



Meeting of East Renfrewshire Health and Social Care Partnership	Integration Joint Board	
Held on	27 September 2023	
Agenda Item	9	
Title	Charging for Services 2024/25	
<p>Summary</p> <p>To provide members of the Integration Joint Board with a position update on charging related matters including individual contributions, charging policy updates and the draft proposed annual charges report for the financial year 2024/25, which is considered annually by East Renfrewshire Council Cabinet in November.</p>		
Presented by	Lesley Bairden Head of Finance and Resources (Chief Financial Officer)	
<p>Action Required</p> <p>The Integration Joint Board is asked to:</p> <ul style="list-style-type: none"> • Note the issues raised in this paper. • Agree that any additional income through government initiatives that individuals may receive towards the cost of living is disregarded in financial assessments. • Comment on the draft annual proposed inflation increases to existing charges for 2024/25 for remit the attached paper to East Renfrewshire Council's Cabinet in November 2023, with the request to bring a further report if required. • Consider the contribution element of the individual budget calculator. • Note and comment on the Short Life Working Group progress so far and consider the proposed change to the charging policy. 		
Directions	Implications	
<input checked="" type="checkbox"/> No Directions Required	<input checked="" type="checkbox"/> Finance	<input checked="" type="checkbox"/> Risk
<input type="checkbox"/> Directions to East Renfrewshire Council (ERC)	<input checked="" type="checkbox"/> Policy	<input type="checkbox"/> Legal
<input type="checkbox"/> Directions to NHS Greater Glasgow and Clyde (NHSGCC)	<input type="checkbox"/> Workforce	<input type="checkbox"/> Infrastructure
<input type="checkbox"/> Directions to both ERC and NHSGCC	<input checked="" type="checkbox"/> Equalities	<input type="checkbox"/> Fairer Scotland Duty

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EAST RENFREWSHIRE INTEGRATION JOINT BOARD

27 September 2023

Report by Head of Finance & Resources (Chief Financial Officer)

CHARGING FOR SERVICES 2024/25

PURPOSE OF REPORT

1. The purpose of this report is to provide members of the Integration Joint Board with a position update on charging related matters including;
 - Inflationary increases to existing charges.
 - Individual contributions towards the cost of care.
 - Charging policy proposed updates.

RECOMMENDATION

2. The Integration Joint Board is asked to:-
 - Note the issues raised in this paper.
 - Agree that any additional income through government initiatives that individuals may receive towards the cost of living is disregarded in financial assessments.
 - Comment on the draft annual proposed inflation increases to existing charges for 2024/25 for remit the attached paper to East Renfrewshire Council's Cabinet in November 2023, with the request to bring a further report if required.
 - Consider the contribution element of the individual budget calculator.
 - Note and comment on the Short Life Working Group progress so far and consider the proposed change to the charging policy.

BACKGROUND

3. The setting of charges for services is not delegated to the IJB. The legislation supporting the integration of health and social care determines that the authority and approval for setting charges for social care remains with the Council.
4. East Renfrewshire Council determines all charges for its services annually through reports considered at Cabinet in November of each year.
5. The IJB normally receives a draft of this report at its meeting prior to November and is asked to agree the submission of the report to Cabinet.
6. The IJB also considers annually any revisions to the charging policy for the HSCP.

REPORT

7. The economic climate and associated cost of living challenges we are facing remains unprecedented within the lifetime of the IJB and has not abated to any real degree since the IJB last considered charging in September 2022. The challenges are particularly pertinent to those individuals we support, many of whom remain impacted in particular by the cost of utilities where temperature will specifically impact on health and wellbeing.
8. The usual process for increasing charges is linked to inflation so in the current climate there still remains a tension between inflation related increases that will further impact on the cost of living challenge for many people. Although the inflation rate identified by the council for 2024/24 is 4.4%, compared to the 12.3% rate for 2023/24 this is still an additional cost, and the 4.4% impact is reflected below and in the draft report to council Cabinet included at Appendix 1.
9. There is some ongoing government support for individuals recognising the pressures from utility costs and the IJB is asked to agree that this should continue to be disregarded when a financial assessment is undertaken to establish the ability to pay charges.
10. The increases to charges based on the 4.4% increase, rounded up or down to the nearest £0.05 is:

