

To: Renfrewshire Integration Joint Board

On: 26 January 2024

Report by: Chief Finance Officer

Heading: Review of Renfrewshire Council's Non-Residential Charging Policy

Direction Required to Health Board, Council or Both	Direction to:	
	1. No Direction Required	
	2. NHS Greater Glasgow & Clyde	
	3. Renfrewshire Council	X
	4. NHS Greater Glasgow & Clyde and Renfrewshire Council	

1. Summary

- 1.1. Renfrewshire Council and Renfrewshire Health and Social Care Partnership (HSCP) are committed to protecting our most financially challenged service users, and, supporting the aspirations of people with social care needs to live at home independently, safely and for as long as possible. Renfrewshire Council, and the HSCP have committed a significant proportion of their annual budget to this priority. However, similar to all other Public Sector bodies, we work within limited resources and face continuing financial pressure through increased costs, financial constraints and demands on services.
- 1.2. Renfrewshire, along with the majority of Councils in Scotland, charge for some of the services provided to our service users. These charges are an important source of income and are a means to help us to deliver services and our policy aims. Income from service charges is reinvested in order to maintain and develop services.
- 1.3. Due to the level of protection afforded to our most financially challenged service users, through the use of a means tested charge, the total amount we receive from charging represents only a small percentage c3.25% of the costs of delivering the service. In addition, (based on an analysis of the 2023/24 financial assessment data) 66% of service users do not pay anything towards the cost of the services they receive, and the remaining 34% were assessed as being able to afford to contribute towards the cost of their care.
- 1.4. In June 2018, Renfrewshire IJB approved a review of Adult Social Care Charging on behalf of Renfrewshire Council, to be taken forward by the Chief Finance Officer (CFO). The purpose of the review was to ensure greater transparency and consistency, including closing the inequality gap. The review was also tasked with ensuring that our Non-Residential Charging Policy complemented wider policies, including Self-directed Support (SDS).
- 1.5. Concluding in late 2019, the review set out a number of high-level recommendations in relation to the Non-Residential Charging Policy. Members should be aware that the outbreak of the Covid-19 pandemic in early 2020 and the proposal of the Scottish Government at the time to remove non-residential charging, resulted in a hold on progressing the recommendations from that initial work.
- 1.6. In June 2023, with the pandemic in remission and with no further progress on legislation to remove non-residential charging, the IJB agreed the outcomes of the initial review be revisited and further work undertaken to review the policy. This new phase of work has been progressed as part of the IJB's Sustainable Futures programme, resulting in additional recommendations expanding on those arising from the 2019 review.

- 1.7. This report seeks approval from the Renfrewshire IJB to take forward the suite of recommendations summarised in section 2 of this report, for consideration by Renfrewshire Council.

2. Recommendation

- 2.1. It is recommended that the IJB:

- Note the content of the report; and
- Note the recommendations summarised at section 2.2 of the report.
- Approve the submission of these recommendations to Renfrewshire Council, for consideration

- 2.2. Summary of recommendations for Renfrewshire Council:

- Note the content of the report; and
- Approve the recommendation to move to a contributions charging model, from 1 April 2024
- Approve the recommendation to align Care at Home non-personal care charges to annual Living Wage increases
- Approve the recommendation to remove the current subsidy on food and its preparation for Community Meals, from 1 April 2024
- Approve the recommendation to reduce the current subsidy for Community Alarms from 67.31% to 50%, (phased over two years), from 1 April 2024
- Approve the recommendation to remove the current Day Centre charge for Older People, from 1 April 2024
- Approve the proposal to increase the taper from 50% to 60% from 1 April 2024 with a further 5% increase in the following three years to 75% from 1 April 2027
- Approve the undertaking of an Equalities Impact Assessment (EQIA) of the revised Charging policy by Renfrewshire Council
- Agree to ratify the revised policy, following completion of EQIA to permit implementation from 1 April 2024
- Agree to shared governance of the annual process to review and revise the policy, to ensure timely publication and consistent application in all instances, for implementation from April 25 onwards.

3. Background

- 3.1. Councils are empowered by statute to make decisions about charging for non-residential community care services. This includes services provided under the Social Work (Scotland) Act 1968, the Mental Health (Scotland) Act 1984, and the Community Care and Health (Scotland) Act 2002. Additionally, a consequential modification to the Public Bodies (Joint Working) (Scotland) Act 2014 (the legislation which established Integration Authorities) makes it clear that social care charging is not delegated to IJBs and remains a Council function. As such, any changes to charging policies which relate to Adult Social Care services in Renfrewshire require to be approved and implemented by Renfrewshire Council.

- 3.2. In March 2021, the Scottish Government pledged to end charging for non-residential social care services. In their Programme for Government 2023 to 2024¹ the Scottish Government clarified that they will “explore with Local Government and agree an approach to ending all non-residential social care support charges within the lifetime of this Parliament”. Precisely

¹ <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2023/09/programme-government-2023-24/documents/equality-opportunity-community-programme-government/equality-opportunity-community-programme-government/govscot%3Adocument/equality-opportunity-community-programme-government.pdf>

how, when, or indeed if, this will be delivered remains unclear. In the meantime, local authorities have been left with no choice but to charge for non-residential social care services.

- 3.3. Convention of Scottish Local Authorities (CoSLA) national guidance² provides Councils with clarity on the regulations, legislation, and application of benefits to be applied when determining an individual's charge. The CoSLA guidance does not however 'require' Councils to charge, and equally it does not prevent Councils from implementing more generous treatment of individual's circumstances than suggested in the guidance. The guidance provides a framework for Councils to adopt whilst allowing for local accountability and discretion, and at the same time encourages Councils to adopt best practice in the development of their policies.
- 3.4. Included within the CoSLA guidance are three main provisions to reduce the impact of social care charges: extending free personal care to all under 65's, waiving of charges for people who are terminally ill and providing support services for carers. These provisions have been fully implemented within Renfrewshire.
- 3.5. Free Personal and Nursing Care was first introduced by the Community Care and Health (Scotland) Act 2002 and applied only to those aged 65 or over, assessed as needing personal and or nursing care, this was further extended from 1 April 2019 to those under 65 regardless of their condition. This means that, for those people in Non-residential care, Councils cannot charge for any assessed personal or nursing care needs. Those assessed as needing non-personal care services, or a mix of personal and non-personal care, may still be required to pay a charge subject to their Financial Assessment. The Financial Assessment determines the level of charge based on the individual's financial resources.
- 3.6. In respect of individuals with a terminal illness, the CoSLA guidance recommends – though does not stipulate - that charges for social care are waived. The prognosis of terminal illness is determined using the updated Scottish Government definition as follows:
- “An individual is to be regarded as having a terminal illness for the purpose of determining entitlement to disability assistance if, having had regard to the (Chief Medical Officer's (CMO) guidance), it is the clinical judgement of a registered medical practitioner that the individual has a progressive disease that can reasonably be expected to cause the individual's death.”*
- Renfrewshire Council and Renfrewshire HSCP fully support the CoSLA recommendation and individuals with a terminal illness are not charged for social care.
- 3.7. Renfrewshire HSCP is dedicated to supporting carers in multiple ways. We allocate funding to ensure carers can access essential services without being charged. Additionally, we provide financial assistance through personal budget calculations to ease the burden on carers by funding replacement care and respite services. We also collaborate with and fund the local carers centre, a valuable resource for information, respite care, and other opportunities. Our comprehensive approach aims to empower carers, enhance their well-being, and enable them to continue providing essential care to their families without any additional costs.

4. Purpose of the 2019 Review

- 4.1. The purpose of the initial review was to update the current Non-Residential Charging Policy to:
- provide a clear framework for how Renfrewshire approaches charging for Adult Social Care services;
 - bring greater clarity to the process of setting charges, including closing the inequality gap;

² https://www.cosla.gov.uk/_data/assets/pdf_file/0022/42187/COSLA-Social-Care-Charging-Guidance-2023-24-.pdf

- ensure the policy reflects and compliments new legislation and policies and ensure that it complies with the CoSLA National Strategy and Guidance on Charges Applying to Non-Residential Social Care Services.

4.2. In addition to the above, the review focused on the impact of the Social Care (Self-directed Support) (Scotland) Act 2013, implemented in April 2014. Self-Directed Support (SDS) enables people to have greater choice and control over their support and / or services. Therefore, in line with CoSLA guidance it is recommended that Renfrewshire Council update their existing charging policy from one which is based on charges for particular services, to one based on a contribution to a personal i.e., SDS budget.

5. 2019 Review Approach

5.1. Given the intrinsic importance of the revenue raised through Charging to the financial resilience of the HSCP (2023/24 income from non-residential charging is an estimated £2.4m), the initial Charging Review was led by the CFO working in partnership with the Director of Finance and Resources (Renfrewshire Council) and, with external support from Rocket Science Consulting.

5.2. A Joint Planning Group led by the CFO was established to support the Review, with representation from HSCP and Renfrewshire Council officers including legal, finance, and policy experts. The key areas the group focused on at this time included:

- Ensuring that any changes to the current charging model would apply equally regardless of age and condition;
- Ensuring greater transparency and consistency including closing the inequality gap;
- Reviewing new legislation and policies which had been, or were due to be, implemented such as; Self-directed Support (Scotland) Act 2013, Free Personal Care for under 65s, and The Carers (Waiving of Charges for Support) (Scotland) Regulations 2014, and ensuring these are reflected in local charging decisions;
- Simplifying the current charging process, to make it more transparent and improving the fairness and consistency of social care charging making it easier for service users, carers, family, and staff to understand;
- Comparative analysis with other Councils to consider how they approach charging and their current charging rates;
- Exploring the potential to increase the level of income generated from charging, to ensure quality and sustainability of existing services given increasing demand; and
- Embedding CoSLA recommendations in respect of service user income maximisation and benefit take up to ensure income maximisation processes are proactively promoted.

6. Sustainable Futures Programme Approach

6.1. Alongside their approval in March 2023 of a £3.45 million portfolio of savings to be delivered across 2023-25, Renfrewshire IJB approved a direction of travel for identifying further opportunities for savings and reform activity.

6.2. Following this and aligning with the Sustainable Futures theme of the IJB's Strategic Plan, at its meeting of 30 June 2023 the IJB approved the development of the Sustainable Futures programme. Underpinned by a set of agreed principles and supported by robust governance including a Programme Board and Programme Management Office, Sustainable Futures will further build upon the current savings portfolio, working towards delivery of savings required to achieve financial balance.

6.3. Alongside the current portfolio of agreed savings, three new programme strands have been identified:

- Strand 1 - Savings and Best Value: led by the CFO, this strand will focus on the identification of potential savings through operational efficiencies and ongoing review of value for money.

- Strand 2 - Consistency in service access and delivery: led by the Head of Learning Disabilities, Mental Health and Addictions, this strand will focus on ensuring equity of access to services across service user groups and consistency in the definition and application of eligibility criteria.
- Strand 3 - Responding to changing demand in Older People's Services: led by the Head of Health and Social Care this strand will focus on developing existing service models to reflect changes in local demand and the aims of the IJB's Strategic Plan 2022-25.

Additional areas for review will be defined on an ongoing basis and brought to Renfrewshire IJB for consideration.

