



Aberdeen City
Health & Social Care
Partnership

A caring partnership

2025

Contributing to your Care and Support

Adult Social Care (Non-residential) Charging Policy: This policy explains how we calculate a person's ability to contribute towards their care and support package.



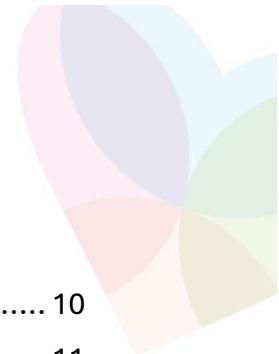


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Date and Changes: This version of the policy has substantial updates compared to the previous version of the policy (approved 07 Aug 24). The key changes are: <ol style="list-style-type: none">1. Amendments to support the implementation of individual-budgets approach; and associated processes outlined by Self-Directed Support Option2. Amendments to charges including moving day opportunities (day care) and transport from flat rate to financially assessed charges, included within an individual budget. This is in line with COSLA guidance and mitigates risks associated with move to charging based on actual cost.3. Inclusion of detail relating to application of charges; financial assessment process and implementation process to provide a more thorough and robust policy with practical use for workers (and the public)	

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1. About this policy and why it is needed

- 1.1 The Aberdeen City Integration Joint Board (Integration Authority) and Aberdeen City Health and Social Care Partnership (who deliver the services) aim to support people to live at home independently and safely for as long as possible. Social care support is any social work funded support which enables a person to meet an eligible need.
- 1.2 Local Authorities are required to provide some social care support services without a charge (free personal care and Carers support). Local Authorities have the power to charge for other support where this is required within the context of financial and demographic pressures.
- 1.3 Any additional income raised from charging for services with the aim to improve the quality or scope of social care support services is balanced against the impact on the quality of life for those who are charged. To enable ACHSCP to continue to provide support to adults, with a range of care and support needs, in Aberdeen, a charging policy is required.
- 1.4 This policy explains the basis and types of charging that an individual may be subject to depending on their personal circumstances, which vary depending on age, income, and assets and which social care support they access.
- 1.5 This policy provides an overview of how charges are applied. This includes the legal basis for charging, how charges are calculated and applied, how calculations are undertaken, how to pay and how to appeal.
- 1.6 This policy has been developed in accordance with [COSLA charging guidance](#) in order to maximise consistency of charging across Scotland. The COSLA guidance recognises the need for consistency and a policy which reflects local needs and democratically determined priorities.
- 1.7 At the heart of this policy lies a recognition that social care support is essential for many people to live fulfilling and quality lives. The role of the Local Authority and the Integration Authority is to create an enabling environment so that people who use social care support and their carers can fulfil their right to participate in society and are supported to live independently, with control, freedom, choice, and dignity. [Self-directed Support \(SDS\)](#), people's right to direct their own social care support, is the mechanism to deliver social care support in Scotland.



- 1.8 In developing this policy, ACHSCP promote a human rights-based approach, drawing on the PANEL principles¹:

- Participation:** In the development of charging policies by the people who will be affected by them, using co-production methods to develop an honest dialogue about the rationale for charging and how it is implemented.
- Accountability:** For the charging policy – including decisions around whether to charge, public reporting, transparency, the contribution of income from charging to the range and quality of social care and support available to the local population, and the financial impact to existing users. Accountability also includes access to a process to appeal the charges.
- Non-discrimination and equality:** In the way that charges are determined and applied. This includes ensuring that charging policies have been subject to an Equality Impact Assessment. Charging policies should demonstrate that they have taken account of the circumstances of the people who are subject to it, including where a person may experience financial hardship or disability related expenditure.
- Empowerment:** Of individuals to ensure that they can engage in the development of local charging policies and fulfil their human rights. To ensure individuals are fully aware of, and understand the rationale, for charges being applied and how they are calculated.
- Legality:** To ensure the full range of legally protected human rights are respected, protected, and fulfilled in all decisions made. Where the person disagrees with the decision, they have the right to seek remedy through an effective complaint and appeal procedure.

- 1.8. The charging policy provides a framework to describe which social care charges will be deemed as requiring either a flat payment or a contribution based upon income.
- 1.9. This policy has a model of charging which means that contribution is required per session of support per service. This means that an individual may have a mixture of both flat and means tested charges which they are invoiced for. The individual budget is the starting point for the calculation of the contribution

¹ [Human Rights Based Approach | Scottish Human Rights Commission](#)



individuals will be asked to make towards the cost of their care. Not all the chargeable services are included in individual budgets and not all form part of the financial assessment for charging. Social work staff will offer benefit checks and financial signposting through the process to ensure equity.

2. Policy Background & Context

- 2.1. The services received by an individual will always be based on their assessed needs and agreed outcomes. This is reviewed against eligibility criteria which outline the conditions and circumstances which allow access to funded social care support.
- 2.2. Implemented in 2014, self-directed support is the method of delivering social care to all those who are assessed as requiring it:

“[Self-directed Support] or SDS is ‘the way that care and support is delivered, making the principles of choice and control central to care and support, and giving individuals full opportunity to take control of their support and their lives.’^[12] SDS is therefore about how a support plan is put into action so that children, adults and their guardians or carers receive the help they need to meet agreed personal outcomes.”

(Social Care (Self-directed Support) (Scotland) Act 2013: statutory guidance, 2022)

- 2.3. Practitioners will work with individuals to identify the services they require to meet their needs. The total cost of the care and support identified in an individual’s Support Plan is called an Individual Budget.

3. Policy Scope Statement

3.1. Chargeable Services

- 3.1.1. Some services cannot be charged for. The Community Care and Health (Scotland) Act 2002 sets out a list of personal care tasks that may not be charged for by a local authority².

² [Free personal and nursing care: questions and answers - gov.scot](https://www.gov.scot/publications/free-personal-and-nursing-care/questions-and-answers/pages/12.aspx)



- Free personal care (for example support with personal hygiene, mealtimes, immobility problems; medication and general wellbeing) provided when an eligible need has been identified through social work assessment.
- The Carers (Scotland) Act 2016 also means that Carers support where an Adult Carer Support Plan has identified an eligible need cannot be charged for. Aberdeen City's eligibility criteria for Carers support can be found [here](#).

