Aberdeenshire
Health & Social Care
Partnership

Non-Residential Charging Policy

2026/27

Aberdeenshire COUNCIL

NHS Grampian

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Charging Policy Background

Aberdeenshire Council directly provides and externally commissions a wide range of care and support services to enable service users to remain in their home or in a homely setting, living as independently as possible. To ensure that services are sustainable for the future it is necessary to charge service users who use some of our services.

Aberdeenshire Council's power to charge for services is discretionary and subject to local accountability. The Council follow's legislation outlined in the Social Work (Scotland) Act 1968, the Social Care (Self Directed Support) (Scotland) Act 2013 and is based on the Convention of Scottish Local Authorities (COSLA) Charging Guidance.

Aberdeenshire Council's Charging Policy is based on the following principles:

- Participation: ensuring people requiring care and support are consulted on significant change
- Accountability: ensuring transparency
- Non-Discrimination and equality: ensuring fairness and consistency
- Empowerment: ensuring an individual has access to a full range of services and support
- Legality: ensuring information in relation to the Charging Policy is accessible.

This Charging Policy explains how Aberdeenshire Council considers and calculates a service user's ability to contribute towards their care and support package (as assessed by their practitioner).

Although contributions collected are minimal, the contributions collected enables the council to continue providing services to all those who have an assessed need and ensures the continued development and delivery of high-quality services.

Services will always be provided in accordance with the service user's assessed care needs and not their ability to pay.

Service users will not be required to contribute more than it costs to provide the services and normally a financial assessment will be carried out to determine contributions.

1. Level of Funding for Non-Residential Care and Support Services

Where a service user chooses to arrange services that cost more than those that the local authority would arrange, the level of funding they will receive will not exceed the cost of the local authority arranged services. This will also be subject to an assessment and any needs identified by the practitioner.

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

Exceptional circumstances may be considered on an individual basis.

2. Financial Assistance towards your Chargeable Care and Support Services

Practitioners will work with the service user to identify the services they require to meet their needs; this is known as a support plan. The total cost of the care and support identified in the service users Support Plan is called an Individual Budget.

It is Aberdeenshire Council's policy to apply 100% charge towards the chargeable elements of Individual Budgets; however service users may be entitled to financial assistance to help with the cost of these services.

An Aberdeenshire Council Officer can assist the service user with the completion of the Financial Assistance form. The Officer will explain:

- What individual data is collected and for what purpose
- What happens after the Financial Assistance form has been completed
- To whom individual and financial information may be disclosed to

The Financial Assistance Form will gather information such as:

- The service user's total income (and of partner if applicable)
- The service user's property details (and of partner if applicable)
- The service user's capital (and of partner if applicable)

Information from the Financial Assistance form is used to complete a financial assessment. The financial assessment calculates the service user's contribution, taking into consideration:

- Total weekly income
- Less Allowable expenses
- Less Disregarded income
- Less Personal allowance

A service user may choose not to provide financial information. In these circumstances they will be required to pay the full cost of their care and support services as identified in their support plan.

2.1 Personal Allowance

A personal allowance is the amount of money that a service user must be left with before a contribution is payable towards care and support services. This is intended to cover

daily living costs such as food, clothing, gas, electricity, telephone, internet etc. There is a single person allowance and a couple's allowance which is higher.

There are two personal allowance levels in the COSLA Non-Residential Charging Guidance. One is for service users below state pension age, and one for service users of state pension age and above. Aberdeenshire Council apply the more generous allowances (for over state pension age) to all service users.

2.2 Verification of Financial Details

Aberdeenshire Council will verify the information provided on the Financial Assistance form. This will be carried out by verifying the information with the Department of Work and Pension (DWP) or the relevant financial institutions. Financial mandates must be signed by the service user or the service user's Power of Attorney or Financial Guardian to allow the verification of financial details to be carried out. A copy of the last 6 months bank statements for all bank accounts held by the service user (and partner if appropriate) must be provided with the application. Failure to provide signed mandates and/or the appropriate evidence means that the financial assessment can not be carried out. This will result in the service user being asked to pay the full cost of any chargeable care and support services (backdated to the date the service commenced).