- 6.4. This proposal to review and revise the Non-Residential Charging Policy and the annual governance process for doing so, has been developed under Strand 1, as outlined above.

7. Current Charging Model

- 7.1. Renfrewshire Council's Non-Residential Charging Policy, which has been developed within the parameters of the current legislation and guidance, and is consistent with CoSLA's guidance, sets out the legislative background to charges for non-residential social care services. It also describes the services for which service user's contributions apply, together with the level of protection afforded to our most financially challenged service users, through the application of financial assessments; the impact of minimum income thresholds and charging tapers.

- 7.2. The current Non-Residential Charging Policy is based on a combination of charging models:
- **Free of charge:** we provide some services free of charge e.g., attendance at and transport to learning disability day services and the disability resource centre, and free personal care for those assessed as requiring personal care.
 - **Low flat rate charges:** we have a number of low flat rate charges such as: community meals; meals in day services and in extra care housing; attendance at day services for older people, and community alarms.
 - **Charges which are financially assessed:** such as Care at Home (for those limited range of tasks which are not classed as free personal care), supported living charges and housing support.

- 7.3. The policy also explains the income protection measures in place which include:

- **Financial Assessment:** The Financial Assessment process for Non-Residential charges is complex. Although Renfrewshire Council adhere to the national CoSLA charging guidance, this guidance does allow for local variation. Financial Assessments are a national process used to calculate how much a service user can afford to pay towards the costs of their care, the amount a service user pays cannot be more than the cost of delivering that service(s).

The Financial Assessment process captures how much income and capital a service user has, and also provides an opportunity to ensure service users are receiving the full range of benefits they are entitled to.

- **Minimum income thresholds:** this is the minimum amount of income below which a service user should not be asked to pay towards the costs of the service(s) they receive.
 - CoSLA provides annual advice on the level of weekly income below which a person should not be asked to pay charges. These are known as Minimum Income Thresholds and are updated each financial year in line with the Department of Work and Pensions (DWP) benefit up-rates.

- If the assessable weekly income is less than the minimum income threshold figure, there will be no charge for services other than the flat rate charges (*Renfrewshire Council calculates contributions for adult social care based on what is known as "assessable income." This term encompasses an individual's gross income, allowable expenses, and disregards like disability-related costs or housing expenditures. The use of assessable income is a means to maintain a balance between affordability and financial fairness, accommodating varying financial situations*).
- **Buffer:** In order to provide additional support for those on a low income, a 'buffer' is added so that not all of a service user's remaining income is taken into account when calculating their payment towards the cost of their service(s). This therefore allows service users to retain more of their disposable income and has a similar impact as reducing the taper.

In 2016 the buffer increased from 16.5% to 25%, with the associated cost (in relation to loss of income) to local authorities of doing so funded by the Scottish Government. The buffer has since remained at this level. At present the Scottish Government have given no indication of any plans to review or amend the current buffer rate.

- **Tapers:** this is a locally agreed percentage applied to service user's income which has a direct impact on how much an individual will pay towards their care needs. Setting the percentage taper will be influenced by a number of factors, not least, the requirement to raise income to maintain good quality support.

The policy also details the services for which a charge is currently applied, and how a service users charge is calculated.

- 7.4. Renfrewshire HSCP commissions, and directly provides a wide range of care and support services to enable service users who need services to remain in their home or in a homely setting, living as independently as possible. To ensure that these services remain financially sustainable into the future, it is however necessary to charge service users for some of the services they receive.
- 7.5. For Renfrewshire, the total amount received from charging service users represents only a small percentage (3.25%) of the costs of delivering the service.
- 7.6. Currently, due to the level of protection afforded to our most financially challenged service users, through the application of financial assessments, the impact of minimum income thresholds and charging tapers, the majority (66%) of our service users do not pay anything towards the cost of the services they receive. The remaining 34% have been financially assessed as being able to afford to pay towards the cost of their care.
- 7.7. As detailed above, there are a number of factors which determine the level and scope of income from charging for social care services within Renfrewshire including:
- What services are provided locally;
 - Whether a charge is levied, or the service is delivered free of charge;
 - The level of the charge;
 - Whether the charge is a flat rate or is financially assessed; and
 - The way in which local discretion has been used in implementing particular aspects of the national charging framework.
- 7.8. **Appendix 1** to this report provides examples of how a service user's charge is calculated using Renfrewshire's current Charging Policy.

8. Key findings from the Reviews

- 8.1. In general, the current frameworks for social care charging in Scotland are complex and could be said to lack transparency.
- 8.2. Councils are empowered to charge (where the supported person has been assessed as being able to pay) for some services that are provided to meet individual's needs. The CoSLA endorsed shift away from charging for specific services towards an aggregate "ability to pay" based approach, can mean that this becomes a complex area. In recognition of this, it is recommended that charging arrangements are transparent, consistent, and applied equally across all care groups.
- 8.3. In addition, the policy should be complementary to wider Policies such as SDS, offering greater choice and control in service delivery options and charging arrangements.
- 8.4. Renfrewshire Council's current charging policy includes variations for different categories of care group, some of which are based on a financial assessment of ability to pay while others apply a flat-rate charge. However, as detailed earlier in this report, in practice very few service users pay towards the costs of those services where a financially assessed charge applies. This is because they have been assessed as having insufficient means to do so.
- 8.5. *"Continuing to apply a charge per service rather than transitioning to a contributions model may be limiting in relation to creative Self-Directed Support options as it is predicated on retrospectively applying traditional charging methods"*

CoSLA National Strategy & Guidance
Charges Applying to Social Care Support for people at home, 2023/24, Section 5.5

The current practice of setting charges for some care services but not for others does not fit well with SDS, which focuses on outcomes that are important to the person with assessed eligible needs, and on greater flexibility in the way in which personal budgets are used to meet needs and achieve those outcomes.

- 8.6. Traditional systems of charging are linked to services, however with SDS, in order for service users to meet their needs and achieve their outcomes, the focus shifts to enabling people to control and adjust their support at the point of delivery. This means that the relationship between 'service' and 'charge' is less defined.
- 8.7. A large number of Councils have now changed their approach and have moved away from charging policies tied to particular care services, to policies that determine a contribution to the cost of the person's support plan (their SDS budget) as a whole. Following a financial assessment, service users assessed as having the means to pay may be required to fund a proportion of their overall budget, which has been calculated as appropriate to meet their needs and achieve their outcomes. This means that their 'charge' is linked to their overall SDS budget and their ability to pay, rather than the services they elect to use.

Appendix 2 provides a summary of local authority charging approaches across Scotland, where such information was provided, derived from the 2023/24 CoSLA Non-Residential Care and Support Charging Survey.

9. Comparative analysis with other Councils Non-Residential Charging Policies

- 9.1. The Review identified that there are broadly three approaches to charging taken by Councils across Scotland including:
- 1) **Setting 'per service' charges:** which are either flat rate charges or charges that are subject to a financial assessment and a taper;

2) **Contributions Model:** where an individual makes a payment towards the total cost of their care package/personal budget with the Council/HSCP funding the rest;

3) **No charging:** some areas do not apply charges.

9.2. Renfrewshire Council currently operates Approach 1, “Setting ‘per service’ charges”, with a combination of flat rate charges (for community meals, community alarms and day centre for older people) and charges subject to financial assessment (for Care at Home and Supported Living services [note: charges for nursing and residential homes fall under separate Charging for Residential Accommodation Guidance]).

9.3. In comparison to other Councils:

- Renfrewshire’s current taper, at 50%, is amongst the lowest in Scotland;
- Renfrewshire’s charge for Community Alarms is about average; and
- Renfrewshire’s charge for Community Meals, Care at Home, and Day Centres is among the lowest across Scotland.

10. **Proposed changes to the current Non-Residential Charging Policy**

10.1. **Moving to a Contributions Model**

10.1.1. Renfrewshire Council’s current Non-Residential Charging Policy was introduced over a decade ago and is based on a traditional model whereby service users are charged for specific services rather than an aggregate amount. In order to: address inconsistencies within the existing model; ensure charging arrangements apply equally, regardless of age and condition; provide greater transparency and consistency, evidence from both reviews has strongly recommended that Renfrewshire Council adopt a Contributions Model.

10.1.2. In addition, both the Scottish Government and CoSLA have recommended that councils review their non-residential charging policies and adopt a contributions-based approach that reflects SDS more appropriately.

10.1.3. A Contributions Model uses the total cost of an individual’s care to calculate their overall contribution, using the Financial Assessment process to identify the actual amount they can afford to pay towards the costs of their care. The main benefits of adopting a Contributions Model include:

- Alignment with legislative direction and guidance and ensures greater consistency, transparency and equity across all care groups and services thereby ensuring that charging arrangements would apply equally regardless of age and condition;
- The financial assessment process is retained allowing service users’ ability to pay to be considered on a case-by-case basis;
- It aligns the cost of delivering services with what service users contribute;
- Simplifying the current charging process, making it more transparent and easier for service users, carers, family, and staff to understand.

10.1.4. The main change to the current Non-Residential Charging Policy is that people would no longer be asked to pay for individual services that they receive. Instead, they would be asked to contribute towards the total cost of their care using existing income protection measures. This would be a significant change from the current policy as a number of service users (c270) who currently do not pay towards their care costs would be expected to contribute towards their costs. However, as with the existing policy the Contributions Model would ensure that service users only pay a contribution based on their ability to pay. All contributions would be calculated following a financial assessment.

10.1.5. Moving to a Contributions Model can be complex and it is important to take sufficient time to fully plan this transition. It is therefore recommended that Renfrewshire Council and

Renfrewshire HSCP should work to transition to a Contributions Model during 2023/24, allowing time for the necessary planning and engagement activity such as:

- **Transitional Protection:** Agreeing transitional arrangements where the amount a service user is charged changes significantly. Transitional protection should have a clear timeframe which should apply equally to all existing service users, be transparent and recorded in the Non-Residential Charging Policy.

In order to ensure that anyone who was receiving a service prior to the introduction of the Contributions Policy will not immediately be asked to pay more than they previously had, contributions for existing service users would be transitionally protected at their previous amount for 2 years. This means that anyone continuing to receive the same services that they were receiving at the time the policy 'goes live' would have their contribution calculated under the previous charging arrangements whereby they are charged a set charge for the actual services, this would be protected for 2 years at which point their contribution will be calculated under the Contributions Policy detailed above.

- Redesign of business processes and system changes to support any new charging arrangements across the Council and HSCP.

10.1.6. **Appendix 3** to this report provides examples of how a service user's charge would be calculated using a contributions policy retaining the current taper level of 50%. Worked examples are also provided showing the taper at increasing levels.

10.2. **Ensuring the Future Quality and Sustainability of Existing Services**

10.2.1. ***Alignment of Care at Home charges to annual Living Wage increases***

As part of Renfrewshire Council and the HSCP's commitment to deliver on the Scottish Living Wage, Care at Home rates paid to our external providers are updated annually in line with the agreed Scottish Living Wage increase and, where relevant, inflationary increases.