3.1.2. Non-residential social care services provided by the Local Authority to support adults can be split into two main types:

Flat Charges: Flat charges are not means-tested and are applied at the same rate to all individuals, regardless of their means. Flat charges are applied to meal provision in any setting; and community alarms/TEC (Technology enabled care) equipment.

Means-testing (Financial Assessment): Services which are available based on a Social Work assessment which identified an eligible need. Charges for these services are means-tested. Means-testing applies to a range of social care services including housing support in any setting; sessional charges for day care and day opportunity attendance; transport costs any other social care support which is not considered to be non-chargeable.

3.1.3. A financial assessment will be offered to those in receipt of any means-tested services which will determine an individualised contribution to support based on personal and financial circumstances. Some people may choose not to complete a financial assessment. In this circumstance they will be charged the maximum agreed percentage of their chargeable personal budget.

3.2. Exempt Individuals

3.2.1. However, there are a number of individuals in certain categories or circumstance who are exempt from being asked to contribute towards their care and support (see appendix 4 for full list)



4. Application of Charges

- 4.1. The identification of potential charges forms part of the social work assessment processes undertaken by social work staff. Support will be offered to complete financial assessment paperwork when required for means tested services.
- 4.2. Aberdeen City Council process all financial assessments. The confirmation of the outcome of the assessment, including what a person is expected to pay, is provided in writing. Information around criteria for review requests and assessment appeals are outlined in communication provided.
- 4.3. Payment processes will be determined by the Self-Directed Support option chosen by the individual (these are detailed at section 6.2). Where required, support with benefit maximisation and signposting for financial support will be offered.
- 4.4. It is Aberdeen City Council's policy to apply a charge towards the chargeable elements of Individual Budgets. It is important to note that depending on what those services are, the individual's contribution to their care and support will either be an assessed amount or flat rate charges or a combination of these, and therefore individuals may be entitled to financial assistance to help with the cost of these services.
- 4.5. As this is a new way of working for 2026-27, a phased approach will be applied, working towards a charge which recovers 100% of the cost of chargeable elements of an individual budget.

Financial Year	% Charge on Chargeable Elements of Individual Budgets
2026-2027	70%
2027-2028	80%
2028-2029	90%
2029-2030	100%

5. Policy Application: Financial Assistance & Assessment

5.1. Commencing Financial Assessment

Once it has been determined that an individual is:



- a) eligible for a service; and that,
- b) the service is chargeable; and that,
- c) the charge is one that requires a financial assessment to determine the level of contribution; and that,
- d) no exemptions apply,

then the individual's level of contribution will be calculated using a process known as a financial assessment.

5.1.1. The form (NR4) required to undertake a financial assessment requests details of an individual's income, assets and expenditure. The social work practitioner or housing keyworker will explain what information is to be gathered and for what purpose. They will be able to explain what happens after the NR3 form has been submitted and the assessment completed, and they will also be able to advise of the individuals or agencies to whom financial information may be disclosed during the assessment process.

5.1.2. Copies of the individual's bank statements, sources of income and capital assets will be required as evidence to ensure that the financial assessment is as comprehensive and as accurate as possible. The allocated Care Manager will ensure that all supporting documentation is provided and supplied to the Finance Team. If an individual has someone with the appropriate Power of Attorney; Guardianship or Appointee-ship in place to manage their financial affairs, they will be contacted to assist with the assessment process.

5.1.3. The financial assessment form is completed by the social work practitioner or housing keyworker, and this is then sent to the Non-Residential Assessment Team within the Finance section of Aberdeen City Council for processing. Information supplied by the individual will be verified with the Department of Work and Pension (DWP) or Social Security Scotland as appropriate. Any refusal to approve this verification may result in the individual paying for the full cost of their care and support.

5.1.4. During the financial assessment, consideration will be given as to whether an individual should be referred to the Council's Financial Inclusion Team to ensure that they are in receipt of all of the appropriate welfare benefits that they are entitled to - this referral will only be done with the individual's consent.



5.2. Determining Personal Allowance (Allowable Expenses)

5.2.1. A personal allowance is the amount of money that an individual must be left with before a contribution is payable towards care and support services. This is also known as the guaranteed minimum amount of income to cover living costs such as food, clothing and utilities.

5.2.2. The minimum income threshold is aligned to personal allowances set out on an annual basis by the Department of Work and Pensions (DWP). Different allowances and thresholds will apply depending on whether individuals are above or below the state pension³ qualifying age which is date-of-birth dependent (see appendix 3).

5.2.3. A 25% buffer is added to these allowances so that individuals on low incomes are not faced with the possibility of all of their income being taken into account when determining their eligibility for contributing towards their care and support especially when their needs and circumstances may incur additional costs than would otherwise be the case.

5.3. Income Considered and Disregarded

5.3.1. The first step in assessing whether an individual will contribute to their care and support is to consider what income that they have from all sources including net earnings and social security benefits with the exception of mobility component of the Disability Living Allowance, Personal Independence Payment or Adult Disability Payment.

5.3.2. There are some types of income that will not be considered. This is known as disregarded income and some examples include (please note that this is not an exhaustive list)⁴ :

- Housing Benefit (or that element of Universal Credit which covers this)
- War Disablement Pension
- Armed Forces Compensation Scheme payments
- Pensions Savings Credit
- Independent Living Fund (ILF) payments

³ [State Pension Age Timetable](#)).

⁴ Reference material: [COSLA Charging Guidance](#). This is noted in Section 6 and its relevant annexures.



- Carers Allowance/Carers Support Payment
- Disability Living Allowance/Personal Independence Payment/Adult Disability Payment mobility components.
- Council Tax Benefit

5.3.3. If an individual is in receipt of earned income, then their net earnings will be taken into account. In addition, a minimum earnings disregard of £20 per week will be applied.

5.3.4. Income derived from all benefits paid on behalf of dependent children will be disregarded.

5.3.5. Where an individual has debts, these are not an allowable deduction however priority debts⁵ can form the basis of a request to waive any contribution.