There may be a requirement for updated financial information to be provided at a later date. This may include the completion of a new Financial Assistance form, mandates, and the submission of bank statements or similar. Failure to provide this information may mean that financial assistance can no longer be provided.

2.3 Allowable Expenses

Allowances will be made from a service user's assessed income for the following (please note this is not an exhaustive list):

- Rent
- Mortgage/Mortgage Interest payments
- Council Tax/water and sewerage charges
- House Buildings Insurance costs (£2 per week disregarded)
- Life assurance payments (must be clearly identified as such in official documents provided)
- Board or Lodgings (75% will be considered up to a maximum of £100 per week)

2.4 Income taken into consideration (includes partner if applicable)

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

- Income Support
- Job Seekers Allowance
- State Retirement Pension
- Universal Credit – some components
- Pension Credit – guarantee credit & savings credit
- Attendance Allowance
- Industrial Injuries Benefit

- Disability Living Allowance (DLA) - Care Component
- Pension Age Disability Payment
- Personal Independence Payment (PIP) – Care Component
- Constant Attendance Allowance
- Employment Support Allowance
- Severe Disablement Allowance
- Occupational/private pension
- Net Earnings
- Tariff Income (assumed income from any capital over £17,000. £1 per week for every £500 over the £17,000).

2.5 Income Fully Disregarded

There are certain types of income that will not be considered. This is known as disregarded income. Income fully disregarded (please note this is not an exhaustive list):

- Disability Living Allow/PIP/Adult Disability Payment – Mobility component
- Child Benefit, Child Tax Credit & Child maintenance payments
- Housing Benefit
- Working Tax Credit
- The Eileen Trust
- The Macfarlane Trust
- Thalidomide Trust
- The Independent Living Fund Scotland Payments
- Work expenses paid by employer
- Crisis Grants/Community Care Grants
- Cold Weather Payments/Winter Fuel Payments
- The War Pension Scheme (WPS)
- The Armed Forces Compensation Scheme (AFCS)
- Statutory Redress Scheme and Advance Payment Scheme – Survivors of Historical Child abuse
- Future Pathways – Discretionary Fund
- 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) payments
- Payment Scheme for Former British Child Migrants
- Windrush Compensation Scheme
- UK Energy Bills Support Scheme
- Homes for Ukraine Payments
- Infected Blood Compensation

2.6 Income Partially Disregarded

Income partially disregarded (please note this is not an exhaustive list):

- Net earnings £20 per week
- Voluntary/Therapeutic earnings £20 per week

- Charitable payments £20 per week
- MOD special pension £variable

If the service user is in receipt of any of the above income that is partially disregarded, the amount shown will be deducted as an allowance, the remaining amount will be taken into consideration as income.

2.7 Benefits Health Check

It is important that Aberdeenshire Council provides support and advice to ensure a service user is receiving all the benefits they are entitled to. A benefits health check can be carried out if requested by the service user. If it is identified that there is a potential benefit entitlement has not been claimed the service user will be signposted to the correct organisation who can assist them with any application required.

2.8 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. DRE will vary for each service user and will depend on the disability and the service user's needs. An example could be that a service user incurs higher electricity costs to accommodate mobility/medical equipment.

Aberdeenshire Council will consider whether to disregard more of a person's income or capital, over and above any existing disregards, to take account of any additional DRE. This will be considered on a case-by-case basis.

The service user should make their practitioner aware of the DRE when completing the financial assistance form. They will be asked to provide evidence of the DRE such as receipts or invoices.

2.9 Capital

If the service user's capital exceeds £27,250 or they choose not to disclose financial details, they will be required to pay the full cost of any chargeable services received.

Capital up to the value of £17,000 will be disregarded and will not affect the financial assessment. A tariff of £1.00 for every £250 or part thereof will be applied to capital between £17,000 and £27,250.