It is therefore recommended that the charges for Care at Home be increased in line with the Scottish Living Wage and updated annually in line with the costs associated with meeting this commitment. In addition, where relevant, any inflationary increases should also be reflected in the charge. This alignment would better reflect the costs of providing the service and would be in line with the basis of the proposed contributions model. This increase would still be subject to a Financial Assessment and the income protection measures noted earlier in this paper.

10.2.2. ***Removal of Subsidy for Community Meals***

Renfrewshire HSCP provide this discretionary service to support people to live at home more independently, providing nutritious yet highly economical meals. In addition, meals are also provided for those who attend day centres.

Renfrewshire HSCP currently subsidise the meals provided in day centres, extra care housing facilities and to service users within their own homes. For those service users who are not assessed as requiring this service or who make their own arrangements there is no corresponding food allowance.

As highlighted in para 9.3, and detailed in the following table, Renfrewshire's current charge for Community Meals is amongst the lowest across Scotland.

Comparison	Renfrewshire	Average	Lowest	Highest
National	£3.02	£3.92	£1.02	£6.85
Board Area	£3.02	£3.31	£3.02	£3.71

As detailed in the following table, the charge for Community Meals includes a subsidy equating to 46.77% (£2.65) based on the current total cost per meal. This subsidy is applied to the food and preparation costs of meals, as well as their transport and delivery.

Cost per meal	Charge per meal	Subsidy on food & preparation		Subsidy on transport & delivery		Total Subsidy	
		(£)	(%)	(£)	(%)	(£)	(%)
£5.67	£3.02	£0.39	6.91%	£2.26	39.86%	£2.65	46.77%

As it is only service users who purchase a meal that receive a subsidy towards the cost of their meals, it is proposed that the current subsidy on the food and preparation costs of Community Meals is removed, thereby ensuring equity across all service users. The subsidy applied to the transport and delivery of Community Meals would remain in place in recognition of the mobility and/or transport needs experienced by service users.

Excluding costs for transport and delivery brings the current cost per meal down to £3.46, of which the food and preparation subsidy (£0.39) equates to 11.49%.

The following table shows the estimated annual increase in the charge to service users to move to full cost recovery in relation to those costs directly associated with food and its preparation. Members should however note that these figures are indicative and will be subject to annual pay award and other inflationary increases. There is also the possibility that some service users will decline to take or continue using this discretionary service in light of increasing charges. Additionally, the figures are predicated on the service currently provided; any change to this will impact the estimated additional income. Regardless of any possible future service provision change, it is proposed that the principle of removing the food and preparation subsidy is approved at this juncture.

Charge Over One Year							
Year	Charge Per Meal	Increase Per Meal	% Increase per Meal	Total Income	Additional Income from 2024/25	Current Costs	% Subsidy
Current	£3.02			£763,544	£0	£862,670	11.49%
2024/25	£3.46	£0.44	14.69%	£875,679	£112,135	£875,679	0.00%
TOTAL					£112,135		

The removal of this subsidy would generate an additional £112k income per annum. This additional income would be reinvested in order to maintain and develop the service.

10.2.3. **Reduction of Subsidy for Community Alarms – Responder Service**

In comparison to a number of other local authorities, the service that Renfrewshire HSCP currently provide is an enhanced service providing a Responder team 365 day a year, 24 hours per day to support residents and their families by providing a first response, to triage and assist residents with falls, personal care or any emergency assistance required, with a 100% response to all calls received via our Alarm Receiving Centre.

The responder team install all alarms and telecare sensors which allows for installations to take place seven days a week, supporting hospital discharges as alarms can be fitted on the day of discharge. Technicians and responders provide a robust end-to-end service, including equipment installation and maintenance.

As detailed in para 9.3, Renfrewshire’s current charge for Community Alarms is about average, although, as highlighted above the service provides a greater level of support than other local authorities.

Comparison	Renfrewshire	Average	Lowest	Highest
National	£3.88	£4.01	£2.20	£6.10
Board Area	£3.88	£3.70	£2.52	£5.90

Impacting the cost of delivering the service is the transition from analogue to digital technology in the UK’s telephone infrastructure. Cost increases are due to a number of factors including:

1. **Equipment Upgrades:** As part of this transition, various devices and services that rely on analogue telephone connectivity require to be upgraded to work with the new digital systems. This includes community alarm services. Upgrading this equipment is necessary to ensure it remains functional and can connect to the new digital infrastructure.
2. **SIM Cards:** The new digital-ready equipment will need to come equipped with SIM cards, enabling devices to connect to mobile networks and the internet, which is crucial for IP-based connectivity. This additional requirement adds to the cost of the equipment.
3. **Shorter Shelf Life:** Digital-ready alarm devices and their peripherals typically have a shorter shelf life compared to older analogue equipment. This means that they may need to be replaced more frequently.

As detailed in the following table, similar to Community Meals, the current charge for Community Alarms includes a subsidy equating to 67.31% (£7.99) based on the current total cost per alarm.

Cost per alarm	Charge per alarm	Total Subsidy (£)	Total Subsidy (%)
£11.87	£3.88	£7.99	67.31%

In order to ensure the financial sustainability of this vital service and taking into account the increased costs associated with delivering the service, it would be prudent for Renfrewshire Council to remove the subsidy and move to full cost recovery.

The following table shows the estimated annual increase in the charge to service users to move to full cost recovery over the next **five** years. Members should however note that these are indicative and would be subject to annual pay award and other inflationary increases. There is also the possibility that some service users would decline to take or continue using this discretionary service in light of increasing charges.

Charge Over Five Years							
Year	Charge per week	Increase Per Alarm	% Increase per Alarm	Total Income	Additional Income from 2024/25	Current Costs	% Subsidy
Current	£3.88			£607,314	£0	£1,857,580	67.31%
2024/25	£6.04	£2.16	35.76%	£945,407	£338,092	£2,124,042	55.49%
2025/26	£8.20	£2.16	26.34%	£1,283,499	£338,092	£2,166,523	40.76%
2026/27	£10.36	£2.16	20.85%	£1,621,592	£338,092	£2,209,853	26.62%
2027/28	£12.52	£2.16	17.25%	£1,959,684	£338,092	£2,254,050	13.06%
2028/29	£14.69	£2.17	14.76%	£2,299,131	£339,447	£2,299,131	0.00%
TOTAL					£1,691,817		

The removal of the subsidy would generate an average of an additional £338k income per annum, moving to an overall increase of c£1,692k by year five.

Whilst a move to full cost recovery would help ensure the ongoing economic viability of the service, as the table above shows, the impact to service users would be an extra cost of approximately £2.16 per alarm, per week. The impact over one year to a current service user would be approximately £113. Over the full five-year transition to full cost recovery, the cumulative additional financial burden to a current service user would be around £1,690.

Given the ongoing cost-of-living crisis and in recognition that community alarms are, like community meals, a discretionary service and therefore chargeable at a flat rate rather than on a contributions basis, it would not be fitting to move to full cost recovery at this time.

As an alternative to full cost recovery, it is recommended that Renfrewshire Council reduce, rather than remove, the subsidy on community alarms, over a period of two years. The table below shows the impact of a subsidy reduction from the current 67.31% to 50%:

Charge Over Two Years - Subsidy Reduction to 50%							
Year	Charge per week	Increase Per Alarm	% Increase per Alarm	Total Income	Additional Income from 2024/25	Current Costs	% Subsidy
Current	£3.88			£607,314	£0	£1,857,580	67.31%
2024/25	£5.40	£1.52	28.15%	£845,231	£237,917	£2,124,042	60.21%
2025/26	£6.92	£1.52	21.97%	£1,083,261	£238,030	£2,166,523	50.00%
TOTAL					£475,947		

The reduction of the subsidy would generate an average of an additional £238k income per annum, moving to an overall increase of c£476k by year two.

10.2.4.

Service User impact

There are currently more than 470 service users who opt to take both community meals and the community alarm service, and who are consequently charged for both services. The proposed increases will have a greater cumulative impact these individuals. Members may wish to take this into account whilst considering the options for phasing in the transition to full cost recovery.

10.2.5. **Removal of Day Centre Attendance Fee**

Currently individuals in the Older People's care group who attend a day centre are required to pay a flat rate attendance fee for each session towards the cost of transport and refreshments, whilst those assessed as having a Learning Disability are not required to do so.

In order to ensure greater transparency and consistency including closing the inequality gap, it is further proposed that the current policy to charge an attendance fee for day centres is removed for all service users, as currently not all care groups pay an attendance fee for day centres. Instead, costs associated with day centre services will be calculated as part of the service users' overall package of care and – should an individual be assessed as having the financial means to do so – any requirement to pay towards this will be determined under the Contributions Model, as noted above.

10.2.6. **Proposal to Review the Taper**

As recently as 2016 the taper applied by Renfrewshire Council to service user's income was 85%. This meant that for every £1 of available income above the charging threshold, £0.85 could be included to calculate the charge for non-residential social care services.

In April 2016, in line with Scottish Government recommendations, Renfrewshire Council reduced the taper to 50%, meaning less of a person's available weekly income could be included in calculating their charges, and it has stayed at this level ever since. As noted at section 9.3, the 50% taper currently applied is among the lowest in Scotland.

It is no longer viable to maintain this level of taper whilst also continuing to invest in social care support to ensure high quality service provision. As such it is proposed that Renfrewshire increases the taper from 1 April 2024.

Whilst the need to maximise income to support service provision is considerable, it is also vital that we find the right balance between doing so and continuing to protect our most financially challenged service users. As such, we do not propose a return to the 85% taper, but a smaller increase to 75%, bringing Renfrewshire in line with neighbouring authorities.

10.3. **Governance of the Charging Policy Process**

"It is important that people are given accurate and clear information about the charges that may apply for social care support, why they are being asked to pay and the financial assessment process. This information should be provided upfront to allow people to come to an informed view about their support".

CoSLA National Strategy & Guidance

Charges Applying to Social Care Support for people at home, 2023/24, Section 3.5

10.3.1. The complex arrangement by which Renfrewshire Council is responsible for setting the charging policy but delegates the provision of those services to the HSCP can have the unintended consequence of delays in the publication of the policy. As at November 2023 Renfrewshire's 2023/24 Non-Residential Charging Policy is yet to be published on its website, though a table of current charges is available.

10.3.2. In order to support service users and their advocates, we propose shared governance of the process to review, revise and publish the policy, in order to ensure publication of the updated policy, no later than 1 April each year. It is also proposed that the revised policy is reviewed annually for accessibility, and a Crystal Mark for plain English obtained, as per the recommendation in the CoSLA guidance.

10.3.3. Additionally, to further support current and prospective service users, and their representatives, we propose the development and launch of an online social care cost

calculator, similar to those hosted on Council websites elsewhere in the UK³. Whilst an online calculator would not replace the Financial Assessment, it would be an enabling tool, allowing individuals to calculate what their weekly contribution might be, in confidence and in their own time.