5.3.6. If the individual is married or living with a partner then any joint bank accounts, investments or savings will be divided equally between the joint owners and only the individual's share will be taken into account. In addition, half of the rent or mortgage, council tax, board and lodgings, property insurance will be allocated as allowances. The income or assets of any other persons in the household/family is not taken into account.

5.4. Capital Considered and Disregarded

5.4.1. There are several discretionary capital payments that should be disregarded from the assessment of an individual's capital. These discretionary payments include⁶:

- Statutory Redress Scheme and Advance Payment Scheme– Survivors of Historical Child Abuse
- 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)

⁵ Priority debts mean you could lose your home, have your energy supply cut off, lose essential goods, or go to prison if you don't pay. They include things like rent and mortgage; gas & electricity; council tax; or court fines. For further information : [Making a plan to pay your debts - Citizens Advice](#)

⁶ Reference material: [COSLA Charging Guidance](#). This is noted in Section 6 and its relevant annexures ©



- Victims Payment Regulations 2020
- Redress Board (Northern Ireland)
- Payment Scheme for Former British Child Migrants
- Windrush Compensation Scheme
- UK Energy Bills Support Scheme
- Homes for Ukraine Payments

5.4.2. Disregarding these capital payments will ensure that the individual receiving the payments receives the full benefit of the capital payments and they are not used to pay for social care support.

5.4.3. There are specific household costs which may be deducted from income before a contribution is assessed, including: rent (including Factors fees in flatted properties); council tax (including water and sewerage costs); mortgage interest payments; property premiums; and life assurance premiums.

5.4.4. If a person is paying a higher rate for any of these costs due to a recouping arrangement for arrears, only the normal rate that they should be paying will be factored into the financial assessment.

5.5. Tariff Income

5.5.1. If an individual has significant capital, then a notional income from the total value of these assets is calculated and included in the financial assessment - this is known as tariff income. Types of capital may include but not limited to property; national savings certificates; premium bonds; stocks and shares; individual savings accounts; personal equity plans; and savings held in building society and bank accounts.

5.5.2. The value of the property where an individual lives is not normally considered unless income is received from a leasing arrangement. The value of any other property that the individual owns will be wholly included.

5.5.3. Should the individual relocate to somewhere else (for example Sheltered Housing), leaving a relative residing in the property, then the value of that property will not be considered until such arrangements come to an end.

5.5.4. Should the individual relocate to somewhere else, for example, Sheltered Housing, and there is no other relative left residing in what was the main home,



then this property will not be considered as capital for a period of up to 26 weeks or until it is sold – whichever happens soonest. If the property remains unsold after 26 weeks, then the value of the property will be factored into the financial assessment and the Non-Residential Assessment Team will have the discretion to apply for a Charging Order being put in place for the specified property.

5.5.5. When calculating tariff income, the first £10,000 of capital/savings held by an individual is disregarded. If an individual has between £10,000 and £16,000 then the weekly tariff income will be calculated at £1 for each additional £500 or part thereof, rounded up to the nearest pound. Individuals with capital in excess of £16,000 will be asked to make the maximum contribution.

5.5.6. If an individual has capital in excess of the amount to be disregarded and is in receipt of Income Support, there will be no requirement to calculate the capital tariff contribution as this exercise will have been carried out by the Department of Work & Pensions (DWP) with an appropriate adjustment to the amount of Income Support subsequently paid to the individual.

5.6. Capital Deprivation

5.6.1. Deprivation means that an individual ceases to possess assets or income from assets that would otherwise have been considered for the purposes of the financial assessment. There may be circumstances which suggest that an individual may have intentionally deprived themselves of their capital assets by decreasing these to reduce the level of their contribution towards the cost of the care and support that is provided to them.

5.6.2. If upon investigation, it is found that the individual has intentionally deprived themselves of capital assets to give themselves an advantage from the financial assessment, the value of these will be included in subsequent assessment calculations.

5.7. Disability Related Expenditure (DRE)

5.7.1. Understanding the additional daily costs of living with an illness or disability is essential to ensure charging levels are reasonable and practicable. Failure to take these examples of Disability Related Expenditure into account as part of the financial assessment could result in charging levels which cause financial



hardship and undermine the right of people living with an illness or disability to live independently.

5.7.2. Additional costs may relate to but will not be restricted to: additional heating requirements; energy costs for disability-related equipment; purchase, maintenance and repair of disability related equipment; specialist dietary requirement; specialist clothing; extra washing; and additional bedding.

5.7.3. These additional costs will vary from person to person and so it is not unreasonable to request that appropriate evidence is provided to support their inclusion in the income determination calculations.

5.7.4. More information on Disability Related Expenditure is provided at Appendix 5.

5.8. Calculating the Contribution

5.8.1. Following the determination that an individual's available weekly income is greater than the minimum income threshold, their actual contribution to the cost of their care and support will be calculated.

5.8.2. A taper of 67%⁷ is applied on available weekly income to provide the maximum contribution an individual could be expected to make, regardless of the cost of their care and support. This is known as the individual's 'Net Disposable Income' and the amount will never exceed the cost of their care and support.

6. Policy Application: Following Financial Assessment

6.1. Outcome of Assessment

6.1.1. The outcome of the financial assessment confirming the level of the contribution required will be communicated in writing to the individual by the Non-Residential Assessment Team. A copy of this correspondence will be supplied to the individual's social work practitioner or housing keyworker for their information.

⁷ This optimum figure is derived to minimise the financial disadvantage that some individuals might experience from being asked to contribute to their care and support.



6.1.2. In circumstances where the individual or their legal representatives decline a financial assessment and fail to provide the information requested, they will be charged the full contribution towards the cost of their package of care and support and full costs will be invoiced from the day that the care provision started.

6.2. Payment of Contribution

6.2.1. The payment of assessed contributions towards the cost of social care services will be determined by the SDS option that an individual has chosen. Regardless of the selected option however, contributions are made from the day the care and/or support is provided and invoices, where appropriate, will be raised from that date.