Service	2023/24	Proposed Increase	2024/25
	Current Charge		Proposed Charge
	£	£	£
Community Alarms (per week)	3.1	0.15	3.25
Meals 2 courses	5.5	0.25	5.75
Meals 3 courses	5.7	0.25	5.95
Room Hire (per day)	7.8	0.35	8.15
Day care Charges to Other Local Authorities (per day)	137.6	6.05	143.65
Blue Badges (per application)	20	N/A	20
Bonnyton Residential Care (per week)	874.3	38.50	912.80
Inclusive Support Holiday Programme (per day)	42.7	1.90	44.60

11. Based on current income budgets for these services the inflationary increase would be £42k, however it should be noted the income from meals and charges to other local authorities for day care is diminishing as we move away from building based services. The majority of the income we currently receive relate to community alarms and to Bonnyton House:

	Budget 2023/24	Inflation Increase
	£'000	£'000
Community Alarms	366	18
Meals	26	1
Other Local Authorities	22	1
Blue Badge	34	-
Bonnyton House	501	22
Inclusive Support	12	-
Total	961	42

12. A Short Life Working Group has been established to consider options for generating income from charges, benchmarking and considering the impact on any policy related matters. The group last met on 8 September 2023. Some of the issues discussed are included within this report.
13. As we discussed last September there remains a tension between the Scottish Government policy intention to abolish non-residential charging, during the term of this parliament and introducing the contribution element of our Individual Budget Calculator. This was previously agreed at a level of 5% and is subject to the ability to pay. Any change may be time limited and the decision last September was to defer this.
14. The rationale for deferment recognised that any new charge will add to many individuals impacted by the current cost of living crisis. This however needs to be balanced with the current savings challenge we have and the expectation of a significant further funding gap in 2024/25. Any change to the Supporting People Framework to address 2024/25 is not factored in.
15. As part of the Short Life Working Group the financial modelling to illustrate the potential level of income that could be generated has been updated to reflect the current position for care costs and the position with a pro-rata of the supporting people framework reduction.
16. These are high level models and detailed work would be required to refine the assumptions and the impact across the different age range and types of support provided. This would also be used to inform the detailed Equalities Impact Assessment that will be required.
17. These illustrations give a scenario of potential income that could be generated. We know that further work is required to refine the free personal care elements that are intrinsic within options 1, 2 and 3 but not specifically recorded as such. Similarly respite costs will be part of many Option 1 care package costs and will need to be excluded. For the scenarios below the assumptions used are:
 - A reduction of 20% within Learning and Physical disability and older people to allow for further free personal care not specifically identified as a care cost element.
 - A further 10% reduction for respite / carers care commitments which are non-chargeable as above.
 - The 25% estimate linked to the ability to pay is a broad brush approach to allow for the combination of financial assessment, the cap on high cost care packages and potentially some attrition. Significant work will be required to refine this across every individual care package and needs to be linked to a review. In the current climate it is likely in at least some cases that costs may also increase particularly where environmental factors such as heating need to be considered.

Scenario 1 - current year excluding Supporting People Framework					
Non Residential Care	Commitment	Further FPC	Carer / Respite	Contribution	Ability to pay
Respite / Carers specifically identified)	£'000	Estimate 20% £'000	Estimate 10% £'000	5% £'000	Estimate 25% £'000
Learning Disability	15,552	3,110	1,555	544	136
Mental Health & Addictions	1,851	370	185	65	16
Physical Disability	2,234	447	223	78	20
Older People	3,723	745	372	130	33
Total	23,360	4,672	2,336	818	204

Note: Every 1% contribution equates to £163k and translates to £41k when assumed at 25% ability to pay