10.3.4. In practice this would mean both parties working to an agreed timetable, with Renfrewshire HSCP reviewing the current policy and drafting an amended policy each year, and Renfrewshire Council undertaking the required equalities impact assessment, ratifying, and publishing the amended policy each year. A proposed annual timetable for this shared governance process is below:

Period	Action	Responsible Party
September – October	Review of current policy and drafting of proposed amended policy	HSCP
November	SMT initial approval of draft policy	HSCP
December	Draft policy submitted to Renfrewshire Council for approval in principle	HSCP
January	Equalities impact assessment undertaken	Council
February	Final draft of amended policy produced, reflecting any outcomes of impact assessment. Crystal Mark secured.	HSCP
March	Final policy ratified by Renfrewshire Council alongside annual budget	Council
1 April	Social Care Cost Calculator to go live on Council website	Council
1 April	Approved policy published on Renfrewshire Council website	Council

10.3.5. In order to manage the shared governance arrangement, we propose the joint creation of a Terms of Reference between Renfrewshire Council and Renfrewshire HSCP.

11. Recommendations

11.1. In summary, the findings of both reviews have led to the following recommendations:

Recommendation 1 - Move to a contributions charging model, from 1 April 2024

A Contributions Model would offer a more sustainable and fairer charging process which is sufficiently flexible to cover the diverse supports and services which our service users are now offered due to the implementation of SDS.

Section 10.1

³ <https://liverpool.mycostofcare.com/OFA?referrer=Autonomy>

Recommendation 2 - Align Care at Home non-personal care charges to annual Living Wage increases.

Upholding the commitment to deliver on the Scottish Living Wage and better reflecting the costs of providing the service.

Section 10.2.1

Recommendation 3 – Remove the food and preparation cost subsidy from Community Meals, from 1 April 2024

Ensuring equity across all service users.

Section 10.2.2

Recommendation 4 – Reduce the subsidy from Community Alarms (phased over two years) from 67.31% to 50%, from 1 April 2024

Supporting the ongoing financial sustainability of this vital service and reflecting increased costs associated with the move from analogue to digital technology.

Section 10.2.3

Recommendation 5 – Remove the current Day Centre charge for Older People, from 1 April 2024

Ensuring greater transparency and consistency and closing the inequality gap between service user groups.

Section 10.2.5

Recommendation 6 – Increase the taper from 50% to 60% from 1 April 2024 with a further 5% increase in the following three years to 75% from 1 April 2027

Increasing the level of income generated to support ongoing high quality service provision, whilst retaining protections for our most financially challenged service users and bringing Renfrewshire in line with neighbouring authorities.

Section 10.2.6

Recommendation 7 – Undertake an Equalities Impact Assessment of the revised Charging Policy

Complying with CoSLA guidance and helping to identify whether there is a disproportionate impact on people of a protected characteristic and if further measures are required to mitigate the impact.

Section 10.3.4

Recommendation 8 – Ratify the revised Charging Policy to permit implementation from 1 April 2024

Ensuring the revised policy secures appropriate sign-off to allow timely implementation.

Section 10.3.4

Recommendation 9 – Implement a shared governance process between Renfrewshire Council and Renfrewshire HSCP

Supporting service users and their advocates, and ensuring timely publication of the updated policy, no later than 1 April each year.

Section 10.3

12. Impact of the Proposed Changes to the Policy

12.1.1. As noted at section 6, the IJB's Sustainable Futures programme currently consists of three strands spanning best value, consistency of service access and changing demand, with further areas to be identified as the programme progresses. However, given the interdependencies within these areas including the impact of potential changes to day services on income received through charging, the projected savings figure is indicative only and is based on the services currently provided by the HSCP. Any change to service provision will impact the projected savings figure.

12.1.2. With the above caveat in mind, and taking the proposed policy changes together, we project the following additional recurring income could be generated over the next four financial years:

Proposed Policy Change	Additional Recurring Income per Financial Year			
	24/25	25/26	26/27	27/28
Incremental Increase to the Taper	60% £81,920	65% £40,960	70% £40,960	75% £40,960
Community Meals: Removal of subsidy on food and preparation costs	£112,135	-	-	-
Community Alarms - Responder Service: Reduction of subsidy	£237,917	£238,030	-	-
TOTAL	£431,972	£278,990	£40,960	£40,960

12.1.3. Whilst the change to a Contributions Model could result in additional recurring income, no indicative figure is provided in relation to this as the decision to charge or not is wholly dependent on the outcome of financial assessments.

Implications of the Report

1. **Financial** – Financial implications are discussed in full in the report above.
2. **HR & Organisational Development** – none
3. **Strategic Plan and Community Planning** – The provision of Adult Social Care services within a contribution and Non-Residential Charging Policy that reflects service users' ability to pay

supports the *Fair* priority theme of the Community Plan “*Our Renfrewshire is fair: addressing the inequalities that limit life chances*”.

4. **Wider Strategic Alignment** - none
5. **Legal** – As set out in the report above.
6. **Property/Assets** – none.
7. **Information Technology** – none.
8. **Equality & Human Rights** – As proposed in Recommendation 7, a full equality impact assessment should be conducted by the Council prior to implementation of the revised Charging Policy.
9. **Fairer Scotland Duty** - Any implications on the Fairer Scotland Duty from the options identified should be captured and assessed as part of the EQIA process, to be undertaken by the Council.
10. **Health & Safety** – none.
11. **Procurement** – none
12. **Risk** – the report recommendations will introduce increased charging levels for a number of service users. The potential risk that this could lead to additional pressure on financially challenged service users will be identified and managed as part of Social Work’s review of each service user’s support package which includes a risk assessment.
13. **Privacy Impact** – n/a.

List of Background Papers – None.

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(Sarah.Lavers@renfrewshire.gov.uk)

1.	Reference Number	260124-06
2.	Date Direction issued by IJB	26 January 2024
3.	Date from which Direction takes effect	26 January 2024
4.	Direction to	Renfrewshire Council
5.	Does the Direction supersede, amend, or cancel a previous Direction – if yes include IJB reference number	No
6.	Functions covered by the Direction	All functions delegated to the IJB from Renfrewshire Council
7.	Full text of Direction	Renfrewshire Council are directed to implement the recommendations, as summarised in Section 2.2 of this report, in respect of non-residential charging.
8.	Budget allocated by IJB to carry out Direction.	Budget will be dependent on both the outcome of client financial assessments and will be subject to annual updates reflecting client numbers.
9.	Outcomes	The functions and recommendations sought will support the strategic objectives and outcomes set out in the Strategic Plan 2022-25.
10.	Performance monitoring arrangements	Performance management is monitored and reported to every meeting of the IJB.
11.	Date of review of Direction	Annual review in April of each year, reflecting any changes to CoSLA guidance.

Current Charging Policy

How a Service User Charge is currently calculated

Once a financial assessment is completed, the maximum service user charge is calculated as follows:

a)	Total Gross Income
b)	Less: income protection measures e.g., benefit disregards
c)	= Total Net Income
d)	Less: applicable housing disregards e.g., rent or mortgage
e)	= Total Assessable Income
f)	Less: Minimum Income Thresholds
g)	= Total Disposable Income
h)	Apply 50% Taper to Total Disposable Income
i)	= Maximum Service User Contribution

Example:

Assume a single person under pensionable age.

a)	Total Gross Income	£280.00
b)	Less: DWP benefit income disregards	(£58.00)
c)	= Total Net Income	= £222.00
d)	Less: applicable housing disregards e.g., rent or mortgage	(£30.00)
e)	= Total Assessable Income	= £192.00
f)	Less: Minimum Income Guarantee (disregard amount)	(£134.00)
g)	= Total Disposable Income	= £58.00
h)	Apply 50% Taper to Total Disposable Income	(£29.00)*
i)	= Maximum Service User Contribution	= £29.00

In this example the total costs of the services provided = £1,220 per week.

This means that the maximum this service user can be charged towards the cost of their services is £29 per week.

If in the above example the total costs of the services provided = £22 per week the service user would pay £22.

Summary of CoSLA Non-Residential Care and Support Charging Survey 2023/24

The annual CoSLA Non-residential Care and Support charging survey is a vital reference point for aligning Renfrewshire Council's charges with comparable services in the region. It provides an essential insight into the charging practices of local authorities, facilitating an evaluation of the affordability and effectiveness of our own policies. As we strive to make well-informed decisions concerning non-residential care and support charges, it is imperative to ensure alignment with the wider regional landscape.

In the 2023/24 survey, 32 local authority areas were approached, with 27 providing responses. Of these, 16 local authorities have implemented contribution-based charging policies for Self-Directed Support (SDS) budgets, all utilising financial assessments to calculate assessed charges.

Three local authorities within our local authority benchmarking group did not respond to either CoSLA or RHSCP data requests on charging, affecting the comprehensive analysis for the family group. Nevertheless, data from NHS board areas is accessible and summarised below for further insights.

NHS Board Area

LA	Meals	Alarm	Taper
East			
Dunbartonshire	N/A*	£2.52	50%
East Renfrewshire	N/A*	£3.10	-
Glasgow	£3.71	£3.78	75%
Inverclyde	N/A*	£3.00	25%
Renfrewshire	£3.02	£3.88	50%
West			
Dunbartonshire	£3.20	£5.90	50%

*N/A indicates that the Council does not provide these services.

Name of Local Authority / Health and Social Care Partnership	Community Alarms	Community Meals	Day Care	Housing Support	Sheltered Housing	Transport
Aberdeen City Council	£3.65	£4.00	£4.20	£15.05	£10.38	n/a
Aberdeenshire Health & Social Care Partnership	£3.75	£4.00	£35.10	£20.87	n/a	£8.10
Angus Health and Social Care Partnership / Angus Council	£5.73	£4.14	£44.96	£20.06	n/a	n/a
Argyll & Bute Council	£6.10	n/a	£10.20	£23.40	n/a	£3.20
Dumfries and Galloway	£3.60	n/a	£18.69	£15.69	£31.09	n/a
East Ayrshire HSCP	£4.31	£1.02	£3.31	n/a	n/a	n/a
East Dunbartonshire HSCP	£2.52	n/a	£20.80	£15.23	£15.23	£5.20
East Lothian	£4.05	£3.85	£15.50	£15.50	n/a	£2.25
East Renfrewshire HSCP	£3.10	n/a	n/a	n/a	n/a	n/a
Falkirk	£4.60	£3.75	£33.15	£33.15	n/a	n/a
Fife HSCP	£2.94	£4.99	n/a	n/a	n/a	n/a
Glasgow	£3.78	£3.71	£48.93	n/a	n/a	£12.93
Health and Social Care North Lanarkshire	£3.40	£5.15	£10.00	n/a	n/a	n/a
Inverclyde HSCP	£3.00	n/a	£3.15	n/a	n/a	n/a
Midlothian Council	£4.33	n/a	£12.40	£12.40	£20.00	£1.00
Moray	n/a	£5.20	n/a	n/a	n/a	n/a
NHS HIGHLAND	n/a	£4.00	n/a	£15.05	n/a	n/a
North Ayrshire Health and Social Care Partnership	£5.32	£3.36	£14.99	£16.79	n/a	n/a
Orkney	n/a	n/a	n/a	n/a	n/a	n/a
Perth and Kinross HSCP	£4.62	£3.89	£58.14	n/a	£25.40	£21.89
Renfrewshire HSCP	£3.88	£3.02	£1.98	£17.25	£12.86	n/a
Scottish Borders Council	£5.19	£3.50	n/a	£24.48	£37.67	n/a
Shetland Health & Social Care Partnership	£3.00	£6.85	£5.00	n/a	n/a	n/a
South Lanarkshire	£2.20	n/a	£34.98	£20.21	n/a	£13.84
West Dunbartonshire HSCP	£5.90	£3.20	£4.70	£78.40	n/a	£4.00
West Lothian Council HSCP	£3.34	£2.97	£39.41	£22.59	£47.74	£2.25

Contribution Policy - Illustrated Examples

Example 1 – Supported Living & Day Centre:

A 25-year-old adult living in their parent's home, who receives **supported living** services and also attends **day service** three times a week is receiving DWP benefit income as shown:

- Disability Living Allowance High-Rate care £101.75 per week.
- Disability Living Allowance Mobility Component £71.00 per week.
- Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £1,285.80 per week.