- **For option 1:** Direct Payments, the payment will be made net of the amount of the assessed contribution (i.e. the assessed contribution will be deducted before the payment is made by ACC). This net payment will be paid 4-weekly in advance directly into their payment card account, or the individual's designated bank account, with the expectation that they will pay their contribution into that same account so that they have sufficient funds to pay for the goods and services that they need.
- **For option 2,** where ACHSCP/ACC is managing the individual's budget through SDS option 2, the selected provider will invoice the individual for their assessed contribution and will also submit an invoice for a net payment to the SDS team to enable this to be paid by ACHSCP/ACC. If an Individual Service Fund is being used, the budget will be paid to the 3rd party net of the amount of the assessed contribution.
- **For option 3,** where an individual's care and support is arranged by ACHSCP, they will be invoiced for their assessed contribution on a 4-weekly basis by ACC.
- **For option 4,** where an individual's care and support is arranged using a combination of the above options, allowing for flexibility in how support is managed, payment arrangements will be established on an individual basis to reflect the bespoke arrangements and communicated to the individual via their practitioner.



- 6.2.2. Where the individual chooses to engage with a care provider or other agency whose charges are higher than the amount allowed for in their agreed support plan the individual will be required to pay the additional cost. Before deciding to proceed, the individual should be clear about how this more expensive provision will meet their needs and fulfil their outcomes.
- 6.2.3. An equivalency model is applied to individual budgets. An equivalency model sets a standard approach to the allocation of budgets regardless of SDS option chosen. The level of funding a client will receive will not exceed the cost of the equivalent local authority arranged services.
- 6.2.4. In some cases, it is possible that individuals do not have bank accounts and are disinclined to set these up so that assessed contributions can be paid through direct debit or standing order. The individual's social work practitioner or housing keyworker should liaise with these individuals and appropriate finance colleagues to discuss the most practical arrangements available to resolve such issues.

6.3. Interim Contributions

- 6.3.1. Aberdeen City Council aims to complete a financial assessment within 28 days of receipt from the individual. In circumstances where ACHSCP have been unable to receive verification of financial information within the 28 days, the individual's contribution will be based on the information provided on the financial assessment form.
- 6.3.2. 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.

6.4. Financial Assessment Review

- 6.4.1. A financial assessment review can be requested under the following circumstances:

- The initial assessment has been carried out in ignorance of, or with a mistake in relation to, a material fact, in which case the new decision takes effect from the date of the decision it replaces (i.e. retrospectively); or,



- There has been a relevant change in the individual's circumstances, in which case the new decision on the financial contribution takes place with effect from the date of the change in circumstance.
- 6.4.2. If a financial assessment review is desired because of a perceived assessment issue, then that review should be requested within one month of the individual being notified of the outcome of their initial financial assessment. A review request following a change(s) in circumstances should be made as soon as possible after the change(s) occurred.
- 6.4.3. The review request should be made directly to the Non-Residential Assessment Team (NonResFinAssessments@aberdeencity.gov.uk) and the individual should provide sufficient explanation and appropriate evidence so that a comprehensive review of their initial financial assessment can be undertaken.
- 6.4.4. The outcome of any financial assessment review that is undertaken will be communicated to the individual in writing by the Non-Residential Assessment Team and to the individual's social work practitioner or housing keyworker within four weeks from the date that the review was requested. If the review outcome is the same outcome as the original assessment, the date from which this applies will remain valid and applicable. If the review was due to a significant change in the individual's circumstances, and this has been correctly assessed, then the review outcome should also apply, but the individual should be signposted to the Financial Inclusion Team.
- 6.5. Financial Assessment Appeal
- 6.5.1. If the individual is dissatisfied with the outcome of their financial assessment review, they can lodge an appeal against this citing one or both of the following grounds:
- The individual believes that not all relevant facts and circumstances have been considered by the initial financial assessment and/or the subsequent assessment review.
 - The individual believes that the initial financial assessment and/or the subsequent assessment review has not been fully and properly undertaken in accordance with this Contributing to Your Care and Support Policy.



- 6.5.2. The appeal should be made by contacting the Non-Residential Assessment Team (NonResFinAssessments@aberdeencity.gov.uk) within one month of the individual being notified of the outcome of their financial assessment review. When making an appeal, the individual should provide sufficient explanation and appropriate evidence so that a comprehensive examination of all relevant facts and decisions can be undertaken.
- 6.5.3. Once an appeal has been submitted, the individual's assessed liability for contribution charges will be placed on hold pending the appeal outcome.
- 6.5.4. The Non-Residential Assessment Team will submit this appeal to the relevant Service Manager who will organise a review panel to consider the case in respect of the submitted grounds of appeal and then make an appropriate adjudication. The Service Manager's decision in respect of the submitted appeal will be final and will be communicated to the individual – and their social work practitioner or housing keyworker - in writing within four weeks from the date that the appeal was submitted.
- 6.5.5. If the appeal decision is in the individual's favour, then this will be backdated to the date of the initial financial assessment or assessment review as appropriate. If, however, the appeal decision is not in the individual's favour then the initial assessment outcome and the date from which it applies shall remain valid and applicable.
- 6.6. Non-Delivery of Care
- 6.6.1. Individual needs and circumstances can change at any time and these changes can have an impact on individual care arrangements and on an individual's contribution liability. Individuals are liable to pay their assessed contribution if the required care and support is, allowing for agreed variations, scheduled for delivery and subsequently received by the individual. If the individual goes into hospital and they are not receiving care and support or agreed variations; and they have advised the relevant provider in advance of this change then they are not liable for their contribution.
- 6.6.2. That said, the following qualifications apply:



- Where applicable, assessed contributions relating to Day Care Opportunities will still be charged even though the individual chooses not to attend allocated sessions as that allocation is a block-booking which other individuals cannot access.
- Charges for Housing Support in Sheltered and Very Sheltered Housing, and for Community Alarm Telecare (with or without the GPS option) are linked to the tenancy/equipment still being in place so the charge will continue during periods of temporary absence. If, however, an individual goes into hospital prior to the end of their tenancy, charges will cease from the date that they gave notice on their tenancy.
- If care or support is arranged but is not able to be delivered, for example if care and support staff are refused entry or by short-notice cancellation for a reason not outlined below, the individual person is still liable for their contribution.
- For planned breaks and /or residential respite, where this is known at the point of agreement of the annual individual budget, the care ordinarily provided during this period will be reduced and reflected in the charge.