2.10 Capital taken into consideration - includes partner if applicable:

(Please note that this is not an exhaustive list)

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

2.11 Capital NOT taken into consideration:

(Please note that this is not an exhaustive list)

- Property in specified circumstances
- Surrender value of any life insurance policy
- Household goods such as a car
- Student loans
- DWP backdated payment of benefits (any backdated benefits received from the DWP will be disregarded for 1 year from the date the payment is received)

2.12 Property

The value of a service user's home of residence will not be included as capital when calculating the contribution. The value of any other properties or shares in other property owned by the service user will be included.

Where the service user receives rental income from other properties owned this will be taken into consideration as income on the Financial Assessment.

2.13 Trust Funds

Trust Funds will be considered on an individual basis, and you will be asked to provide a copy of the trust deed. This information will be shared with our legal department to determine if any part of the trust should be included in the financial assessment.

2.14 Deprivation of Capital

Aberdeenshire Council may identify circumstances that suggest a service user may have intentionally deprived themselves of or decreased their assets to remove or reduce contributions towards care and support services. Aberdeenshire Health & Social Care Partnership may consider deprivation where a service user ceases to possess assets, or income from the asset, that would have otherwise been considered for the purposes of the financial assessment.

If upon investigation it is found that the service user has deliberately deprived themselves of any capital assets, it may be included in the financial calculation as if the service user still possesses that asset.

3. What happens after a Financial Assessment?

After the financial assessment has been verified, available income is calculated. If there has been no available income identified the service user will not be liable to contribute towards their care and support services.

Where available income has been identified, the service user will be liable to contribute towards their care and support services. They will be asked to contribute either the amount of their assessed available income, or the total cost of chargeable services agreed in their support plan – whichever is lower. They will not be asked to contribute more than their assessed available income. Calculations are based on the planned care that has been agreed to meet the service user outcomes.

Details of the service user's weekly contribution will be sent to the nominated individual, with a full explanation of the calculation, along with information about how to pay it. If

the service user feels they will have difficulty paying or disagrees with the calculation, they should notify the finance team within 28 days.

Where a service user's care needs change, their contribution will be recalculated based on their new Support Plan. The service user will be advised if there is a change in contribution payable, and full details of the calculation will be provided.

3.1 Interim Contributions

Aberdeenshire Council aims to complete a financial assessment within 28 days of receipt from the service user. 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 provided on the financial assistance form.

Once verification of financial information has been received any differences will be applied. The contribution will be re-calculated and backdated. Any underpayment will be recovered, and any overpayments will be credited.

3.2 Payment of Contribution

The way in which the service user will be asked to pay their contribution is dependent on the option choices the service user has chosen and the content of the support plan.

In most cases the service user will be invoiced 4 weekly in arrears by Aberdeenshire Council. The service user will be informed in writing how their contribution should be paid.

3.3 Non-Payment of Contribution

Where a service user fails to pay their contribution, Aberdeenshire Council will not withdraw the services being received. Aberdeenshire Council has a debt recovery process which will be followed where the non-payment of contributions has occurred.

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

3.4 Change in Financial Circumstances

It is the responsibility of the service user or their finance contact to advise the AHSCP finance team of a change in financial circumstances at the earliest opportunity. This includes changes to income, expenditure or capital. Changes which result in an increased contribution may have backdated charges applied from the date of the change.

Financial Assistance will be applied from the date of application and will not be backdated. It is important that we are notified at the earliest opportunity to ensure that service users receive any support that they may be entitled to. Non-residential care charges are invoiced 4 weekly in arrears after services are received. Invoices not yet issued (up to the date of application) should be deducted when considering the capital balance, meaning that we are notified well in advance of capital reaching the threshold for financial assistance. This ensures that the capital balance is not further reduced when these invoices are issued and paid. If you are in any doubt, please contact the finance team at the earliest opportunity and they will assist you.

3.5 Annual Financial Re-Assessment

The financial assessment is updated annually to capture inflationary increases to income, expenditure and services received. This process will take place from April each year. The service user will be advised of the outcome of the financial re-assessment by letter or email. It is important that we are notified of any other changes in financial circumstances as the earliest opportunity during the year, as outlined above.