The four income protection measures i.e., **b, d, f and h** above, alongside their Free Personal Care allowance, means their maximum contribution is £21.27 per week from 1 April 2024, increasing annually in 5% increments from April 2025/26 to a maximum of 75%.

Example 2 – Community Care, Day Service and has elected to receive Community Meals:

A single 65-year-old who receives **Care at Home**, attends **day service** and is in receipt of DWP benefit income as shown:

- Disability Living Allowance High-Rate care £101.75 per week.
- Disability Living Allowance Mobility Component £71.00 per week.
- Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £369.03 per week.

The four income protection measures i.e., **b, d, f and h** above, alongside their Free Personal Care allowance means that their maximum contribution is **£21.27** per week, from 1 April 2024, increasing annually in 5% increments from April 2025/26 to a maximum of 75%.

This service user also buys two meals a day from the Community Meals service, this costs **£48.44** per week.

The contribution and flat rate charges combined means this client will pay **£69.71** per week. The Financial Assessment provides income protection measures totalling **£328.75** which allows for daily living costs such as meals, rent, service charges, or mortgage.

Flat rate charges are subject to change on an annual basis.

Example 3 – Day Service Only:

A 45-year-old adult, living in their parent's home, who attends a learning disability **day service** five days a week and is in receipt of DWP benefits income as shown:

- Disability Living Allowance High-Rate care £101.75 per week.
- Disability Living Allowance Mobility Component £71.00 per week.
- Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £315.40 per week.

The four income protection measures i.e., **b, d, f and h** above, alongside their Free Personal Care allowance means that their maximum contribution is **£21.27** per week.

The move to a contribution policy away from charging for specific services, means that day services will now be subject to the financial assessment process. As a result, the service user will now be expected to contribute the **£21.27** towards the cost of the service, increasing annually in 5% increments from April 2025/26 to a maximum of 75%.

Adult Services Non-Residential Contribution Policy

Date Completed:	13 November 2023
Last Updated:	01 April 2024
Date of Equality Impact Assessment:	XX/XX/XXXX
Date Review Due:	01 April 2025
Lead Officer:	XXXXXXXXXX

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Purpose

This document sets out Renfrewshire Council's Adult Social Care Non-Residential Contribution Policy.

Background Information

This Non-Residential Contribution Policy sets out the legislative background to charges for non-residential social care services and describes the services for which service user contributions apply, together with minimum income thresholds and tapers.

Legislation

This Non-Residential Contribution Policy has been developed within the parameters of community care legislation and guidance. This includes services provided under the Social Work (Scotland) Act 1968 and the Mental Health (Scotland) Act 1984.

With regards to the initial guidance on charging, as set out in the Scottish Office Circular SWSG1/1997, and regarding subsequent guidance, the following principles apply:

Councils can charge for the following adult non-residential care services:

- care at home
- day care
- lunch clubs
- meals at home
- wardens in sheltered housing
- community alarms and telecare
- laundry services
- aids and adaptations for disabled people
- after care services for people with a mental illness
- care and support services for those who have or have had a mental illness

What cannot be charged for:

- Charges cannot be made for criminal justice social work services, advice, and information about the availability of services, and assessment of care needs or care management.
- Personal Care services

Other:

- The Convention of Scottish Local Authorities (CoSLA) guidance encourages Councils to exempt people who are terminally ill. In Renfrewshire, charges would normally be waived for end-of-life care, local discretion ensures that charges are waived appropriately.

Previous Non-residential Charging Policy

Renfrewshire Council's previous Non-Residential Charging Policy covered a range of services. The policy was based on the service user receiving services in a traditional manner with service charges being levied for each individual service received. A service user may, therefore, have received multiple invoices each billing period using two charging types.

- Charge type 1: Charges which are financially assessed such as Care at Home (for those limited range of tasks which are not classed as free personal care), supported living charges and housing support.
- Charge type 2: Low flat rate charges such as: community meals; meals in day services and in extra care housing and community alarms.

Financially assessed charges were calculated following the completion of a financial assessment form. The financial assessment calculation was in accordance with relevant legislation and guidance focusing on a service users' ability to pay. The assessment was calculated by adding the UK Government Minimum Income Thresholds and a 25% Buffer to a service user's income to ascertain whether they had sufficient income, in which case charging would apply. This was known as the Charging Threshold. Following this assessment Renfrewshire Council then applied a 50% taper to the income above the charging threshold. This was then used to calculate the amount the service user would be charged.

INCOME	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Income Support	£191.45
TOTAL INCOME	£364.20
ALLOWANCES	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Minimum Income Guarantee	£156.00
TOTAL ALLOWANCES	£328.75
TARIFF INCOME	
Capital	£2,000.00
TOTAL ASSUMED TARIFF INCOME	£4.00
Total Income	£368.20
Total Allowances	-£328.75
DISPOSABLE INCOME	£39.45

Renfrewshire Council's previous Non-Residential Charging Policy was introduced over a decade ago and was based on a traditional model whereby service users are charged for specific services rather than an aggregate amount. To comply with both the Scottish Government and CoSLA charging recommendations Renfrewshire Council has now adopted a contributions-based approach which reflects Self-Directed Support (SDS) more appropriately.

Summary of revisions

To address inconsistencies within the previous model and ensure that our charging arrangements: are applied equitably regardless of age and condition and provide greater transparency and consistency, Renfrewshire Council have adopted a Contributions Model.

The main change to the previous Non-Residential Charging Policy is that people will no longer be asked to pay for individual services that they receive. Instead, they will be asked to contribute towards the total cost of their care using existing income protection measures. However, as with the previous policy the Contributions Model ensures that

service users only pay a contribution based on their ability to pay. All contributions will continue to be calculated following a financial assessment.

Guiding Principles of Contribution Policy

The main principles of the policy are:

- Service user income maximisation remains at the heart of the charging policy and reflects their ability to pay.
- Contribution amounts are set at a reasonable level – the contribution will never exceed the full cost of the service.
- Financial assessments take account of the cost of the service users total support plan rather than performing separate calculations for each service.
- Free Personal Care will be free to all service users with this assessed need.
- The impact of charges on the wellbeing of Carers is considered.

It is the expectation that service users will optimise other income resources prior to taking up services, e.g., Independent Living Fund income. The cost of support plans would, therefore, be net of such income sources. It is also the Council's expectation that service users in receipt of benefits for specific purposes such as mobility allowance will utilise these to support their access to services.

Principles and Legal Basis of Contribution Policy

Councils are empowered by statute to make decisions about charging for non-residential community care services. This includes services provided under the Social Work (Scotland) Act 1968, the Mental Health (Scotland) Act 1984, and the Community Care and Health (Scotland) Act 2002.

Additionally, a modification to the Public Bodies (Joint Working) (Scotland) Act 2014 (the legislation which established Integration Authorities) makes it clear that social care charging is not delegated to IJBs and remains a Council function. As such, any changes to charging policies which relate to Adult Social Care services in Renfrewshire are required to be approved and implemented by Renfrewshire Council.

Good Practice Guidance

Continued revision of the CoSLA Guidance represents progress toward securing the outcomes identified as part of the ongoing review and revision of the Charging Guidance for Non-residential Social Care Services in Scotland. In line with this progress, revisions have been made to Renfrewshire's Non-Residential Charging policy to extend financial assessment disregards of income received through War Pensions and Guaranteed Income Payments.

In addition, the relevant section has been updated to reflect compliance with the annual uprating of the Department of Work and Pensions (DWP) benefits used to set the charging thresholds.

Contribution Policy – 2024/25

The Social Care (Self-directed Support) (Scotland) Act 2013 recommends all Councils to transition towards a different approach to social care delivery. The change in service delivery offers further opportunities to achieve greater equality across all client groups in relation to charging policies. This can be achieved by applying the principles of Self-directed Support and focusing on service user outcomes rather than services and establishing a standard charging system which is sufficiently flexible to cover the diverse supports and services which a Self-directed Support service delivery model will result in.

What is a Contributions Model:

A Contributions Model uses the total cost of an individual's care to calculate their overall contribution, using the Financial Assessment process to identify the actual amount they can afford to pay towards the costs of their care. The main benefits of adopting a Contributions Model include:

- Alignment with legislative direction and guidance
- Ensuring greater consistency, transparency and equity across all care groups and services, so that charging arrangements apply regardless of age and condition.
- The financial assessment process is retained, allowing service users' ability to pay to be considered on a case-by-case basis.
- It aligns the cost of delivering services with what service users contribute.

- Simplifying the current charging process, making it more transparent and more straightforward for service users, carers, family, and staff to understand.

Minimum Income Thresholds

CoSLA recommends that all local authorities adopt a common threshold at which charges would begin to apply. This is known as the Charging Threshold.

The charging threshold is the income level below which a service user can receive community services without paying a contribution towards the cost of the services they receive.

This means that Renfrewshire Council will not expect a service user who has income below the charging threshold to pay towards their social care support if they have been assessed as eligible. This charging threshold ensures that service users retain sufficient income to meet their daily living expenses, referred to as the minimum income guarantee.

In Renfrewshire, the factors used to calculate the charging threshold include common DWP benefits such as Income Support, Disability Premium and a Scottish Government endorsed Buffer (25%), as summarised in the following example:

	Income Support - Personal Allowance	+ Disability Premium	+ Buffer 25%	= Charging Threshold* (weekly)
Single Person	£84.80	£39.85	£31.16	£155.81
Couple	£133.30	£56.80	£47.52	£237.62

Government Buffer

To provide more help to those service users on a low income and to recognise that not all a service user's income above the minimum income guarantee should be taken in contribution, a buffer, set by the Scottish Government, is also added to the minimum income guarantee.

The buffer is currently set at 25%. The charging threshold is therefore calculated by adding the buffer (25%) to the appropriate DWP rate as set out in the following tables.

For service users below the state pension qualifying age, the Income Support Personal Allowance, Disability Premium and buffer are added together to calculate the charging threshold:

	Income Support - Personal Allowance	+Disability Premium	+Buffer 25%	=Charging Threshold* (weekly)
Single Person	£84.80	£39.85	£31.16	£155.81
Couple	£133.30	£56.80	£47.52	£237.62

For service users of state pension qualifying age or above the pension Credit Guarantee is used as the basis for the charging threshold calculation with the buffer added as detailed in the following table:

	Pension Credit - Guarantee Credit	+Buffer 25%	=Charging Threshold* (weekly)
Single Person	£201.05	£50.26	£251.31
Couple	£306.85	£76.71	£383.56

At present the Scottish Government have given no indication of any plans to review or amend the current buffer rate. Any future changes to the buffer will be reflected as required.