Scenario 2 - current year after Supporting People Framework savings					
Non Residential Care (Excluding FPC and Short Break Respite / Carers specifically identified)	Commitment £'000	Further FPC Estimate 20% £'000	Carer / Respite Estimate 10% £'000	Contribution 5% £'000	Ability to pay Estimate 25% £'000
Learning Disability	13,288	2,658	1,329	465	116
Mental Health & Addictions	1,582	316	158	55	14
Physical Disability	1,909	382	191	67	17
Older People	3,181	636	318	111	28
Total	19,960	3,992	1,996	699	175

Full £3.4m SPF saving included - pro rata (recognise some may be internal - broad illustration)

Note: Every 1% contribution equates to £140k and translates to £35k when assumed at 25% ability to pay

18. The tables above show the income level could potentially be £175k to £204k subject to the caveats above. However there will be additional costs associated with generating this;
- At present we have 2 officers who undertake the c220 residential care financial care assessments as part of their role (this was previously 3 and reduced as part of savings that have been delivered in 2023/24).
 - A further 920 financial assessments would be required for non-residential care and are likely to be more complex in nature.
 - We have seen a significant increase in late / non-payment from 1% in 2018 to almost 5% in 2023. Whilst thus is minimal against current levels of income we would expect this to become an increasing factor – particularly as non-payment of an individual contribution to a care provider defaults to the HSCP.
19. Again detailed work would be required to fully cost the impact of the time administering any introduction of charging but is likely to be £100k plus to add in additional resources, it is difficult to see where time could be diverted from.
20. As previously reported significant engagement work was undertaken with individuals and family members in development of the individual budget calculator, including the contribution element. Given the impact the introduction will have, further consultation would be required to manage and support this process. We would expect a significant increase in complaints.
21. The IJB is asked to consider the implications around the contribution approach and whether it wishes to proceed with this as part of the 2024/25 budget.

22. The Short Life Working Group have also discussed;
- benchmarking of existing charges and areas we do not charge for
 - an overview of external use of room bookings and the impacts of out of hours costs etc.
 - practicalities and barriers for charging for training
 - the impact and contra-indications of charging for / not providing some smaller equipment
23. The IJB will note that under the current charges we have a very modest daily rate for room hire, which was set to promote and encourage community use within our buildings, with many groups exempted from paying any charge. The benchmarking work undertaken confirmed that within the GGC “family” no other IJB/council makes a charge for premises use.
24. The IJB is asked to consider that a clause is added to our charging policy to state that: where the IJB has a strategic partnership with an organisation it funds through a grant that the benefit in kind of any premises use is deducted. Should this be agreed we will work with partners and agree any adjustment using the existing daily rate as a benchmark. This has been tested with one partner and is seen as fair and equitable.
25. The charging policy is included at Appendix 2 and has been revised for 2023/24 to allow for the annual changes in DWP rates.
26. The IJB is asked to consider the parameters and membership of the Short Life Working Group and to request that the council Cabinet report ask for the option to propose changes to or introduction of charges out with its usual annual cycle.

CONSULTATION AND PARTNERSHIP WORKING

27. Significant consultation will be required.

IMPLICATIONS OF THE PROPOSALS

Finance

28. The financial implications are included in the report. The scenarios modelled above are at high level and will require significant further work should this proceed. We do not have bridging finance to phase in any change.

Workforce

29. None at present although additional work relating to any review would require reprioritisation of the existing workforce or additional posts to be created. There could be implications for the Council’s Money Advice & Rights Team, with whom we work closely.

Risk

30. There is a risk that the increase in charges and introduction of the contribution model will adversely impact some people given the current cost of living crisis.

31. There are potential reputational risks resulting from changes to charging.

Equalities

32. A full equalities impact assessment was completed on introduction of the individual budget calculator. This will require review to reflect any changes.

DIRECTIONS

33. There are no directions.

CONCLUSIONS

34. There remain clear tensions at present between increasing existing charges, introducing new charges and the impact this will have on the people we support, many of who will also be impacted by the introduction of the Supporting People Framework. The IJB are asked to consider the information in this report to inform ongoing work required to support the charging for services agenda.