3.6 Financial Hardship

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

If the practitioner agrees that there may be financial hardship, the service user will be asked to provide 6 months (most recent) bank statements for all bank accounts that they hold and any other relevant financial information. This information will be reviewed and if it is agreed that financial hardship applies, a waive of charge for part or all of the assessed contribution may be agreed. This information will be reviewed on a regular basis.

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

3.7 Appeals Process

If a service user wishes to appeal the amount of their contribution, the service user or nominated representative should contact their local finance team or practitioner within 28 days of being advised.

The appeal will be considered by the service at Management level and the service user will be advised within 28 days of the decision.

The service user should continue to pay the contribution until the appeal has been considered.

4. Care and Support Services not subject to Financial Assistance

A small amount of care and support services are not subject to a financial assessment and are payable in full by the service user. These are:

- Day Care Meals
- Very Sheltered Housing Tenants Meals
- Blue Badge

5. Care and Support Services not included as part of an Individual Budget and charged separately

A small amount of care and support services are not included in an Individual Budget and are charged separately. These are:

- Telecare
- Community Alarm
- Community Alarm/Telecare - ARCH contact fee
- Day Care Meals

- Very Sheltered Housing Tenants Meals
- Blue Badge

6. Respite provided in a registered residential care setting.

Where respite is provided in a registered residential establishment, a flat rate charge will apply for up to a maximum of 8 weeks. This does not include other types of respite such as creative breaks, respite at home etc which form part of the individual budget. The amount of respite provided is determined by your care needs assessment.

7. Very Sheltered Housing (VSH)

The VSH Charge is for the services provided in Very Sheltered Housing. This includes an element of care provided by staff, and other costs associated with providing this service. A personal care allowance has been deducted from this charge. This applies to all residents of VSH, and it will be charged separately from any rent/service charges payable to the landlord. Charges are payable from the start of tenancy until the tenancy end date. This includes periods that the service user may be away from their accommodation such as holidays, hospital stays etc. Information about the VSH, including the weekly charge will be provided when signing the tenancy.

Where a resident in VSH enters long term care, the charges will be ended on the Sunday following the date they were admitted. The service user will not be charged for the VSH service for a period of up to 12 weeks. If the tenancy is not terminated within this 12-week period, the service user will be liable to start paying the charges again until the tenancy is terminated.

Property that is no longer the service user's main home due to moving to VSH accommodation will not be considered as capital for a period up to 26 weeks. Evidence will be required to show that steps are being taken to sell the property or that the property is already on the market for sale.

Further information on sheltered housing is available on the Aberdeenshire Council Website.

8. Services that are not charged for:

End of Life Care– a BASRiS/DS1500 or SR1 form is a certificate that is issued by a General Practitioner when service users have a terminal illness. This may also be confirmed by a letter from the GP.

The certificates are used by the Department for Work and Pensions (DS1500) and Social Security Scotland (SR1) to facilitate fast track access to benefits. In these circumstances, on receipt of the BASRiS/DS1500 form, SR1 certificate or GP letter, the Practitioner will request a waive of charge for all non-residential care and support charges including Very Sheltered Housing.

A BASRiS/DS1500/SR1 cannot be used where respite care has been received in a registered residential care setting. This will be chargeable to the client at a flat rate fee as per the Charging for Residential Accommodation Guide (CRAG).

Personal Care – your Practitioner will identify elements of your support plan which are classed as personal care. Personal care services are services which assist people with things like: -

- 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 personal grooming/dental hygiene
- Assistance with continence care
- Assistance with toileting
- Assistance with medication supervising/reminding
- Assistance with mobility
- Assistance with specialist feeding
- Assistance with stoma care
- Assistance with catheter care
- Assistance with skin care
- Behaviour management and psychological support
- Food preparation
- Special preparation of food associated with dietary requirements
- Administering of medication (including administering of oxygen)
- Rehabilitation work (under support of professional)

For more information, please see Free personal and nursing care: questions and answers

Leaving Hospital – service users who are aged 65 years or over on the day of discharge from hospital, who have been an NHS inpatient for more than 24 hours or had surgery as an NHS day care, may be entitled to receive any additional care at home free of charge for a period of up to 6 weeks. This does not apply to admissions on a regular or frequent basis as part of the individual's ongoing care arrangements. After 6 weeks, the normal charging policy will apply.

