award made as a result of personal injury then the CRAG (Charges for Residential Accommodation Guidance guidelines) apply for residential and non-residential care services.

Cases where capital has been 'gifted', moved into bonds or otherwise transferred will be assessed on an individual basis to determine whether or not the value of the capital should be taken into account in the financial assessment

If your capital exceeds £16,000k (COSLA guidance) then you will be asked to pay fully for the chargeable elements of your care and support.

• **Will the capital value of my house be taken into account?**

No, the value of the person's main residence will be fully disregarded. Although other properties owned by the service user will be included.

• Will my Benefits be taken into account?

Certain types of income will **not** be taken into account when assessing a person's ability to make a contribution. These are:

- Disability Living Allowance Mobility Component
- Personal Independence Mobility Component
- The high rate element of Disability Living Allowance Care Component,
- Personal Independence Payment Daily Living Component, and Attendance Allowance.
- People in receipt of the high rate element will only have the Middle Rate of Disability Living Allowance Care, the standard rate of Personal Independence Payment or Lower Rate of attendance Allowance taken into account.
- Independent Living Fund payments
- All benefits paid for or on behalf of dependent children
- Child Benefit
- Payments of War Pension/War Widows Pension and payments made under the Armed Forces Compensation scheme. Winter Fuel payments
- Christmas Bonus paid with benefits

Note – If a person is assessed as being entitled to a welfare benefit, but refuses to claim, the financial assessment will include the amount of income equivalent to that benefit entitlement.

• I get payment from the Independent Living Fund. Will this be counted in the income and expenditure assessment?

No, this will not be taken into account.

• What happens if someone's finances are managed by another person?

The individual is still financially assessed but the required information will be taken from person acting on their behalf.

• Can I get a full benefits check at the same time?

Yes, everyone is offered an income maximisation assessment to ensure that they are receiving all the benefits to which they are entitled.

• Do I have to have a financial benefits check done?

Yes, if you provide details of your finances then a benefits check will be undertaken during the financial assessment process.

• Do I have to tell you if my income or savings change?

Yes, if there are changes in an individual's circumstances that may affect the current financial assessment, increases or reductions in income or expenditure e.g. award of Attendance Allowance, Disability Allowance, Personal Independence Payment, Employment Support Allowance, Pension Credit or Income Support, it is essential to notify the Social Work Service and request a reassessment. Failure to do this may result in an individual being liable to pay a backdated charge.

- **Do I have to pay if no care or support service is provided because I am in hospital?**

If a person aged 65 or over was receiving services before a temporary admission to hospital or care home, a charge will not be made for existing services while they are away from home. There may be some types of support for which a charge will still be made e.g. Extra Care Housing.

- **If my Home Carer is on holiday do I have to pay?**

Carers that work on a Direct Payment basis may be eligible for holiday pay. This can be discussed with your payroll company.

- **Will I be charged for the full hour if only part of an hour of care or support is given?**

You will be charged for the care identified in your support plan. If this is only part of an hour, this is what you will be charged.

- **If I need more than one home carer will I be charged for both?**

No, where a service user requires more than 1 to 1 support to assist the main carer, the service user will not be charged for the additional carer/s.

- **Will I have to contribute if I am 65 or over?**

Any chargeable services are subject to financial assessment regardless of age.

- **What do I do if I feel that my financial assessment is incorrect?**

If it is discovered that an incorrect financial assessment has led to someone being charged too much or too little, a new financial assessment will be undertaken and the correct charge will be applied from date of the revised assessment.

- **What happens if I can afford to pay but do not?**

Where a service user fails to pay their contribution, Scottish Borders Council will not withdraw the services being received. However, this will result in accruing a debt with the local authority. Scottish Borders Council has a debt recovery process which will be followed where non-payment of contributions has occurred.

If a service user is in a situation where they cannot pay their contribution it is important that they contact their practitioner or local finance team at the earliest opportunity.

- **What should I do if I am finding it difficult to pay?**

Where a service user feels they will have difficulty paying the assessed contribution they should discuss this with their practitioner in the first instance.