6.6.3. Where an individual has selected a care provider or other agency through either Option 1 or 2 and there is a changed circumstance which impacts on their contribution liability then the provider must be advised of this so that they can adjust their invoices accordingly. Similarly, where an Option 3 provider or agency is delivering the required care and there is again a changed circumstance then ACC finance colleagues should be advised so they can adjust their invoices accordingly.

6.7. Waiving of Charges

6.7.1. An individual can make a request for their assessed charges to be waived if they believe that they are not able to pay all or part of the assessed care contribution (for example due to disability related expenditure or financial harm such as theft or fraud). This request should be made to the individual's social work practitioner or housing keyworker and should include evidence, for example bank statements, of the hardship that is being experienced by the payment of these charges.

6.7.2. A contribution towards a package of care and support can only be waived by the Chief Finance Officer(s) of ACHSCP or Aberdeen City Council or delegated officers with appropriate authorisation thresholds. Any invoices already raised



prior to a decision to waive charges will be treated under the debt recovery process with, again, only the Chief Finance Officer(s) of ACC or delegated officers with appropriate authorisation thresholds (ACHSCP Chief Officer) having the authority to write these off.

6.7.3. Each case will be considered on its own merits as to whether the charges should be partly or wholly waived and for what period this waiver should apply. Officers will take a holistic approach and consider the full impact of all prospective charges on the well-being and independence of the individual. This could include consideration of adult support and protection issues.

6.7.4. As mentioned previously (section 5.1.4), the individual may be referred, if they are agreeable, to the Financial Inclusion Team to ensure that they are receiving all the benefits that they are entitled to.

6.7.5. The individual should expect to receive a decision within four weeks of their waiver request being submitted, although this will depend on whether there is a need to contact them to gather more information.

6.7.6. Any decision to waive charges in line with the above will be time-limited and subject to regular review.

6.8. Non-Payment of Contribution

6.8.1. If the individual does not contribute towards their care despite them being assessed as being able to contribute then the ACHSCP Chief Officer reserves the right to pursue them for the sums owed, via the ACC finance teams. Non-payment of a valid, assessed charge will be pursued in accordance with Aberdeen City Council's Service Income Policy. Similarly, non-payment of invoices that have been raised by care providers or other agencies and not paid by the individual may lead to those organisations pursuing the individual for the sums owed to them.

6.9. Change in Financial Circumstances

6.9.1. If an individual experiences a change in financial circumstances, then the change in charging will be applied from the first Monday following date of change.



6.10. Contribution Liability and Death

6.10.1. In the event of the death of an individual, invoices will be raised to an individual's estate as soon as possible, and the Next of Kin or Power of Attorney will be advised of the anticipated final value of these. Some charges are made in advance. Should the liability for these charges cease prior to their scheduled invoice/end date because of the death of the individual, then an appropriate adjustment will be made to the charges payable.

7. Policy Management and Responsibilities

- 7.1. Aberdeen City Integration Joint Board (IJB) in line with Public Bodies (Joint Working) (Scotland) Act 2014 directs Aberdeen City Council and NHS Grampian to provide a number of services.
- 7.2. This policy is the responsibility of the Chief Officer within Aberdeen City Health and Social Care Partnership. The setting of charges is not delegated to the Integration Joint Board and remains a power held by Aberdeen City Council, however the ACHSCP Chief Officer has the powers to impose and recover charges. The charges proposed by the ACHSCP Chief Officer (in collaboration with the Chief Social Work Office and operational teams), before being reviewed by the Chief Finance Officer as part of the annual budget setting process with Aberdeen City Council. The proposed charges are then submitted to Aberdeen City Council for approval.
- 7.3. The policy will be adopted by ACC and ACHSCP staff to inform working practice to ensure that all individuals using services are aware of the potential charges arising from using social care services. Promotion of the completion of financial assessments to ensure compliance and equity from use of policy are encouraged.
- 7.4. The policy requires individuals using means tested services to complete financial assessment forms. This ensures that individuals contribute what they are assessed to afford.
- 7.5. Any non-compliance surrounding policy use should be highlighted to the Chief Finance Officer to action in accordance with the policies and procedures of the employing organisation.



- 7.6. Any feedback or suggestions for improving the policy can be made directly through communication with the ACHSPC Chief Officer. This will be considered as part of regular review of the policy.

Performance

- 7.7. ACC and ACHSCP staff will utilise policy as part of daily operational delivery, using policy consistently by encouraging all individuals in receipt of non-residential care out with free personal care or carer support to complete a financial assessment form.
- 7.8. Demonstration of a consistent approach could be reviewed by a continuous return of financial assessments for processing, in line with services and budgets allocated, and a demonstration that there are the same number of financial assessment as the number of clients (where there is 1 or more chargeable service in their support plan).
- 7.9. Individuals understanding of their requirement to contribute towards care and support costs.
- 7.10. ACHSCP will utilise review of customer complaints along with staff feedback as an opportunity to learn and will review and modify the policy accordingly.

Housekeeping and Maintenance

- 7.11. This policy replaces the Contributing to Your Care and Support – Adult (non-residential) Charging Policy (2024).
- 7.12. The development of this revised policy has resulted in revised financial assessment documentation to support implementation and has developed a more comprehensive form enabling greater opportunity to highlight household costs and disability related expenditure.

Information Management

- 7.13. Any information generated in relation to this policy will be managed in accordance with the Council's Corporate Information Policy and supporting procedures.



7.14. All financial assessment paperwork utilised in determining levels of contribution have appropriate declaration, transparency information and privacy notices.

Communication and Distribution

7.15. This policy will feature on both Aberdeen City Council and Aberdeen City Health and Social Care Partnership websites for public access.

7.16. A communication plan has been developed and will ensure that all social work staff receive an update once the policy has been approved. From a staff access perspective, the policy will then reside on Adult Social Work Teams information with regular reinforcement through Core skills training.