Enablement Care – is a time limited, intensive intervention that aims to reduce or remove the need for ongoing homecare support. This service is free for a period of up to 6 weeks. If the service user is already in receipt of chargeable care and support these services will remain chargeable.

Aids and Adaptations – where a service user has been assessed as requiring aids and adaptations by an Occupational Therapist, District Nurse or Physiotherapist there is no charge for any equipment supplied. Equipment is on loan to a service user for as long as it is needed. If aids or adaptations have not been assessed as being required and are purchased through an Individual Budget by the service user, this will be chargeable.

Individuals under 18 years old – where care and support services are provided to a service user under the age of 18 or whilst the service user remains in Children's services over the age of 18, care and support services will be free.

Emergency services arranged by Out of Hours – emergency arrangements will be free of charge, however if on-going care and support services are required, the normal charging policy will be applied when the case is allocated.

Compulsory Treatment Order – all non-residential care and support services provided to a service user under a Compulsory Treatment Order are exempt from charges under the Mental Health (Care and Treatment) (Scotland) Act 2013.

Criminal Justice Social Work Services – all care and support services provided to a service user in terms of the Criminal Procedure Act (Scotland) 2003 are exempt from charges.

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.

Short Term Housing Support Services – where a service user has designated short term services, which aim to bring about or increase the capacity for independent living, this service will be free of charge for a period of up to two years. Examples of people who may be eligible are:

- Those suffering domestic violence
- Homeless
- Drugs/alcohol rehabilitation
- Young vulnerable people
- Ex-Offenders
- Refugees

Double Up Care - where a service user requires more than 1 to 1 support to assist the main carer, the service user will not be charged for the additional carer/s.

Unpaid Carers – where an unpaid carer has been assessed as having eligible needs which are not met by support for the person they care for, any support provided will be free of charge.

Where the unpaid carer's eligible needs are already being met by support for the person they care for, a decision will be made by the Carer and Cared for Practitioner around whether any of the charges will be waived under the Carer's (Scotland) Act 2016. Further information on charging for carers is available on the *Carers (Scotland) Act 2016: statutory guidance - updated July 2021 - gov.scot*

Self-Directed Support Individual Service Fund (ISF) fees – where a service user has chosen to have an ISF organisation manage all or part of their support plan under an Option 2, the management fees will be provided free of charge.

9. **Complaints Procedure**

Aberdeenshire Council is 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 person at any of our offices, by phone, in writing, by email or via our complaints form on our website (link provided below).

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.

Further information about the Complaints Procedure is available on the Aberdeenshire Council Website

Charges for Aberdeenshire Council Services

Community Alarm/Telecare	£6.25 per week
Community Alarm/Telecare – For the use of ARCH responders as a contact (for more than 8 weeks per year)	£1.51 per week
Day Care Meals (2 course meal)*	£5.18 per meal
Very Sheltered Housing	£803.05 per week
Very Sheltered Housing meals*	£36.23 per week
Personal Care (if assessed as required)	FREE
Double Up Care (if assessed as required)	FREE
Adult Services Day Care	£153.22 per day
Supported Living	£30.26 per hour
Older People/Physical Disabilities Day Care	£42.26 per day
Homecare	£63.49 per hour
Contribution to SDS Personal Budget	Up to 100% of the cost of the chargeable services in your SDS Personal Budget. A financial assessment will be offered to find out if you are eligible for financial assistance towards these costs.

**These services are not subject to financial assessment and the full cost is payable.*

Non-Residential Financial Assessment Tariffs/Allowances

Non-Residential Upper Capital Limit	£27,250
Non-Residential Lower Capital Limit	£17,000
Non-Residential Tariff Income	£1 in every £500 of capital over £17,000 is applied to the income calculations
Single Person Personal Allowance	£298 per week
Couple Personal Allowance	£455 per week