If the practitioner agrees that there may be financial hardship, the service user will be asked to provide three months (most recent) bank statements for all bank accounts that they hold and any other relevant financial information. This information will be reviewed and if it is agreed that financial hardship applies, a waive of charge for part or all of the assessed contribution may be agreed. This information will be reviewed on a regular basis. A benefits

health check can also be carried out if requested by the service user to ensure they are receiving all benefits to which they are entitled.

- **What happens to the information I give you?**

The information you supply will be used for the purpose for which you have provided it, and appropriate measures are in place to protect your personal data. A full privacy notice, which provides information about your rights under current data protection legislation and details about what will happen to your personal data can be found here:

Insert link when team have it.

- **When will the financial assessment begin?**

The financial assessment will begin as soon as the requirement for chargeable services is identified.

- **What if I am unhappy with any part of the financial assessment?**

If you are dissatisfied with the service you have received, please tell us. The Council has a full appeals process that can be seen in the [Appeals against charges](#) section of this policy. The service user should continue to pay the assessed contribution until the appeal has been considered.

Appendix 2 - Free Personal Care

The following are classed as free personal care within Scottish Government guidance:

- Personal Hygiene – Bathing, showering, hair washing, shaving, oral hygiene, nail care
- Continence Management – Toileting, catheter/stoma care, skin care, incontinence laundry, bed changing
- Food and Diet – Assistance with the preparation of food and assistance with the fulfilment of special dietary needs
- Problems with Immobility – Dealing with the consequences of being immobile or substantially immobile
- Counselling and Support – Behaviour management, psychological support, reminding devices
- Simple Treatments – Assistance with medication (including eye drops), application of creams and lotions, simple dressings, oxygen therapy
- Personal Assistance – Assistance with dressing, surgical appliances, prostheses, mechanical and manual aids. Assistance to get up and go to bed. Transfers including the use of a hoist.

Appendix 3 - Financial assessment examples

Example 1

A 90-year-old woman lives with family so has no housing or council tax/water charges.

She receives 9.25 hours personal care and 7.5 hours home care services.

Her income consists of State Pension, Pension Credit with Severe Disability Premium and higher rate Attendance Allowance of £89.15.

Calculation	£ Per Week
<i>Income</i>	
Retirement Pension	£100.00
Pension Credit	£73.75
Attendance Allowance *	£59.70
Total income	£233.45
<i>Allowable Expenditure</i>	
Disability Related Expenditure (20% of AA)	£11.94
<i>Income Allowance</i>	
Single persons income allowance (pension age)	£218.00
Total allowances	£229.94
Excess income	£3.51
Taper of 100% of excess	£3.51
Ability to Pay	£3.51
<i>Cost of Care Provided</i>	
Cost of home care services 7.5 hours @ £15.91 per week	£119.32
Cost of free personal care 9.25 hours @ £15.91 per week (not chargeable)	0.00
Total cost of chargeable services	£119.32
Charge	£3.51

*Only Lower rate AA taken into account in the calculation of charge

Example 2

Mrs A (aged 77) lives in sheltered accommodation with her husband.

She receives 2 hours home care services. She has a State Pension of £185.00 per week, Attendance Allowance of £59.70 and an occupational pension of £140.00 per week.

They pay £80.00 per week in rent and £30.00 per week in council tax.

Calculation	£ Per Week
<i>Income</i>	
Retirement Pension – Mrs	£185.00
Attendance Allowance - Lower Rate – Mrs	£59.70
Occupational Pension (50% only taken into account)	£70.00
Total income	£314.70
<i>Allowable Expenditure</i>	
Housing cost - Council Tax (50%)	£15.00
Housing cost rent (50%)	£40.00
<i>Income Allowance</i>	
Single persons income allowance (pension age)	£218.00
Total allowances	£273.00
<i>Excess income</i>	
Excess income	£41.70
Taper of 100% of excess	£41.70
Ability to Pay	£41.70
<i>Cost of Care Provided</i>	
Cost of home care services 2 hours @ £15.91 per hour	£31.82
Total cost of chargeable services	£31.82
Charge	£31.82

The assessment shows that Mrs A has the ability to pay the full cost of the chargeable care.