7.17. Animation with voice and text with easy read versions of core themes of the policy have been created and will be displayed on websites of both Aberdeen City Council and ACHSCP as a means of engagement and explanation for individuals and carers.

7.18. A training plan for staff has included revised policy as part of core training to emphasise policy and its application. Additional training to support practical delivery of the policy has been scheduled.

8. Supporting Procedures and Documentation

8.1. This policy adheres to current best practice of co design of policy as presented by COSLA (Convention of Scottish Local Authorities).

8.2. Associated Policies –

8.3. In addition to the Social Work (Scotland) Act (1968) referenced earlier, other relevant legislation includes⁸.

- [Social Work \(Scotland\) Act 1968 Section 87](#)
- [Social Care \(Self-directed Support\) \(Scotland\) Act 2013](#)
- [Mental Health \(Scotland\) Act 1984](#)
- [Mental Health \(Care and Treatment\) \(Scotland\) Act 2003](#)
- [Housing Support Duty – Housing \(Scotland\) Act 1987 as amended.](#)
- [Human Rights Act 1998](#)

⁸ Links last accessed 03.07.2025 ahead of policy publication.



- [Equality Act 2010](#)
- [Community Care and Health \(Scotland\) Act 2002](#)
- [Carers \(Waiving of Charges for Support\) \(Scotland\) Regulations 2014](#)
- [Carers \(Scotland\) Act 2016: statutory guidance - updated July 2021 - gov.scot](#)

8.4. [National Strategy and Guidance in respect of Social Care](#) Charging has been produced by COSLA⁹

8.5. In respect of Equalities and Human Rights, an Integrated Impact Assessment, focusing on protected characteristics as per Equalities Act 2010 act; Socio-Economic factors; human rights and children and young people's rights has been produced to assess the impact of this policy. This policy will be kept under regular review and will be available shortly on Aberdeen City Council's website: [Equality and Human Rights Impact Assessments | Aberdeen City Council](#)

9. Complaints Procedure

9.1. Aberdeen City Health and Social Care Partnership together with Aberdeen City Council are committed to providing a responsive, professional and effective service. If there are circumstances however where individuals are less than satisfied with the manner of our engagement with them or the outcome(s) of that experience then they should be advised that they have the right to complain or comment under our Complaints, Rights and Enquiries (CRE) process.

9.2. Anyone wishing to do this should be referred to the ACHSCP's [Feedback and Complaints](#) procedure or the [Have Your Say](#) page on the Council's website.

⁹ [Social Care Charging Information | COSLA](#)

Appendix 1: Charges, Allowances and Unit Costs for 2025/26

Charges for Aberdeen City Health & Social Care Partnership Services:

Please note that all charges will be reviewed during 2025-26 to reflect the actual cost of delivering the service (i.e. not subsidised). These will be presented to ACC's Budget Setting meeting for 2026-27 and approved for the implementation of this policy.

Chargeable Service	Financially Assessed	Assessed Amount (AA) or Flat Rate (FR)	Included as Part of Individual Budget or Separate Charge	2025/2026 Charge
Care at Home – Personal Care ¹⁰	No	No charge	Included (no charge applied)	£0.00
Care at Home – Other ¹¹	Yes	AA	Included	£16.55 per hour
Housing Support in Supported Living	Yes	AA	Included	£16.55 per hour
Housing Support in Sheltered Housing (any provider)	Yes	AA	Not included	£16.30 per hour
Housing Support in Very Sheltered Housing (any provider)	Yes	AA	Not included	£44.30 per hour
Day Opportunities (as identified to meet the eligible needs of a service user)	Yes	AA	Included	£20.00 per day £10.00 per ½ day
Day and Home-Based Respite as a part of support to Carers or in response to an emergency	No	No charge	Included (no charge applied)	£0.00

¹⁰ As defined in the [Community Care and Health \(Scotland\) Act 2002](#)

¹¹ Anything considered care at home but is not included as free personal care as defined above.



Aberdeen City Health & Social Care Partnership

A caring partnership

Overnight/Residential Respite as a part of support to Carers or in response to an emergency	No	No charge	Included (no charge applied) ¹²	£0.00
Transport to and from Day Opportunities	Yes	AA	Included	To be developed (not currently charged)
Training, Skills & Development ¹³	Yes	AA	Included	To be developed (not currently charged)
Community Alarm Telecare	No	FR	Not included	£6.00 per week
GPS Option for Community Alarm Telecare	No	FR	Not included	Per item
Technology Enabled Care ¹⁴	Both	Both	Included	Per item
Meals provided at a Day Centre	No	FR	Not included	£4.80 per meal
Meals provided at Very Sheltered Housing	No	FR	Not included	£4.80 per meal
Meals provided in the community	No	FR	Not included	£4.80 per meal

¹²

¹³ Sometimes referred to as “Social/Educational/Recreational Support” nationally and are interchangeable terms.

¹⁴ Assessment of whether TEC provision is charged, and whether it is financially assessed, is dependent on the reason that the TEC is being provided i.e. to meet a need that would otherwise be free personal care.

Appendix 2: Definitions and understanding this Policy.

TERM	DEFINITION
Capital Deprivation	An individual ceases to possess assets or income from assets that would otherwise have been considered for the purposes of the financial assessment
Disability Related Expenditure	Expenditure an individual would not normally have if they were a non-disabled person or did not have a long-term condition.
Individual Budget	The total cost of the care and support identified in an individual's Support Plan is called an Individual Budget
Integration Authority	<p>Local authorities and health boards are required by law to work together to plan and deliver adult community health and social care services, including services for older people. This new way of working is referred to as 'health and social care integration'.</p> <p>The health board and local authority can delegate to a third body called the Integration Joint Board (IJB) - the body corporate model.</p> <p>Further information</p>
Means Testing	Means testing is a model of assessing how much someone pays as a contribution towards their care based upon their financial circumstances, which would include benefits, income, savings, and assets.
Non-Residential	Non-residential services include all social care supports that are provided in the community to maximise independence and support wellbeing.
Personal Allowance	This is the guaranteed minimum amount of income to cover living costs
Self-Directed Support	<p>What is Self-Directed Support Aberdeen City Council</p> <p>Self-Directed Support (SDS) is how social care is arranged and delivered in Scotland and is intended to support, promote and protect the human rights and independent living of care and support users. It seeks to ensure that the care and support provision is delivered in a way that supports an individual's choice and control, meets their assessed needs and fulfils their desired outcomes.</p>



Appendix 3: DWP Personal Allowances/Charging Thresholds (2025-26)

a) For those below state pension qualifying age

	Income Support - Personal Allowance	Disability Premium	Buffer 25%	Charging Threshold* (weekly)
Single Person	92.05	43.20	33.81	170
Couple	144.65	61.65	51.57	258

b) For those of state pension qualifying age or above.