Contribution Percentage / Taper

This approach ensures that individuals contribute to the cost of their care equally across care groups and services offering greater consistency in the application of charging policies.

When considering if a service user can afford to contribute towards the cost of their care the amount calculated as their contribution will be a percentage of their income over the charging threshold. This then determines their maximum contribution regardless of the cost of providing the service (s). This is consistent with CoSLA and Scottish Government guidance and ensures a service user can afford the amount assessed for them to pay towards the cost of their care.

Renfrewshire Council has set the maximum contribution percentage for April 2024/25 at 60% with 5% increments being applied upon each financial year until 2028/29. Please refer to [Appendix 1](#) for illustrated examples.

Example of Taper before Financial Assessment for a single person below state pension age:

Single Person - State pension qualifying age or above			Maximum Contribution (£) %			
Weekly Income	Charging Threshold	Excess Income	60%	65%	70%	75%
£100.00	£156.00	-£56.00	£0.00	£0.00	£0.00	£0.00
£125.00	£156.00	-£31.00	£0.00	£0.00	£0.00	£0.00
£150.00	£156.00	-£6.00	£0.00	£0.00	£0.00	£0.00
£175.00	£156.00	£19.00	£11.40	£12.35	£13.30	£14.25
£200.00	£156.00	£44.00	£26.40	£28.60	£30.80	£33.00
£225.00	£156.00	£69.00	£41.40	£44.85	£48.30	£51.75
£250.00	£156.00	£94.00	£56.40	£61.10	£65.80	£70.50

Example of Taper before Financial Assessment for a single person of state pension age or above:

Single Person - State pension qualifying age or above			Maximum Contribution (£) %			
Weekly Income	Charging Threshold	Excess Income	60%	65%	70%	75%
£175.00	£252.00	-£77.00	£0.00	£0.00	£0.00	£0.00
£200.00	£252.00	-£52.00	£0.00	£0.00	£0.00	£0.00
£250.00	£252.00	-£2.00	£0.00	£0.00	£0.00	£0.00
£275.00	£252.00	£23.00	£13.80	£14.95	£16.10	£17.25
£300.00	£252.00	£48.00	£28.80	£31.20	£33.60	£36.00
£325.00	£252.00	£73.00	£43.80	£47.45	£51.10	£54.75

The financial assessment used in the contribution model ensures that any charge for services is affordable by aligning the charge with the maximum percentage an individual should contribute.

For example, if a service user under the state pension age has excess income of £23.00 per week and the taper rate is 60%, their contribution towards the cost of their services would be capped at £13.80 per week. Under the contribution policy service user's will contribute towards their annual support, arrangements rather than on actual services received.

For service users below the state pension age with a disposable income of £106.45 per week following a financial assessment, their charges will incrementally increase by 5% from 2025/26 to 2027/28. The following example details how the service users' contribution would increase from £63.87 to £79.84:

	2024/25	2025/26	2026/27	2027/28
	60%	65%	70%	75%
a. Total Gross Income*	£364.20	£364.20	£364.20	£364.20
b. Less: income protection measures e.g., benefit disregards*	-£101.75	-£101.75	-£101.75	-£101.75
c. = Total Net Income	£262.45	£262.45	£262.45	£262.45
d. Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e. = Total Assessable Income	£262.45	£262.45	£262.45	£262.45
f. Less: Minimum income Thresholds*	-£156.00	-£156.00	-£156.00	-£156.00
g. = Total Disposable Income	£106.45	£106.45	£106.45	£106.45
h. Apply Taper to Total Disposable Income	£42.58	£37.26	£31.94	£26.61
i. = Maximum Service User Contribution	£63.87	£69.19	£74.52	£79.84

*Figures subject to change due to annual uprating of DWP benefit amounts

Transitional Protection

Renfrewshire Council understands that under our new contribution policy, some service users will continue to receive a secondary charge for their care, specifically those using community alarms and meals services. This is because community meals and alarms are not part of the financial assessment process and are therefore charged using a low-

cost flat rate. However, our financial assessment does consider the need for some income to cover daily living expenses like meals.

To further ease this impact, we've introduced a 'transitional protection' period. This means that instead of immediately paying the full increased charges for community meals and alarms, service users will see their costs rise gradually, as detailed in the following example.

Example: Transitional Protection for Community Meals and Alarms Service Users:

Year	Charge per week - Alarms	Charge per 2 course Meal
Current	£3.88	£3.02
2024/25	£5.40	£3.46
2025/26	£6.92	£3.46

Every year, we will review these charges and make small adjustments based on inflation. Over time, this will enable service users, who rely on both community meals and the community alarms service to gradually adjust to paying the full amount.

Other Considerations

Self-directed Support (SDS) and Personal Budgets

When a service user is assessed for support and meets the eligibility criteria, it is a primary responsibility of RHSCP to determine the necessary funding level to provide that support. This funding, allocated under Self-Directed Support (SDS), is referred to as the Personal Budget. Consequently, the contribution policy will be applied to all support planned and arranged through the various options of Self-Directed Support.

The following summarises the four SDS options including examples of how the contribution will be applied to each option:

Option one Direct Payment

Direct Payments are funds that the local authority transfers straight into a service user's bank account. These funds are to cover the costs of their assessed support needs.

When these payments are made under this option they are paid 'net'. This means the amount the service user contributes towards their care costs is already subtracted from the payment they get in their account.

Example:

Four weekly Personal Budget amount (Gross):	£570.00
Four weekly service user contribution:	- £70.00
Four weekly Personal Budget payment (Net):	=£500.00

RHSCP pay each direct payment on a four weekly payment cycle therefore, in this case the annual net personal budget will be paid as thirteen payments of £500.00.

Option two Direction of the Relevant Amount

This option is when the service user requests the local authority to organise their services for them however, they are responsible for paying their share of the costs directly to their care provider.

Example

Four weekly Option 2 amount (Gross):	£1,550.00
Four weekly service user contribution collected by provider:	- £70.00
Four weekly Option 2 budget paid to chosen provider (Net):	=£1,480.00

Option three Local Authority Arrangement of Services

This is when the local authority selects and arranges the required support for the service user. Payments to providers can be 'net' (with the service user's contribution deducted) or 'gross' (full payment without deductions), based on the contract terms. If net, the service user pays their share of the costs directly to the care provider.

Example (Gross)

Four weekly Option 3 amount paid to provider (Gross):	£1,550.00
Four weekly service user contribution recharged to service user:	- £70.00

Option four Combination of Options

The supported person has the choice to combine Options 1, 2, or 3 for their type of support, and their contribution will follow the guidelines noted in the respective sections.

If a service user has Options 1 or 2 services, then the amount of the charges is already adjusted for your four-weekly contribution. In this arrangement service users will not receive an invoice from Renfrewshire Council. However, if service users have services under Option 3 (gross), the Council will issue an invoice every four weeks for their contribution towards the service costs.

Exemptions from Contribution charging

All care and support services agreed as part of a service users SDS Budget are chargeable, through a contribution based on an ability to pay, unless they fall into the following categories:

End of Life Care:

The Scottish Government has revised the definition of terminal illness to align with entitlement to disability benefits. This means that where the clinical judgement of a medical practitioner determines that the service user has a terminal illness Renfrewshire Council will ensure contributions and charges for social care are waived. This must however be evidenced through the submission of a BASRiS (Benefits Assessment for Special Rules) form, or a letter from the service users General Practitioner or hospital consultant confirming the position.

Personal Care for Individuals:

Using the Scottish Government's definition of Free Personal Care, Practitioners will identify elements of support plans which Renfrewshire Council consider as personal care; this means that should any of the following elements of care form part of the service users' support plan, they will be considered as Free Personal Care and free from contribution.

Free Personal Care:

- Assistance with laundry associated with medical conditions (e.g., bed changing)
- Assistance with eating/drinking
- Assistance with getting out of bed/going to bed
- Assistance with dressing/undressing

- Assistance with washing and bathing
- Assistance with service user grooming/dental hygiene
- Assistance with continence care
- Assistance with toileting
- Assistance with stoma care
- Assistance with specialist feeding
- Assistance with catheter care
- Assistance with skincare
- Food preparation
- Special preparation of food associated with dietary requirements
- Administering of medication (including administering of oxygen)
- Rehabilitation work (under support of professional)
- Assistance with medication supervising/reminding
- Assistance with mobility

Further information on Personal care services is available on the [Scottish Government Personal Care Guidance](#).

Reablement Service:

Reablement is a short-term, intensive care at home service offered by Renfrewshire Health & Social Care Partnership, primarily aimed at supporting individuals aged 65 and over in Renfrewshire. It focuses on helping those who have been hospitalised or have experienced illness, falls, or difficulties managing daily tasks. The service works alongside service users to enhance their skills and confidence, enabling them to live independently. It includes a team of skilled professionals who assist with practical needs, from personal care to meal preparation and incorporates support services like telecare.

Reablement typically lasts up to six weeks and is exempt from charges, aiming to reduce long-term dependency on care services. For those requiring ongoing support post-reablement, long-term services are arranged.

This charging exemption does not apply to admissions on a regular or frequent basis as part of the individual's ongoing care arrangements.

Aids and Adaptations:

Where an Occupational Therapist, District Nurse, or Physiotherapist has assessed a service user as requiring major equipment such as stairlifts, moving and assistance and toilet & bathing equipment, this equipment will be provided free of charge by RHSCP.

Basic daily living equipment such as a long-handled shoehorn, dressing stick or perching stool are not provided. Service users are therefore encouraged to refer to our self-assessment tool ("[ask SARA](#)") for advice and guidance.

Owner-occupiers assessed by an RHSCP Occupational Therapist as requiring a major adaption to their home, such as ramps and wet rooms, will be referred to Renfrewshire Council's Care and Repair service.

Compulsory Treatment Order:

The [Mental Health \(Care and Treatment\) \(Scotland\) Act](#) came into force in 2005, focusing on the rights and protection of people with mental health conditions. This includes mental illness, learning disability and personality disorder. The act places duties on councils to provide care and support services for people with mental health conditions free of charges and contributions.

RHSCP will therefore ensure that all non-residential services provided to a service user under a Compulsory Treatment Order (CTO) are exempt from charges.

Adult Support & Protection:

All care and support services provided to a service user under Adult Support & Protection measures are exempt from charging for the first four weeks only. This initial four weeks allows for a Practitioner to review the service users needs before considering any longer-term support requirements.

If after the four weeks a longer-term support plan is agreed between the practitioner and service user, a financial assessment will be carried out and a contribution towards the cost of their care will be calculated.

Replacement Care/Unpaid Carers

If an unpaid carer is assessed to need support which isn't covered by the support provided to the person they care for, they will receive additional help, for example, if a carer needs a break the carer can receive free replacement care services to help them take that break.

