

Adult Social Care Fees and Charges proposals 2025

Background

Overall aim – To support those in greatest need whilst ensuring people stay as independent as possible

- Increasing demand and need over the last few years – numbers of people needing support is increasing and costs of support increasing.
- All local authorities (Councils) follow the same national charging guidance [Social care - charging for care and support: local authority circular - GOV.UK](#) – duty to remain in budget.
- Some local variations are allowed and Slough has reviewed its policy alongside other councils particularly neighbouring ones to find Slough is not in step with them and has been more generous for many years, but can no longer be.
- The cost of supporting some people can no longer be sustained – particularly around administration of supporting people **who self-fund their** support. People who self fund are likely to have over £23,250 in savings or have a high income/assets and are not entitled to homecare or residential or nursing support paid for by Adult social care – they pay for their own care until their savings/capital or assets decrease to below this level.
- The national guidance assumes that those who can afford to pay should do so and is in place to avoid massively different charges in different areas.
- Slough recognises that no one wants to pay more but needs to address the issues above to avoid being unable to provide support to the most vulnerable in future years.

How charging works

- National Guidance
- Complex but basic rule is that anyone with over £23,250 in savings/income/assets will be expected to pay the whole cost of any support they need until they drop below this. Some people do not pay anything and this will not change. For others:
- Adult Social Care work out how much you have to pay by:
- Looking at how much money you have coming in
- We take into account some of the costs of your housing
- We might also subtract anything extra you have to pay because of your disability
- We will always leave you with the amount the government thinks you need to live on (Minimum Income Guarantee – the amounts are stated in the national guidance and reviewed annually)
- Anything that is left must be used to contribute towards the cost of your care and **support if you are assessed as needing to pay.**

Your Savings - If you have savings, a building, land or money in another place, you must use some of this to pay towards the cost of your care and support. We don't include the value of your house if your partner still lives in it, or any family member aged over 60. If your savings are less than £14,250, we won't ask you to use any of this money to pay towards the cost of your care and support. If your savings are between £14,251 and £23,249, we will ask you to use some of this money to pay towards the cost of your care and support. If your savings are over £23,250 we will ask you to pay all the cost of your care and support using this money.

Things to bear in mind

Charging is complex and each situation will be unique – some people will not be charged anything if they have a need for aftercare support under Section 117 of the Mental Health Act where the support means that they might avoid admission to a psychiatric bed. People with Cruetzfeldt-Jakob Disease (CJD) and any re-ablement services to aid recovery after hospital for example will not be charged for up to six weeks following discharge. Health services provided by the NHS remain free of charge.

Each person has different risks and needs and may be entitled to other support such as carer premiums or disability disregards (where some parts of their income is disregarded in an assessment because of a disability – extra laundry charges for example).

Each situation is individually assessed and people will be encouraged to apply for any additional support they may be entitled to, adult social care advises on this.

If there remain risks or safeguarding issues these will be taken into account in the social care assessment of needs.

Slough has been more generous in the past so people have been in a more privileged position than if they were in a neighbouring authority.

Without some changes it will be difficult in future to provide support.

Proposals:

- Charging a fee where the council manages Appointee-ship on behalf of someone who cannot manage this.
 - The council receiving a fair payment for arranging support like homecare and a move from a residential to nursing home for people who have over the savings and income thresholds (self-funded support for people with over £23,250)
 - Applying the Minimum Income Guarantee amounts, currently the amount applied adds an additional 25%
 - Increasing the deferred payment fee to move more in line with neighbouring councils and receive a fair cost for arranging and ongoing administration of this. The council can no longer be as generous as in previous years.
 - Reviewing fees and charges annually to ensure they remain fair and the interest charged reflects the national guidance on interest.
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- Without some changes it is likely that providing support in the future will become difficult to fund the most vulnerable
 - If risks are identified these will be taken into account along with advice on claiming other support.

Proposal – Charge for managing Appointee-ship

An appointee is a person or organisation who has been given the legal right to manage someone else's benefits or pensions. The council does not currently for the costs incurred in acting as appointee. As an example, someone may be unable to manage their own finances due to a lack of ability or capacity to do this and the Council will arrange to collect and administer their money on their behalf which can be time consuming and sometimes complex if various bills etc are also included. Some other local authorities charge for these services, so the council are seeking to consult on introducing a charge for appointee-ship customers which reflect some of the administrative costs incurred by the council in order to ensure the service is sustainable as follows:

Appointee Service

Work up to and including the date upon which the court makes an order authorising the relinquishing and signing of tenancy agreements:

An amount not exceeding £944.00

Annual management fee payable on the anniversary of the appointment as Appointee:

Net assets below £20,300 3.5%

Net assets of £23,300 and above

- ***First year £982.00***
- ***Second and subsequent years £824.00***

Annual property management fee to include work involved in preparing property for sale, instructing agents, conveyancers, etc. or the ongoing maintenance of property including payment of utility bills, management and letting of a rental property or properties where the person is a tenant.

Questions for appointee-ship

QUESTIONNAIRE QUESTION FOR APPOINTEESHIP CHARGES:

1. Do you think that it is fair that the Council recovers its costs for supporting someone with managing their finances? y/n
2. Do you have any comments about this proposal and how it may affect you or your family/contacts?