	Pension Credit - Guarantee Credit	Buffer 25%	Charging Threshold* (weekly)
Single Person	227.10	56.77	284
Couple	346.60	86.65	434

Appendix 4: Exempt Individuals

- People who have a progressive disease that can be expected to cause their death (as evidenced through consultation with a health care professional e.g. BASRiS/SR1/DS1500 forms as appropriate or letter).
- People who have been assessed as requiring the delivery of personal care in their own home.
- People receiving new, intermediate, or additional reablement services in their own home following a one-off hospital discharge for 42 days.
- People with a mental illness whose social care is mandated by a Compulsory Treatment Order under the Mental Health (Care and Treatment) (Scotland) Act 2003.



- People in receipt of Criminal Justice Social Work services, including those who are subject to Compulsion Orders under the Criminal Procedure (Scotland) Act 2003.
- Services for people who are subject to the conditions of a Short Scottish Secure Tenancy (SSST).
- Outreach/Floating Housing Support services to people in receipt of support because of the Housing Support Duty (Scotland) 2012 where the support is likely to last under two years.
- Carers who are eligible, following the development of an Adult Carer Support Plan, for the provision of services to give them a break from their caring roles.
- Children and Young adults potentially up to 26 years old dependent upon their educational and legal status to the point that they transition to adult social work services.

Appendix 5: Disability Related Expenditure Factsheet

What is disability related expenditure (DRE)?

Disability related expenditure is money that you spend on items and services that helps you manage or cope with a disability or a long-term health condition. It is money that we may recognise as an 'outgoing' when we do a financial assessment to find out how much you can afford to pay towards your care.

Thinking about what would be disability related expenditure.

It can be difficult to think about disability related expenditure and what costs relate to your disability and what costs relate to day-to-day life. Try to think about what is different between what you must spend compared to a relative, friend or neighbour who does not have your disability or long-term health condition.

Disability related expenditure costs usually fall into one of these two categories:

1. Specialised items and services: you may use things that are made especially to help with your disability, such as wheelchairs and care support. These items may have additional costs, like repair and insurance.
2. Increased use of non-specialised items and services: you may have to use things more because of your disability, such as transport or heating.



This factsheet sets out our standard or maximum allowances for disability related expenses:

- Costs for disability related services that support the whole household will be shared equally between all adults in the household (unless you have a good reason for us to consider a different way of sharing costs).
- Where a service is made up of different elements, we will only consider costs for the part(s) that meet a disability related need. Hairdressing is a good example - we will allow a claim for the cost of washing your hair if your disability prevents you doing this yourself, but not the cost of cutting/styling as most people must pay for this.
- You must provide bills, invoices and statements to support your claim. If you don't, we will use our discretion to decide if your claim is reasonable.
- Allowances for special equipment needed due to a disability or long-term health condition will be based on the life span of the equipment and either the purchase price you paid or a lower cost alternative that we believe would be reasonable to meet your identified needs.
- If you must pay for maintenance of equipment - we will make an allowance for this in your financial assessment.

Please Note: We won't consider costs incurred for:

- General items or services required for daily living and used by the general population.
- Any item or service met by a payment from a Grant or where another funding source has been provided.
- The difference between the actual cost and a lower cost alternative where we consider it was reasonable for a lower cost alternative.
- Structural or landscaping work (e.g. tree surgery, path laying or re-laying) in gardens or to buildings unless:
 - The work is to help prevent falls (e.g. installing handrails or repairing footpaths) or.
 - The modifications to the garden or building are essential for you to be able to use/store securely a scooter or wheelchair that you need to use, or to provide secure storage for a scooter and the building is used as such. In this case, the amount will be calculated as if the modifications were equipment with a suitable life span applied.

Calculating Disability Related Expenditure

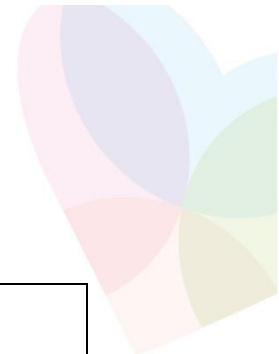
Once DRE has been calculated, it will be deducted from your personal allowance and a final contribution to your services will be calculated.



Disability Related Expenditure

Disability Related Expenditure Item	Example	Evidence Required
Specialist washing powders or laundry	If you have to use a special detergent and do more laundry which exceeds 4 loads per week because of incontinence or risk of infection. A fixed amount of £3.91 per week.	Details required about the number of loads of washing each week detailed in care assessment or support plan.
Specific diet/pureed food	Extra food costs specific to your impairment and not available on the NHS. Only the price difference between a specialist product and a regular item will be considered at our discretion.	Receipts or invoices and needs identified in care assessment or support plan.
Additional clothing and footwear	Such as extreme wear and tear of clothing/ footwear because of your impairment. Permitted costs up to £312 per year.	Receipts of purchases. Need to be identified in care assessment or support plan.
Additional bedding	Such as incontinence but limited to a maximum of £2.50 per week if the cost is in excess of £40 per year	Receipts of purchases. Need to be identified in the care assessment or support plan.
Heating costs	Your heating costs are higher due to your impairment and allowed if the amount is over and above the reasonable fuel bills expected for the size of your property	Bills from your energy provider/ bank statements for a 12-month period.
Purchase and maintenance of equipment	Equipment includes hoists, powered and turning beds, scooter/wheelchair, and stair lifts. For wheelchair and mobility equipment these costs will be allowed net of any Disability Living Allowance (DLA) mobility component received.	Invoices or bills from provider (excluding any Council/NHS/Disabilities Facilities Grant (DFG) funding) and identified in care assessment or support plan.
Transport costs if necessitated by illness or disability¹⁵	Transport costs necessitated by long term health condition or disability including costs of transport to day services, over and above the mobility component of DLA or Personal	Receipts or bills from provider and identified in care assessment or support plan.