RECOMMENDATIONS

35. The Integration Joint Board is asked to:

- Note the issues raised in this paper.
- Agree that any additional income through government initiatives that individuals may receive towards the cost of living is disregarded in financial assessments.
- Comment on the draft annual proposed inflation increases to existing charges for 2024/25 for remit the attached paper to East Renfrewshire Council's Cabinet in November 2023, with the request to bring a further report if required.
- Consider the contribution element of the individual budget calculator.
- Note and comment on the Short Life Working Group progress so far and consider the proposed change to the charging policy.

REPORT AUTHOR AND PERSON TO CONTACT

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Chief Officer, IJB: Julie Murray

12 September 2023

BACKGROUND PAPERS

IJB Paper – 21.09.2021Charging for Services 23/24

https://www.eastrenfrewshire.gov.uk/media/8152/IJB-Item-10-21-September-2022/pdf/IJB_Item_10_-_21_September_2022.pdf?m=637983202026730000

EAST RENFREWSHIRE COUNCILCABINETNovember 2023Report by Chief Officer – Health and Social Care PartnershipHEALTH AND SOCIAL CARE PARTNERSHIP - CHARGING FOR SERVICES 2024/25**PURPOSE OF REPORT**

1. To update Cabinet on the proposed charges within the Health and Social Care Partnership (HSCP) for financial year 2024/25.

RECOMMENDATION

2. The Cabinet is asked to:
- (a) Note this update on charging within the HSCP;
 - (b) Agree the proposed increase to existing charges; and
 - (c) Agree to receive further proposals out with the annual reporting cycle subject to the outcome of a Short Life Working Group within the Integration Joint Board

BACKGROUND

3. This report is produced annually and identifies the proposed charging increases for 2024/25. The legislation supporting the integration of health and social care determines that the authority and approval for setting charges for social care remains with the Council, this function was not delegated to the Integration Joint Board.

4. The Integration Joint Board received this charging report at its meeting on 27th September 2023 **and agreed / or not** to remit the 2024/25 charging increases to Cabinet for approval.

REPORT

5. The standard rate of inflation, identified as part of the Council process, of 4.4% is the basis of increase to the existing charges within the HSCP. As with prior years this has been rounded up or down to the nearest £0.05. The proposed treatment of each existing charge is set out below:

Service	2023/24	Proposed Increase	2024/25
	Current Charge		Proposed Charge
	£	£	£
Community Alarms (per week)	3.1	0.15	3.25
Meals 2 courses	5.5	0.25	5.75
Meals 3 courses	5.7	0.25	5.95
Room Hire (per day)	7.8	0.35	8.15
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Blue Badges (per application)	20	N/a	20
Bonnyton Residential Care (per week)	874.3	38.50	912.80
Inclusive Support Holiday Programme (per day)	42.7	1.90	44.60

6. The proposed charges represent a continued increase for individuals, Bonnyton House in particular, however there will be some mitigation as a financial assessment will determine the ability to pay.

7. The proposed contribution level for Individual Budgets was previously agreed at 5% of the chargeable element of the budget. Where an individual budget is in place the contribution will supersede any charge for individual aspects of a care package listed above. This was not implemented pre pandemic and the review of the Individual Budget calculator was postponed during the pandemic. This is currently being considered by a Short Life Working Group within the IJB along with any other options to generate income from charging, given the pressures facing health and social care.

8. In the event that this work is not concluded prior to the annual meeting of Cabinet to agree charging levels for 2024/25 the IJB respectfully requests that Cabinet considers receiving a report out with the annual reporting cycle.

9. The HSCP has a non-residential care charging policy in place to support the charges above. This was reviewed and agreed / or not by the IJB at its meeting on 27th September 2023.

FINANCE AND EFFICIENCY

10. All financial issues are included in the report above, in relation to existing charges. The proposed increase to these charges, as set out in the table above, could generate a potential £42,000 income when the uplifts are applied to income budgets; in real terms the income achieved may be lower as this will be linked to the ability to pay and is also dependent on service delivery and demand, particularly as we evolve away from building based models of care.

CONSULTATION

11. A full consultation exercise and equalities impact assessment were undertaken prior to implementation of the Individual Budget proposals, however any revision to the calculator and the implementation of the contribution will require a further equalities impact assessment. Further consultation will be needed with a range of stakeholders.