Further examples of services provided to Carers are including in the following table:

Option 1 Direct payment	Option 2 Directing the available support	Option 3 Arranged services
<p>A carer lives in a rural area with a cared-for person who attends a day center twice a week.</p> <p>The carer, who can't drive and isn't on a bus route uses their direct payment for a regular taxi to visit the nearest swimming pool, to make the most of their time away from their caring role.</p>	<p>A carer has never had a break from caring. He would like to have a break of an afternoon each week to have a rest where he doesn't have to worry about the safety of the person he cares for.</p> <p>The carer receives a carer's short break voucher, and he uses this to purchase a short break.</p>	<p>A carer talks about missing out on making new friends as she never has time because of her caring role. She expresses an interest in attending an art class in a local authority community center.</p> <p>The authority arranges for the carer to attend the class and arranges replacement care for the person she cares for once a week.</p>

If the support already provided to the service user meets the assessed needs of their unpaid carer, then the Contribution Policy will be applied to these services.

Care Management Services

If a service user requires information and advice in relation to social care, there is no charge for the professional services provided.

Independent Living Fund

The ILF Scotland 2015 Fund is designed to support individuals who have complex disabilities to live independently. The 2015 Fund is currently closed to new applicants; however, a small number of service users have services which have been historically funded and arranged by both RHSCP and the Independent Living Fund (ILF).

These service users are already required to pay an ILF Recipient Contribution to ILF for their support so will not be asked to go through our financial assessment process. This position ensures that only one contribution from a service users' income is paid.

As the ILF Scotland scheme is closed to new applicants but subject to discussions regarding the scheme being reopened, Renfrewshire HSCP will review this exemption on an annual basis.

Care services not subject to Financial Assessment

Certain care and support services are exempt from financial assessment. The services listed below will be charged using flat charges which are non-means tested. These charges must be paid in full by the service user.

- Community Meals
- Community Alarms

Financial Assessment

This section sets out the national and local rules that determine whether a service user should contribute towards their chargeable care and support services.

Renfrewshire Council will access service user financial information held on both Department of Work and Pension (DWP) and Renfrewshire Council systems to assess a service users ability to pay towards their care. This is known as a “lite touch” Financial Assessment.

Where this is not possible, a Renfrewshire 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

Renfrewshire Council will verify the information provided on the financial assessment form. This will be carried out by retrospectively verifying the information with the DWP or relevant financial institutions.

Renfrewshire Council aims to complete a financial assessment within 28 days of being advised of a service users' support arrangements being agreed. In circumstances where we have been unable to receive verification of financial information within the 28 days, we will calculate the service user's contribution based on the information obtained from the financial assessment known to RHSCP. This is an interim assessment which will be amended once the service user's fuller financial information is clarified.

Start Date of Charges

Where a Financial Assessment shows that a service user is required to contribute towards care and support arrangements, they will contribute from the start date of the chargeable support being arranged.

If the financial assessment is completed after this date, contributions will be backdated to the date the Service User first received support. Contributions will be reviewed in April each year in line with annual benefit and pension increases.

Welfare Benefit Entitlements

A benefits health check can also be carried out if requested by the service user. Service users should contact their allocated worker or the locality Duty Team who will make a referral to the Council's

Advice Works team for a full benefit check, benefits advice, or support to apply for DWP benefits and credits that the service user may be entitled to claim.

Financial Assessment Process

Everyone in receipt of chargeable non-residential care services such as Care at Home, Supported Living and Direct Payments will undergo a lite touch financial assessment to determine how much they can afford to pay towards the cost of the services.

The aim is to ensure that people in receipt of care services are not placed in financial hardship.

The actual cost of providing care services such as supported living in most instances far outweighs the financial contribution that a service user pays for the actual service they receive. So, while the process may feel intrusive it is normally in a service user's interests to participate in the financial assessment.

The financial assessment will consider most (but not all) of a service user's income and capital whilst allowing a predetermined threshold of income for daily living expenses as well as some additional relevant disregards.

The following details the most common types of income taken into consideration as part of the Financial Assessment process. Please note this is not an exhaustive list:

Income Included in a Financial Assessment

- 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
- Net Earnings

Example of Income disregarded from Financial Assessment:

- Disability Mobility Allowance
- Disability Living Allowance Care Component (High Rate)
- Statutory Redress Scheme and Advance Payment Scheme—Survivors of Historical Child Abuse²³
- Future Pathways – Discretionary Fund
- Thalidomide Trust
- Child Disability Payment (CDP) and Short-Term Assistance (STA)
- Scottish Infected Blood Scheme (SIBSS) (and equivalent UK schemes e.g., England Infected Blood Support Scheme)

- Victims Payment Regulations 2020
- Redress Board (Northern Ireland)
- Payment Scheme for Former British Child Migrants
- Windrush Compensation Scheme²⁴
- UK Energy Bills Support Scheme
- Homes for Ukraine Payments
- Income derived from all benefits paid for, or on behalf of, a dependent child

Capital considered as part of the Financial Assessment

- 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 fully disregarded from Financial Assessment

- Fifty percent of capital held in joint names
- Surrender value of any life insurance policy
- Student loans
- Backdated benefit pay award that impacts community capital thresholds

If a service user is in receipt of any of the above, or those identified in the CoSLA National Strategy & Guidance Charges Applying to Social Care Support for people at home 2023/2024 they may be deducted as an allowance, with the remaining amount will be taken into consideration as income on a financial assessment.

Disregarding these capital payments will ensure that the person receiving the payments fully benefits from them in line with the reason for their payment and they are not used to paying for social care support.

The financial assessment information will always be used to calculate the service user's contribution as follows:

INCOME	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Income Support	£191.45
TOTAL INCOME	£364.20
ALLOWANCES	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Minimum Income Guarantee	£156.00
TOTAL ALLOWANCES	£328.75
TARIFF INCOME	
Capital	£2,000.00
TOTAL ASSUMED TARIFF INCOME	£4.00
Total Income	£368.20
Total Allowances	-£328.75
DISPOSABLE INCOME	£39.45

Tariff Income

Renfrewshire Council's financial assessment process for Adult Social Care costs applies the CoSLA tariff income policy. This policy assumes an additional income from a service user's savings and investments. Renfrewshire Council, therefore, calculates £1 for every £250 in savings above £6,000 for service users below the state pension age. For those service users at or above state pension age, the rate is £1 for every £500 over £10,000. This assumed income, combined with any other income like property rent, is essential in determining the service user's contribution towards their care costs during the financial assessment process.

Example: A service user who is 65 years old (above state pension age) with savings of £12,000 will, as part of the financial assessment, be reviewed for tariff income using the following simplified steps:

- **Savings Assessment:** Since the service user is above state pension age and their savings exceed £10,000, the savings between £10,000 and £12,000 are considered for tariff income. This is £2,000 in excess savings.
- **Tariff Income Calculation:** Renfrewshire Council uses the rate of £1 for every £500 over £10,000 for service users above state pension age therefore the excess

savings of £2,000 is used and the calculation to work out the tariff income would be $\text{£}2,000 / \text{£}500 = \text{£}4$. Therefore, the service users tariff income is £4 per week.

- **Total Assumed Income:** This £4 per week (£208 annually) is added to any other income the service user has, such as pensions, benefits, or rental income.
- **Contribution Determination:** The service user's total income, including the tariff income and the other steps laid out in this policy, is then used to calculate how much they can afford to contribute towards her care costs.

INCOME	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Income Support	£191.45
TOTAL INCOME	£364.20
ALLOWANCES	
DLA Care Component (Higher)	£101.75
DLA Mobility Component	£71.00
Minimum Income Guarantee	£156.00
TOTAL ALLOWANCES	£328.75
TARIFF INCOME	
Capital	£2,000.00
TOTAL ASSUMED TARIFF INCOME	£4.00
Total Income	£368.20
Total Allowances	-£328.75
DISPOSABLE INCOME	£39.45

This is a simplified example, actual assessments would consider other factors like living expenses, disabilities, and additional income sources as defined in this policy.

Additional Allowances

In addition, certain types of expenditure can be offset against the services user's income in line with CoSLA guidance. These include allowances such as:

- Net housing costs payable – this is the amount a service user needs to pay for housing (like rent, service charges, or mortgage) after subtracting any housing benefits or support you receive.

- Net council tax payable as above after any benefits paid to meet the costs have been considered.
- Water and sewerage charges payable.

What happens after a Financial Assessment?

Details of the service user's weekly contribution will be sent to the service user or their financial representative with a full explanation of the calculation, along with information about how to pay the contribution. If the service user feels they will have difficulty paying or disagrees with the calculation, they should advise their allocated social worker within 28 days by calling 0300 300 0330.

Annual Financial Re-Assessment

The initial financial assessment is updated by an annual review which will determine any changes to a service user's contribution or the contribution percentage. This annual review will take place in April each year. The service user will be advised of the outcome of the financial reassessment by letter which will include information on where they can access advice and advocacy around charges.

Changes in circumstances

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 for service users to contact their allocated Social Worker or local Social Work office to request a reassessment. You can contact your local office by calling 0300 300 0330.

Please note that failure to advise the HSCP of your change in circumstances may result in a service user being liable to pay a backdated charge.

Recovery of Contribution owed to Renfrewshire HSCP

Renfrewshire 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 at the earliest opportunity.

Renfrewshire Council routinely undertake monitoring which will identify all instances where a service user fails to pay their contribution and arrears are evident. As soon as arrears are identified the council will contact the service user to secure payment.

If after this initial contact, concerns regarding future payments/financial safeguarding are suspected, a referral will be made to RHSCP for review and onward referral to the appropriate Practitioner. This action may result in the financial concerns being shared, where appropriate, with the Office of the Public Guardian, Department for Work and Pensions or other key partner organisations.

Renfrewshire Council will continue to provide services. However, you will continue to accrue debt. Appropriate measures, including civil court proceedings, may be utilised to secure payment of any outstanding debt owed to Renfrewshire Council.

Renfrewshire HSCP may also review your support arrangements where non-payment of contribution is identified. This may, following a rigorous risk assessment, result in a reduction to your support arrangements. This decision would be taken in conjunction with the relevant Practitioners and Head of Service and only once all identified risks have been explored and sufficiently mitigated.

Additional Information

Disability Related Expenditure (DRE)

Where a service users daily living expenses are higher due to their disability or illness, an additional allowance may be applied to the financial assessment. The service user will be asked to provide evidence of the additional expenditure e.g., where a service user incurs higher electricity costs to accommodate mobility/medical equipment.

The service user should discuss this with their Practitioner in the first instance. This information will be reviewed and if it is agreed that disability related expenditure applies, an appropriate disregard of the expenditure 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.

Compensation payments

Where someone has been awarded a compensation payment, because of personal injury, whether because of a court judgment or out of court settlement, which has been awarded in respect of anticipated future care costs, this will be considered as capital when calculating contributions. This will include compensation payments held in trust. Where someone has a trust fund that is not due to an award made because of personal injury, then the guidelines on dealing with such trust in the Charges for Residential Accommodation Guidance (CRAG) will also be applied to calculating the charges for non-residential care services.

Deprivation or gifting of capital

If a local authority considered that a Service User has deprived themselves of a capital asset to avoid or reduce charges for services, then it may treat the Service User as still possessing that capital asset when assessing their ability to pay for services.

Additionally, in some circumstances, the Council may be able to recover the cost of care from the Service User who received the capital asset, or the Service User may be assessed as though they still own it.