Full cost recovery for people with over £23,250

Proposal - Full cost recovery for people who have savings/assets or income over £23,250 and fund their own support – SELF FUNDERS (charging people who self-fund their support for the council’s work in arranging and administering that support).

A resident who needs homecare or similar support in the community but has above the national savings or income thresholds can ask the council to help them arrange that support. In some cases this might involve the council giving them some advice as to where to seek the support and how to arrange it but in others it may be more detailed than this. The person may not be able to arrange this themselves or administer it on an ongoing basis. In these situations, the council may have to arrange the support and manage the administration attached to this including ensuring that the homecare agency gets paid for example and any changes to care support are communicated to the agency and the person. This can take some time and involve calls and messages as a go-between. ***Slough is proposing an initial set up fee of £300 and annual fee of £250 to administer the account. (This would mean a £550 charge in the first year and £250 ongoing).***

Where someone is in a residential or nursing home and needs to move we are also proposing charging £300 for each time they need to be moved and ask Social Services to assist with this as it incurs administrative costs. THIS WOULD NOT APPLY IF THE MOVE WAS DUE TO A RISK OR SAFEGUARDING NEED

Full cost recovery for people with over £23,250

Proposal - Full cost recovery for people who have savings/assets or income over £23,250 and fund their own support (charging people who self-fund their support for the council's work in arranging and administering that support). Other neighbouring councils charge from £300 to £412 with most being midway between these points.

Questionnaire for self funded support:

1. Do you think it is fair for the council to ask for some money to cover the costs of arranging support for people who have over £23,250 in savings/income or assets and pay for their own support?

Y/N/Unsure If the answer to the above is no or unsure.... 2 Do you think that people who pay for their own support should pay anything to the council for the support in arranging their care? Y/N

3. Do you think that the amounts that Slough is asking for seem reasonable in comparison to other neighbouring councils?

Y/N/Unsure/SHOULD NOT BE CHARGED ANYTHING

4. Do you have any further comments on people who fund their own support (self- funding) paying for this being arranged for them?

Applying the national Minimum Income Guarantee rate

People receiving local authority-arranged care and support other than in a care home need to retain a certain level of income to cover their living costs. Under the Care Act 2014, charges must not reduce people's income below a certain amount - this is a weekly amount and is known as the Minimum Income Guarantee (MIG), but local authorities can allow people to keep more of their income if they wish.

Currently Slough Borough Council applies these rates **plus a 25% buffer** – this means that an additional 25% is allowed on top of the MIG rates but correspondingly means that the Council does not receive income from this buffer. A majority of councils have no buffer and many are considering reducing their current buffer to the national rate. Slough can no longer afford to apply a more generous rate as it has in previous years.

MIG (using 2024/25 rates)	Plus 25% buffer
Single person 18-25 £87.65	£109.56
Single person over 25 but under pension credit age £110.60	£138.25
Pension credit age £228.70	£285.75
Lone parent £110.60 PLUS £101.25.90 FOR EACH CHILD	£138.25

Apply the national guidance rate of Minimum Income Guarantee

Each situation will always be judged on individual risks and merits and other premiums may be allowed as per the guidance in the link above. Plus a disability and corresponding costs might also mean that other elements of their income are disregarded – for example if they need a special diet or additional heating related to a disability. This is not a precise equation as some people might only have home care that costs £25 per week so wouldn't be charged more than that .

1. Do you understand the Minimum Income Guarantee ? Y/N If No, have you looked at the national guidance on Minimum Income Guarantee here [Social care - charging for care and support 2025 to 2026: local authority circular - GOV.UK](#)
2. If yes, Do you think it is fair that the buffer should be removed and national guidance applied – i.e. no buffer?
y/N/Don't understand
3. Do you have any comments about the minimum income guarantee being applied?

Deferred payments

If someone is in need of care and support services in a residential or nursing home they are assessed as to whether they can pay this charge. If they own their own property they may be assessed as being able to pay for the placement themselves but lack the capital initially to pay this. **A deferred payment is a type of loan from the Council who will pay the fees to the care home on their behalf until the property is sold.** This is often a complex process especially if the person has lost the capacity to manage their own affairs and has no one else to do this for them. The council may have to organise the legal side of the sale and contact the land registry or solicitors to carry out the sale. The house may also not sell immediately so sometimes the council pays the fees for years before the person is in a position to repay the council the fees. It is proposed that a fair interest rate is charged for the council to recover these costs once the house or assets are in place as per the national guidance and reviewed according to this annually.

- More information on the council's current policy can be found here: [Deferred payment agreements – Slough Borough Council](#)

Deferred payments

Slough currently charges people £595 to arrange a deferred payment loan – neighbouring councils charge more than this (some charge over £1,000). We are proposing moving to a charge of £800 initial set up fee and an annual charge (included in the set up year) of £300 annually to cover officer costs in administering this.

1. Do you think that it is fair for the council to recover the costs it incurs arranging a deferred payment?
Yes/no/ don't understand
- 2 Do you have any comments about this proposal?

Thank you!