PARTNERSHIP WORKING

12. The setting of fees and charges remains a responsibility of East Renfrewshire Council under the legislation.

IMPLICATIONS OF THE PROPOSALS

13. A full equalities impact assessment was undertaken as part of the development of the Individual Budget implementation. However this will require review in the event of change.

14. There are no implications in relation to staffing, property, legal, sustainability or IT as part of this paper.

CONCLUSIONS

15. The proposed increases to existing charges are in line with inflation however there needs to be recognition that the income that may be generated is subject to the ability to pay, through financial assessment.

16. The changing service delivery models will also impact on areas such as charges for

meals and charges to other local authorities for day services as we move to community based service and support.

RECOMMENDATIONS

17. The Cabinet is asked to:

- (a) Note this update on charging within the HSCP;
- (b) Agree the proposed increase to existing charges; and
- (c) Agree to receive further proposals out with the annual reporting cycle subject to the outcome of a Short Life Working Group within the Integration Joint Board

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REPORT AUTHOR AND PERSON TO CONTACT

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BACKGROUND PAPERS

Need to update for 2021
and 2022

IJB 25.09.2020 – Charging for Services 2020/21

https://www.eastrenfrewshire.gov.uk/media/3202/Integration-Joint-Board-Item-11-23-September-2020/pdf/Integration_Joint_Board_Item_11_-_23_September_2020.pdf?m=637354314865830000

IJB 26.06.2019 - Individual Budget Update

https://www.eastrenfrewshire.gov.uk/media/2262/Integration-Joint-Board-Item-11-26-June-2019/pdf/Integration_Joint_Board_Item_11_-_26_June_2019.pdf?m=637351721070000000

IJB 27.06.2018 - Individual Budgets Self Directed Support Update

CABINET 28.11.2019 - HSCP Charging for Services

https://www.eastrenfrewshire.gov.uk/media/2157/Cabinet-Item-03-v-28-November-2019/pdf/Cabinet_Item_03v_-_28_November_2019.pdf?m=637350899335870000

CABINET 30.11.2017 - HSCP Charging for Services

https://www.eastrenfrewshire.gov.uk/media/3279/Cabinet-Item-07-v-30-November-2017/pdf/Cabinet_Item_07v_-_30_November_2017.pdf?m=637383706570130000

East Renfrewshire Health and Social Care Partnership

Non Residential Care Charging Policy 2023/24

Version 5

Author:	Lesley Bairden, Head of Finance & Resources (Chief Financial Officer)			
Creation Date:	September 2019			
Review Dates:	Date of last review:	September 2023	Date of next review:	September 2024
Changes:	Sep 2023: 2023 DWP Rates updated			

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Introduction

1. This Charging Policy explains how East Renfrewshire Health and Social Care Partnership (HSCP) considers and calculates the contribution to cost that people who use services will be expected to pay towards the services they receive from the HSCP.
2. Charges apply whether the service is provided directly from the HSCP, or by an external provider commissioned to provide services on the HSCP's behalf or where a person receives an individual budget (direct payment) and arranges their own support.
3. There are some services for which charges do not apply:
 - a) Criminal Justice social work services
 - b) Children in need, including; children subject to statutory and voluntary supervision arrangements, or are involved with social work under section 12 or section 22
 - c) People with mental health problems who are subject to community care or supervision and / or criminal court orders
4. There are some services which are provided free of charge:
 - Care at Home on discharge from hospital for a period of reablement
 - Free Personal Care and Free Nursing Care
 - Carers; some services to support unpaid carers will not be chargeable
 - Palliative care
 - Residential Rehabilitation; will not incur any individual contribution given the timing and nature of this service
5. The charges are set in line with statutory requirements and National Guidance, are remitted by the Integration Joint Board of the HSCP to East Renfrewshire Council to be approved by elected members and reviewed on an annual basis through the budget setting process.
6. The policy to support annual charges will be reviewed annually referencing the relevant legislation and guidance, including but not limited to the COSLA National Strategy and Guidance on charging for non-residential care. The key points from this guidance can be summarised:
 - a) The threshold for single people and couples be based on Income Support Personal Allowance, the Pension Credit – Standard Minimum Guarantee and a buffer of 25% of the thresholds to be up-rated on an annual basis, using the figures announced in November each year. Charging policies that reduce users' net income below these basic levels are not acceptable and undermine social inclusion policies.
 - b) The level of charge, which the service user will pay, will be determined by individual Local Authorities. Any charges should not exceed the cost of providing the service.