All cases where capital has been 'gifted' or otherwise transferred will be assessed on an individual basis to determine whether the value of the capital should be considered in the financial assessment.

If anyone has any concerns about the impact that gifting or transferring capital may have on their charges, they should discuss this in advance of taking any actions which may be considered as deprivation of capital.

Complaints Procedure

Renfrewshire Council and RHSCP are committed to providing high quality customer services. We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with the service you have received, please tell us. You can complain in Service User at any of our offices, by phone, in writing, by email or via our complaints form on our websites:

- [Renfrewshire Council](mailto:complaints@renfrewshire.gov.uk) email at: complaints@renfrewshire.gov.uk
- [Renfrewshire HSCP](mailto:RenfrewshireHSCP.Complaints@ggc.scot.nhs.uk) email at: RenfrewshireHSCP.Complaints@ggc.scot.nhs.uk

We understand that you may be unable, or reluctant to make a complaint yourself. We accept complaints from the representative of a service user who is dissatisfied with our service. We can take complaints from a friend, relative or an advocate, if you have given them your consent to complain for you. You can find out about advocates in your area by contacting the [Scottish Independent Advocacy Alliance](#). They can also help you put your complaint in writing or give you this information in another language or format, such as large font or Braille.

You can also get [free, independent, and confidential advice from Citizens Advice Scotland](#).

Reviewing the Contribution Policy

Legislative responsibility for social care charging sits with Renfrewshire Council, however, given the intrinsic importance of the Contribution Policy to the financial resilience of RHSCP the responsibility for reviewing and making recommendations on policy changes to Renfrewshire Council jointly resides with RHSCP's Chief Financial Officer and Renfrewshire Councils Director of Finance & Resources.

The implementation of any changes to the Policy continue to reside with Customer & Business Services within Renfrewshire Council.

Up-to-date information will be published on our website at www.renfrewshire.gov.uk. Hard copies and alternative formats of our policy and guidance can be requested from our Customer and Business Services teams on 0300 300 0330.

Appendix 1 – Illustrated Examples

Example 1 – Supported Living & Day Centre:

A 25-year-old adult living in their parent's home, who receives supported living services and attends day service three times a week is receiving DWP benefit income as shown:

Disability Living Allowance High-Rate care £101.75 per week.

Disability Living Allowance Mobility Component £71.00 per week.

Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £1,285.80 per week.

The four income protection measures i.e., b, d, f, and h above, alongside their Free Personal Care allowance, means their maximum contribution is £21.27 per week, from 1 April 2024, increasing annually in 5% increments from April 2025/26 to a maximum of 75%.

Example 2 – Community Care, Day Service and has elected to receives Community Meals:

A single 65-year-old who receives Care at Home, attends day service and is in receipt of DWP benefit income as shown:

Disability Living Allowance High-Rate care £101.75 per week.

Disability Living Allowance Mobility Component £71.00 per week.

Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £369.03 per week.

The four income protection measures (b, d, f, and h above) which are part of the financial assessment, alongside their Free Personal Care allowance means that their maximum contribution is £21.27 per week, from 1 April 2024, increasing annually in 5% increments from April 2025/26 to a maximum of 75%. The same Financial Assessment offers income protection measures totaling £328.75 which allows for daily living costs such as meals, rent, service charges, or mortgage.

In this example the service user also buys two meals a day from RHSCP Community Meals service, this costs £48.44 per week. Therefore, the service user's contribution and flat rate charges total £69.71 per week.

Due to inflationary increases flat rate charges are subject to change on an annual basis.

Example 3 – Day Service Only:

A 45-year-old adult, living in their parent’s home, who attends a learning disability day service five days a week and is in receipt of DWP benefits income as shown:

Disability Living Allowance High-Rate care £101.75 per week.

Disability Living Allowance Mobility Component £71.00 per week.

Income Support £191.45 per week

		Taper			
		60%	65%	70%	75%
a.	Total Gross Income	£364.20	£364.20	£364.20	£364.20
b.	Less: income protection measures e.g., benefit disregards	-£172.75	-£172.75	-£172.75	-£172.75
c.	= Total Net Income	£191.45	£191.45	£191.45	£191.45
d.	Less: applicable housing disregards e.g., rent or mortgage	£0.00	£0.00	£0.00	£0.00
e.	= Total Assessable Income	£191.45	£191.45	£191.45	£191.45
f.	Less: Minimum income Thresholds	-£156.00	-£156.00	-£156.00	-£156.00
g.	= Total Disposable Income	£35.45	£35.45	£35.45	£35.45
h.	Apply Taper to Total Disposable Income	£14.18	£12.41	£10.64	£8.86
i.	= Maximum Service User Contribution	£21.27	£23.04	£24.82	£26.59

In this example the total costs of the services provided = £315.40 per week.

The four income protection measures i.e., b, d, f, and h above, alongside their Free Personal Care allowance means that their maximum contribution is £21.27 per week.

The move to a contribution policy away from charging for specific services, means that day services will now be subject to the financial assessment process. As a result, the service user will now be expected to contribute £21.27 towards the cost of the service, increasing annually in 5% increments from April 2025/26 to a maximum of 75%.

Appendix 2 - Community Care Scheme of Charges

Chargeable Adult Services - Financial Year 2023/2024

Adult social care charges effective from 10 April 2023 - 31 March 2024

Chargeable Services	Frequency	2023/24
Care at Home - non-personal tasks	Per hour	£17.24
Community and Day Centre meal charges: two course meal	Per course	£3.02
Community Alarms and TECS	Per week	£3.88
Day Centre attendance charge (Older People only)	Per day	£1.98
Meals provided in Extra Care Housing complexes	Per week	£42.34
Residential Care Home charges (Local Authority run): Dementia	Per week	£1,041.36
Residential Care Home charges (Local Authority run): Mainstream	Per week	£839.34
Sheltered Housing charge: Maximum	Per week	£87.16
Sheltered Housing charge: Minimum	Per week	£12.96

Charges are reviewed annually following the council budget setting process.

Appendix 3 - Definitions

Below is a list of terms used within the Non-residential 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.
- Chargeable Income - A Service User's net income – including any tariff income but not including any disregarded income – after the threshold has been deducted (and allowances made for housing costs, etc. Charges are only based on chargeable income.
- Renfrewshire Council - The Local Authority responsible for provision of social care services within the Renfrewshire area.
- Renfrewshire Health and Social Care Partnership (RHSCP) - The combination of integrated NHS Health and Council Social Care services managed jointly and reporting to the Renfrewshire Integration Joint Board (IJB).
- Financial Assessment - The process undertaken which looks at a Service User's income and capital to determine their care and support charge towards their care package.
- Taper -This helps to calculate the maximum contribution by determining a percentage of the remaining income which is available to the supported Service User over the threshold figure which is identified through the financial assessment process. This is identified within the policy.
- Buffer – In order to provide more help to those on low income and to recognize that not all a Service User's income above these rates should be taken in charges, a 25% buffer is added to create a charging threshold.
- Personal Budget - The agreed amount of money which is required to achieve agreed personal outcomes and manage any associated risks.
- Contribution - The amount of money that the individual receiving services will be asked to pay towards their care following financial assessment.

- Personal Outcomes - Personal Outcomes are defined as what matters to the service user as well as the result or impact of activities.
- Service Provider - The organisation that provides services to the Service User that is receiving support.
- Service User - Any individual who meets established eligibility criteria and who is receiving support or services from the Council See Service
- Support Plan - A record of the agreed outcomes and support to promote the service user's independence in the community following the needs assessment.
- Self-Directed Support (SDS) - The Self-Directed Support (Scotland) Act 2013 placed new duties on Renfrewshire Council and aims to ensure that people can decide how their support is planned and provided. One of the duties is to offer implementation through one of four options.

Appendix 4 - Non-Residential Care & Support Contribution Factsheet



Non-Residential Care & Support Contribution Factsheet

Renfrewshire Health & Social Care Partnership (RHSCP) is committed to providing the care you need when you need it, now and into the future.

The biggest proportion of the costs of the support you need from us will be met from Council budgets. However, demand for services is increasing while Council funding is falling. This means that where someone can afford to contribute to their care services, we have to ask them to pay that amount. In this way the care and support you need, will continue to be available.

The contribution we ask you to make will be no more than you can afford to pay, based on an assessment of your financial situation.

The Contributions Policy sets out how we will apply this for everyone who receives support at home, or in the community, provided by or organised by RHSCP. This factsheet is intended to give you some information about the Policy.

What does it mean for me?

If you receive adult care services in your home or community, you will be asked to contribute towards your overall package of support. The amount you will be asked to contribute will be determined by a financial assessment. Your financial assessment will include a check that you are receiving all benefits or discounts to which you are entitled.

If the only services you receive are the delivery and/or installation of Occupational Therapy equipment, Community Meals, or Alarms then you will be asked to pay a flat rated charge.

What am I paying for?

You are being asked to pay a contribution towards the cost of providing the range of supports which help you to meet your individual needs. The contribution is calculated at the start of the financial year (April-March), or the date your supports are going to start,

based on your planned supports. We will send you one annual invoice for your contribution, which you will be asked to pay up over the year. As we cannot allocate your place to other service users when you are not using them then we cannot give a discount or refund for dates you do not attend or receive a service.

What won't I be paying for?

There are several exemptions to the Contributions Policy, including:

No contribution towards personal care services (e.g., assistance with dressing, washing, food preparation etc) which is covered by the Scottish Government's Free Personal Care policy.

All non-residential services received by people subject to compulsory supervision or detention, those receiving time limited support to recover from mental health/substance misuse or engaged in a recognised employability project.

For a full list of exemptions, please see the Contributions Policy which is available online at www.renfrewshire.gov.uk

How is my payment worked out?

To ensure that you are not asked to pay more than you can afford, RHSCP will undertake a financial assessment using systems and information available on either council or DWP computer systems. This may also involve an officer from RHSCP discussing your income and savings with you to calculate your individual contribution amount. This calculation is done in line with national guidance to ensure that it is fair and consistent.

When will I know how much I must pay?

After your financial assessment, we will write to you to let you know how much you are being asked to pay and how this amount has been calculated. If your needs are reviewed and your package of support changes then the amount will be reviewed. As the contribution is based on your overall package of care and your ability to pay, the cost to you might not change.

How to pay your contribution to Renfrewshire HSCP

You will receive a regular invoice, showing your options for paying. The default payment method is four weekly, and we would recommend paying these instalments by Direct

Debit. Direct Debits are the simplest way of making regular payments, as the money will be paid automatically without you having to remember to make a payment each month. This method of payment also costs the Council less money in terms of administration costs, which means that more money can be spent on providing front line services to the people who need them.

What if I cannot pay?

Please be assured that we do not want to ask people to pay more than they can afford to. If you are worried about not being able to pay the contribution amount calculated, please speak to us as soon as you can so that we can look at your individual situation again.

It is also important that you tell us as soon as possible about any changes in your financial circumstances, e.g., the loss or a reduction in benefits, as any changes to your income will affect your ability to pay and we will need to recalculate your contribution amount considering this.

More information

We are happy to answer any questions you have about the Contributions Policy. Please speak to the person who you normally discuss your care needs with in the first instance. Alternatively, you can contact the RHSCP on 0300 300 0330.