¹⁵ (If transport is not provided by Adult Social Care or Health)



	Independence Payment (PIP) if in payment.	
Chiropody	Disability or condition prevents the person doing this. We can consider the actual cost up to a maximum of £3.80 per week or £22.80 every 6 weeks.	More than one invoice or bill from provider to evidence the customer is receiving this service on a 6 weekly basis and not as a 1 off session. Care assessment must identify restricted movement.
Hair Washing	Allowable where the customer is unable to wash own hair and hair wash is not part of the care package. We will consider the actual cost up to a maximum of £8.04 per week.	At least 2 receipts for the service and identified in care assessment or support plan
Other Disability Related Expenses	Other Disability Related Expenses may be allowed with good reason and proof of costs. These will be at the discretion of the Council.	Evidence and receipts of purchase. Evidence of need within care assessment or support plan.



Appendix 6: Worked Examples

Example 1: A 90-year-old woman lives in social housing. She receives 9.25 hours personal care and 7.5 hours home care services. Her income consists of State Pension, Pension Credit Guarantee with Severe disability premium and higher rate Attendance Allowance of £108.55. She receives 7.5 hours per week non-personal care and 9.25 hours of personal care. Personal Care is not chargeable

Calculation	(£ PER WEEK)	
Income		
Retirement Pension	£	168.25
Pension Credit	£	140.50
Attendance Allowance - Lower Rate Considered	£	73.90
Total Income	£	382.65
Allowable Expenditure		
Disability Realted Expenditure		
Council Tax	£	5.65
Income Allowance		
Single Person's Allowance	£	284.00
Total Allowances	£	289.65
Remaining Income	£	93.00
Taper 67%	£	62.31
Ability to pay	£	62.31
Non-Personal Care - 7.5 hrs * £16.55	£	124.13
Total Cost of Chargeable Services	£	124.13
Charge	£	62.31



Example 2: Mr and Mrs A (aged 76 and 77) live in sheltered accommodation. They receive 1-hour non-personal care and 6 hours personal care. Their income is £478.25 made up of Retirement Pension, Pension Credit and Attendance Allowance for both claimants. They receive full Housing Benefit and pay £6.80 in Council Tax.

	MRA	MRS A
Calculation	(£ PER WEEK)	(£ PER WEEK)
Income		
Retirement Pension	£ 200.00	£ 100.00
Pension Credit	£ 59.93	£ 59.93
Attendance Allowance - Lower Rate Considered	£ 29.20	£ 29.20
Total Income	£ 289.13	£ 189.13
Allowable Expenditure		
Disability Related Expenditure		
Council Tax	£ 3.40	£ 3.40
Income Allowance		
Single's Allowance	£ 284.00	£ 284.00
Total Allowances	£ 287.40	£ 287.40
Remaining Income	£ 1.73	£ -
Taper 67%	£ 1.16	
Ability to pay	£ 1.16	
Sheltered Housing £16.30 per week 1 hr @ £16.55	£ 32.85	£ 32.85
Total Cost of Chargeable Services	£ 32.85	£ 32.85
Charge	£ 1.21	£ -



Example 3: A 30-year-old man with learning disabilities lives in social housing. He receives 5 hours personal care and 6 hours home care services (domestic assistance). He is in receipt of Income Support of £90.50 plus DLA Care Component of £72.65 per week. He has part time work from which he earns £50 net per week. He has full Housing Benefit and pays £5.32 in Council Tax.

Calculation	(£ PER WEEK)	
Income		
Income Support	£	90.50
DLA Care Component	£	72.65
Income	£	50.00
Total Income	£	213.15
Allowable Expenditure		
Disability Related Expenditure		
Council Tax	£	5.32
Income Allowance		
Single Person's Allowance	£	170.00
Income Disregard	£	20.00
Total Allowances	£	195.32
Remaining Income	£	17.83
Taper 67%	£	11.95
Ability to pay	£	11.95
Non-Personal Care - 6 hrs * £16.55	£	99.30
Total Cost of Chargeable Services	£	99.30
Charge	£	11.95



Example 4: A 66-year-old woman lives in social housing. She receives 2 hours shopping and laundry visits - non personal care and 6 hours free personal home care services. Her income consists of State Pension and Occupational pension, she is in receipt of higher rate Attendance Allowance of £108.55 and has savings of £20,000. She pays rent of £50.00 per week and council tax of £25.00

Calculation	(£ PER WEEK)	
Income		
Retirement Pension	£	196.50
Pension Credit	£	29.35
Attendance Allowance - Lower Rate Considerated	£	73.90
Total Income	£	299.75
Allowable Expenditure		
Disability Realated Expenditure		
Rent	£	50.00
Council Tax	£	25.00
Income Allowance		
Single Person's Allowance	£	284.00
Total Allowances	£	359.00
Remaining Income	£	-
Taper 67%		
Ability to pay		
Non-Personal Care - 2 hrs * £16.55	£	33.10
Total Cost of Chargeable Services	£	33.10
Charge	£	33.10



Example 5: A 55-year-old woman lives in social housing. She has capital of £55,000. She receives 14 hours non-personal home care services per week, 14 hours personal care and attends day care 2 days per week. As she has capital over £16,000, she will pay the full cost of non-personal care services.

Calculation	(£ PER WEEK)	
Income		
Retirement Pension		
Pension Credit		
Attendance Allowance - Lower Rate Considered		
Total Income		
Allowable Expenditure		
Disability Related Expenditure		
Council Tax		
Income Allowance		
Single Person's Allowance		
Total Allowances		
Remaining Income		
Taper 67%		
Ability to pay		
Non-Personal Care - 14 hrs * £16.55	£	231.70
Total Cost of Chargeable Services	£	231.70
Charge	£	231.70