

Overview

Slough Borough Council provides paid adult social care support (home care, day care, direct payments for example) to over 1700 residents aged over 18 years old each year. Around half of these residents receive chargeable social care services – this means that they have an assessment of their income, savings and assets and pay if they meet certain criteria.

When people living in Slough need adult social care, as well as assessing their care needs, their income is also assessed to decide how much they pay towards their care.

Some people don't pay anything, some people pay a contribution, and some people pay for all of their care (these people are known as self-funders). This smaller group of people will have savings, assets and/or income over £23,250 There are also some services that are not charged for – mostly initial preventative support to help get someone back to managing for themselves again and services provided to people who have previously been admitted for psychiatric support under Section 117 of the Mental Health Act. The people in this category will not be charged as the law says that they should not have to pay for support in these areas.

Slough sets out how people are assessed as to whether they can afford to pay in the charging policy. For residential and nursing care, the charging framework is based on the national guidance and more information can be found on the website [Paying for care and support – Slough Borough Council](#)

Whether someone needs support in the community such as homecare or in a residential care setting the charges are based on national guidance issued to all local councils which can be found here [charging for local authorities](#). The charging is based on an assumption that people will only be charged what they can afford to pay. Every council follows this guidance which is updated annually but some allow additional extras.

What is being proposed?

As part of the council's annual budget setting process for 2025-26, a number of aspects of the adults social care service existing charging arrangements are being reviewed to help support the current financial position in a way which is fair and takes into account the actual costs incurred by the council in arranging the administration of the support.

As such, the Council have come up with a set of proposals and would like your views on these.

These proposals include the introduction of charges, or an increase in charge, to the following areas:

- **A yearly fee for appointee-ship services** for residents based on their savings amounts – currently this is not charged for.
- **Cost recovery for arranging care for people above the capital/savings threshold:** Charging self- funding people (those with income/assets and/or savings over the threshold (currently £23,250) the full cost that the council incurs in arranging and administering their support.
- **Applying the Minimum Income Guarantee (MIG) rate as stated in the national guidance** as part of the financial assessment. The consultation paper goes into the impact of this in more detail. This would apply to everyone who is charged for their support. Currently an additional allowance is given above this guarantee of 25%.
- **Increasing the Deferred Payment arrangement fee** from the current £595 one off cost to a new cost of £800 set up and £200 to cover additional officer hours to administer this annually.
- **Interest payments will be reviewed every 6 months to ensure that these are applied fairly and in line with the national guidance for people who have deferred payments.**

Why is the Council proposing changes to the charging arrangements for Adult Social Care

In Slough the council plays a big part in people's lives. Every year we provide public services that you, your family and friends use every day. The council wants to be able to support those in greatest need well into the future and adult social care is providing support to some of the most vulnerable people in the community.

As well as supporting our communities, the Council is monitored on the responsible management of the council's finances. However, like many local authorities and households across the country, Slough is facing unprecedented financial challenges across all areas. These challenges include the economic uncertainty with high inflation, high interest rates, and the cost of living continuing to rise. The Council is mindful that everyone is facing challenges currently and therefore seeks views on the

proposals outlined. This is not undertaken lightly but it is considered that if the Council does not ensure that it receives fair recovery of the costs it incurs and that people who can afford to pay are paying their share then services may be compromised for everyone in future years affecting a lot more people.

The council has a legal duty to set a balanced budget and is currently facing severe financial pressures as a result of the above.

This means we are having to look very closely across the whole council to close this gap through savings and income, particularly where we are not recovering costs and have been more generous in the past.

We are keen to hear your views on our Adult Social Care Fees and Charges proposals, in particular we are keen to hear from our current and future users of Adult Social Care services and how these changes might impact on you/them.

You can find out more about each of the services and our proposals by reading the documents attached or you can go straight to the questionnaire.

Alternative formats of the engagement

If you are unable to complete the questionnaires online and would like to request a paper copy or another format of the questionnaire, please email or phone: link to main contact centre or drop into Observatory House to collect a paper copy or email anna.grainger@slough.gov.uk

Any paper copies should be sent to Adult Social Care Fees and Charges Consultation, Observatory House, Slough.

What happens after the engagement closes?

Your comments and responses to the questionnaires will assist in making a final decision on how we should proceed with implementing the proposed charges. Once a decision has been made, we will write to those residents who may be impacted to advise of them of the outcome of the final decision.

Proposals for Appointee-ship charges:

Background

Slough Borough Council, like all other councils, charge assessed contributions towards the costs of Care and support based on national guidance laid out by the Department of Health and Social Care. Slough's charging and contributions policy can be found here [Paying for care and support – Slough Borough Council](#). This policy will be reviewed and updated as required following the outcomes of the consultation.

An appointee is a person or organisation who has been given the legal right to manage someone else's benefits. The department for work and pensions (DWP) manages the appointee-ship process. The council does not currently charge an administration fee for the costs incurred in acting as appointee for residents where appointed by the DWP. Many 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 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. The Council is seeking to put in place a small charge for this service 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 “P” is a tenant.

An amount not exceeding £380.00

What do neighbouring councils do?

Some councils do not take on the Appointee-ship role. Others do not currently charge but some are considering a charge in future due to the work involved.

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).

Background

Slough Borough Council, like all other councils, charge assessed contributions towards the costs of Care and support based on national guidance laid out by the Department of Health and Social Care. Slough’s charging and contributions policy can be found here [Paying for care and support – Slough Borough Council](#) .This policy will be reviewed and updated as required following the outcomes of the consultation.