Example 3

A 30-year-old man with learning disabilities lives in social housing. He receives 5 hours personal care and 6 hours home care services (domestic assistance).

He is in receipt of ESA of £74.35 plus DLA Care Component of £59.70 per week. He has part time work from which he earns £50 net per week.

He has full Housing Benefit and pays £4.31 in council tax/water charges.

Calculation	£ Per Week
<i>Income</i>	
ESA	£74.35
DLA Care – Middle Rate	£59.70
Earned income	£50.00
Total income	£184.05
<i>Allowable Expenditure -</i>	
Disability Related Expenditure (20% of DLA)	£11.94
Earnings disregard	£25.00
Housing cost – Council Tax	£4.31
<i>Income Allowance</i>	
Single persons income allowance (working age)	£137.00
Total allowances	£178.25
Excess income	£5.80
Taper of 100% of excess	£5.80
Ability to Pay	£5.80
<i>Cost of Care Provided</i>	
Cost of free personal care 5 hours @ £15.91 per week (not chargeable)	£ 0.00
Cost of home care services 6 hours @ £15.91 per week	£95.46
Total cost of chargeable services	£95.46
Charge	£5.80

Example 4

A 68-year-old woman lives in a social housing. She pays rent of £50 per week, council tax of £25 per week and has £15,200 in savings. She is in receipt of state pension of £175.20 per week. She also has an occupational pension of £45.50 per week and receives low rate Attendance Allowance.

She receives 2 hours shopping and laundry visits and 6 hours free personal care per week.

Calculation	£ Per Week
<i>Income</i>	
State Pension	£175.20
Attendance Allowance - Lower rate	£59.70
Occupational Pension	£45.50
Tariff income on capital	£11.00
Total income	£291.40
<i>Allowable Expenditure</i>	
Disability Related Expenditure (20% of AA)	£11.94
Rent	£50.00
Council Tax	£25.00
Single persons income allowance	£218.00
Total allowances	£304.94
Excess income (This is zero because allowances exceed income)	£0.00
Taper of 100% of excess	£0.00
Ability to Pay	£0.00
<i>Cost of Care Provided</i>	
Cost of home care services 2 hours @ £15.91 per week	£31.82
Cost of free personal care 6 hours @ £15.91 per week (not chargeable)	£0.00
Total cost of chargeable services	£31.82
Charge	Nil

Example 5

A 55-year-old woman lives in a social housing. She has capital of £55,000.

As this is above the capital limit of £16,000 the full cost of all chargeable services are payable.

She receives 5 hours home care services per week, 14 hours personal care and attends Day Care 2 days per week.

Calculation	£ Per Week
<i>Capital in excess of £16,000 so full chargeable cost is payable</i>	
<i>Cost of Care Provided</i>	
Contribution towards full economic cost of home care services 5 hours @ £25.23 per week	£126.15
Cost of free personal care 14 hours @ £25.23 per week (not chargeable)	£0.00
Day Care - 2 sessions @ £47.36 per session	£94.72
Total cost of chargeable services	£220.87
Charge	£220.87

Appendix 4 - Schedule of Charges

SCOTTISH BORDERS COUNCIL FEES & CHARGES	2020/21 Charge (excl.vat)	2021/22 Charge (Excl.Vat)	Set Fee or Financially Assessed Contribution
People - Adults			
Lunch Clubs (per meal)	£3.60		Set fee
Meal Provided at Day Centres (per meal)	£3.60		Set fee
Meals at home (per meal)	£3.30		Set fee
Equipment hire (Freezer)			Set fee
Equipment (Microwave)			Set fee
Bordercare Alarms (per week)	£4.65		Set fee
Extra Care Housing (per week) minimum	£98.00		Financially Assessed contribution
Extra Care Housing (per week) maximum	£196.10		Financially Assessed contribution
Homecare max charge (per hour)	£16.72*		Set fee
Housing with Care (per week)	£11.10		Set fee

(*) max charge is based on provider rates and is subject to change

The above charges are those set by the Council where specific contribution is required by the service users. People financially assessed for self-directed support will pay a contribution to all services based on their ability to pay.