


Proposed Changes to Slough Borough Council's Charging Policy for Adult Social Care, February 2025

Here is an Easy Read version of our charging policy changes.

Ask someone to help you read this if you don't understand it.

We want your views.

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Introduction



Slough Borough Council has a charging policy for Adult Social Care.

The rules for this are set by the government. The Council has to follow the government rules as it is the Law.



The policy explains how we work out what people can afford to pay for their care.

We want to change the policy from April 2025. This document tells you about the changes we want to make.



We want your comments on this.



These changes will affect you if:

- the council arranges your care, or
- if you receive a **Direct Payment**.
- If you need a **deferred payment** loan
- You have an **Appointee** to manage your money/benefits
- You have savings over £23,250 and want the council to arrange your support in future.

A **Direct Payment** is when the council gives you money and you arrange your own care. This document explains some of these terms

<u>Change 1</u>	Charging for Appointee-ship
 <p>The image shows a man in a striped shirt looking at a board filled with question marks. Below him is a magnifying glass over a document titled 'Benefits'.</p>	<p><u>Does it apply to you?</u></p> <p>This change would affect you if you live in the community, <u>and</u> have someone called an Appointee who works in the Council to manage your benefits.</p> <ul style="list-style-type: none"> • They might collect your benefits or pension for you <p>You may have a family member or carer at the moment who collects your pension or helps with bills – this will not apply to them.</p>
 <p>The image shows a group of people standing in front of a large building. Below them is a man in a suit holding a clipboard with a document that has '£20' written on it.</p>	<p><u>What is changing?</u></p> <p>If you cannot collect your benefits or pension someone in the council can be allowed to help you manage them.</p>



They might help you pay your bills with the money. They are called an “Appointee”

If the Council is your appointee and helps you manage your money -they will now take some of the money to cover what it costs to do this.

They will only take it if you can afford it.

This will help the council get back the money it costs to be an appointee.

Change 2

Charging to arrange your support if you have lots of savings or money coming in.



Does it apply to you?

This change will only affect you if you live at home, and pay the **full cost** of your care. (Not many people have to do this).

Full cost means you have enough money to pay for all of the care yourself.

The government sets the amount that you can keep in savings – if you have above £23,250 in savings you will probably need to pay for all the care you have. Sometimes this is called **Self-funding** your care.



The council can arrange support for people who ask them to and who pay **full cost**.

It costs the Council money to do this – so the council is asking to be paid for arranging the support.

This will help the council provide support for more people in the future.

Change 3

Deferred Payment Loans




Does it apply to you?


This change will only affect you if you move into a care home, and sign up for a loan called a **deferred payment loan to help pay for this**.




This is a very small number of people who have to sell their home to pay their care charges.

You would need to own your own home and be moving into a care home for this to apply.

A **deferred payment loan** is when the council lends you the money to pay for your care, using your home as security.

	<p><u>What is changing?</u></p>
	<p>We will charge you higher fees for setting up and managing the loan in future because it is costing us more to arrange the loan now.</p> <p>This will mean that the council gets back the money it takes to arrange the loan.</p> <p>In future people would pay the council more for arranging a deferred payment loan but not more than it costs the council to arrange this.</p>

<p><u>Change 4</u></p>	<p><u>Minimum Income Guarantee</u></p>
	<p><u>Does it apply to you?</u></p> <p>This change will only affect you if you live in the community and you receive care like homecare or a direct payment <u>and</u> you are aged 18 and over.</p> <p>Everyone who needs support from the council will have a financial assessment - A financial assessment is when the council works out how much money you can afford to pay for your care.</p>

	<p>The Minimum Income Guarantee is the amount which you need to keep each week, to pay for your day-to-day living costs. The amount is set by the government. The amount goes up when you reach retirement age and you are allowed more if you are living as a couple or have children.</p>
	<p><u>What is changing?</u></p>
	<p>Before, we allowed everyone to keep a bit extra on top of the government recommended amounts.</p>
	<p>Under the new policy, we would no longer allow the extra 25% on top of the minimum income guarantee. Most councils do not allow this extra amount and we cannot afford it any more.</p>



If you are affected by this change, you will probably need to pay more per week for your care. Some people will not need to pay for their care – if you are currently not paying for your care this will probably be the case if the changes are agreed.

It may be that a small amount of people will start to pay a little more for their care though.

This will help the Council manage to pay for care for everyone in the future.



That's all the changes.
We want your views.

Please go online to comment on Slough Borough Council website consultation page for more information on how to be involved or ask someone to help you do this.



Thankyou!