A resident who needs homecare or similar support in the community but has above the national savings or income thresholds (currently over £23,250 in savings) 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).

For people who are self funding for their residential and nursing care (they own their own property or have savings, income or assets above the threshold of £23,250 the Council sometimes assists them with moving to another placement. Slough proposing a **one off fee** of £300 to arrange this as it often involves considerable administration and intermediary costs. This would not apply if they were moving purely due to needs changing or a safeguarding risk to them.

What do neighbouring councils do?

Reading : £300 set up and £250 annual amount

West Berkshire: Consulting to move from their current charge of £286 to £365 to set up and administer annually

Royal Borough of Windsor and Maidenhead: £412.50 set up and £382.80 annual fee

Wokingham: £348.40 in first year and £259.80 annually

Bracknell: £372 in first year and £246 annually. Also charge £346 one off fee for arranging alternative residential/nursing support for people above £23,350

PROPOSAL : Applying the national guidance on the Minimum Income Guarantee as part of the financial assessment.

Background

Slough Borough Council, like all other councils, charge assessed contributions (the amount that people pay) towards the costs of Care and support based on national guidance laid out by the Department of Health and Social Care. Slough's charging and contributions policy can be found here [Paying for care and support – Slough Borough Council](#)

This policy will be reviewed and updated as required following the outcomes of the consultation.

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, but local authorities can allow people to keep more of their income if they wish. This is a weekly amount and is known as the Minimum Income Guarantee. [Social care - charging for care and support 2025 to 2026: local authority circular - GOV.UK](#) The above circular gives 2025/26 rates.

Currently Slough Borough Council applies the national guidance rates for 24/25 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 number of councils have no buffer and many have or are considering reducing their current buffer to either 0% or 5% as the national rates are guidance that all areas can use and are assumed as affordable. Some people are not charged for their services as per the national guidance e.g. people subject to section 117 of the Mental Health Act which entitles them to support to reduce the chances of admission to psychiatric hospitals free of charge. This will not change.

The table illustrates the impact on the person’s weekly income at 2024/25 rates and the current buffer applied by Slough Borough Council.

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

For example a single person aged over 25 but under pension credit age is currently able to retain £87.65 as per the national minimum income guarantee guidance. In many councils this would be all that they could retain. Using the table you can see what difference there is in applying an additional allowance/buffer per week up to 25% that is currently allowed.

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 so people may not be charged as much and allowed to retain more income.

What happens in neighbouring Councils?

Most authorities only allow the minimum income guarantee with allowances for disability disregards (amounts of additional charges that people need to pay due to a disability – special diets, heating or additional water charges for example).

For many years the council has allowed a more generous rate but can no longer afford to do so.

The table illustrates the potential weekly impact in general on people's impact with a buffer applied at different rates but this does not take into account any individual needs and situations such as disability disregarded income and other risks so cannot be used as a one size fits all for people as there are so many individual situations which will be taken into account.

It should be noted that the national guidance rates have not been uplifted by much in the previous few years and that although the income would be much welcomed by the Council it has to be offset by acknowledging the difficulties that some residents are currently facing. There is also currently access for people to the Household support fund for assistance and this would still be open to people along with benefits maximisation (ensuring that people claim what they are entitled to). The financial assessment team will support people in identifying what benefits or other support people may be entitled to.

Deferred Payments:

This section concerns deferred payments as the policy allows the council to charge for this element which affects people who ask the Council to arrange payment for their support in a residential or nursing home whilst their house or other assets are sold or materialised so that they can pay for this support. It applies to people above the national threshold guidance currently that is those people who have assets, income or property above

£23,250 and will be expected to fund their own support until their savings/assets drop below this rate.

More information can be found here:

[Deferred payment agreements – Slough Borough Council](#)

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 the cost of arranging this is covered along with a fair interest rate being charged for the council to recover the costs once the house or assets are in place (usually when the house is sold and completed).

Proposed charge is **Increasing the Deferred Payment arrangement fee** from £595 one off cost to £595 set up and £200 to cover additional officer hours to administer this yearly on an ongoing basis. In addition, other charges such as land registry and legal fees will be charged at cost.

Charging the interest for any deferred payment/loan to the person at the rate according to national guidance which is currently set **to move in line with national guidance on applying interest rates.**

What do neighbouring councils do?

Deferred payments –

Slough are proposing increasing **the Deferred Payment arrangement fee** from a £595 one off cost to £800 set up and £250 to cover additional officer hours to administer this yearly on an ongoing basis. In addition, other charges such as land registry and legal fees will be charged at cost.

West Berkshire have consulted during December 2024 on raising current fees of £866 set up fee and annual fee of £310 administration fee – to be raised to £1,200 and £400 annual admin fee

Reading charge varying costs but include £567 initial costs to set up the arrangement and a £176.10 annual fee on top of this plus any legal fees etc.

Royal Borough of Windsor and Maidenhead charge a set up fee of £1,453.10 and an annual fee of £412.50 plus any legal fees etc at cost.

Wokingham – Initial set up fee - £1011.00 – annual fee of £349.70 reviewed annually plus any legal fees etc at cost.

Bracknell £1107 initial set up fee £372 annual admin fee plus any legal fees etc at cost.

It appears that Slough is out of step with most of its neighbouring authorities and that it this is a section of residents who may be able to afford to pay a little more for the council arranging their support. The fees will be reviewed annually to ensure that Slough is in line with most other neighbours and receives a fair amount for the work it has to do arranging deferred payments which can be considerable. For example involving legal charges on property and managing payment to care providers and debt recovery.

We would be grateful for your views and comments on the charging proposals. Please go to the questions in the survey.