- c) Local Authorities should consider adopting a common approach to the treatment of income used to establish the threshold figure. This would take account of net earnings, all social security benefits with the exception of the mobility component of the Disability Living Allowance.
 - d) Local Authorities should ensure equality in charging irrespective of their financial circumstances, and widening client access to income maximisation.
 - e) Local Authorities should exercise discretion to disregard some forms of income
 - f) Where the service user has dependent children, recognition should be afforded to the costs associated with raising and maintaining children. To this end, all benefits paid for, or on behalf of a dependent child, will be disregarded.
 - g) Local Authorities should adopt capital rules similar to those applied in respect of Income Support, but without an upper level beyond which people would be refused service. This guidance does not prevent local authorities from using a higher capital threshold should they wish.
 - h) Where a service user has difficulty in meeting the approved cost of the service, due to their financial circumstances, it is recommended that councils use their powers to abate or waive charges. Local authorities should provide adequate information in their policies on waiving and abating charges.
 - i) It is recommended that all Local Authorities be pro-active in promoting benefit take up for service users. Where possible, local authorities should ensure that there are dedicated staff to promote and assist with Income Maximisation processes for service users.
 - j) All councils should provide clear and concise public information to service users on what elements of the service are free, what can be charged and what the level of charge will be.
7. Charges are linked to an individual's ability to pay. How we determine this is through a Financial Assessment with supporting detail in Appendix 1 to this policy.
8. The Chief Officer and Chief Financial Officer of the HSCP have the delegated authority to waive a charge in exceptional circumstances.
9. When a person is in receipt of an individual budget a contribution towards the cost of care is an element of the budget calculator. This contribution will supersede any charge for individual service elements. The Chief Officer and Chief Financial Officer of the HSCP have the delegate authority to set this contribution level of between 5% to 10% of the chargeable elements of the individual budget, to be deducted at source.
10. Where a financial assessment is undertaken as part of an Individual Budget only the individual's income will be assessed, this is because the wider support is taken account of within the budget calculator.
11. Where there is a Technology Enabled Care element to a care package that is reliant on community alarm technology the charge normally levied for a community alarm will not apply.
12. Where bookings or cancellations are required these will be subject to local service arrangements.

13. Treatment of compensation payments should be considered where the breakdown of any compensation award includes provision for the cost of care. Any such element should be included in assessment and the ability to pay, subject to legal advice and agreement to ensure the financial assessment is accurate and fair.

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Financial Assessment – An Assessment of Ability to Pay

1. The Convention of Scottish Local Authorities (CoSLA) provides annual advice on the level of weekly income below which a person cannot be asked to pay charges. These are known as Minimum Income Thresholds and are updated each financial year in line with the Department of Work and Pensions (DWP) benefit up-rates.
2. If the assessable weekly income is less than the income threshold figure, there will be no charge for services other than any flat rate charges e.g. payment for trips and outings not part of a care plan.
3. If the assessable weekly income is more than the income threshold figure, the charge or contribution will apply. Any contribution to the Independent Living Fund will be taken into account and will not result in a “double contribution”.
4. Financial Assessments will be carried out by the HSCP’s Finance Support Officer and / or the Council’s Money Advice and Rights Team (MART). We will meet with service users and gather appropriate financial information to enable the charge to be determined.
5. Where individuals do not wish to claim benefits to which they are entitled they will be financially assessed as if they were in receipt of these benefits.
6. Where a financial assessment is declined the full charge or contribution for the service will be applied.
7. We will not ask you to pay more than you can reasonably afford. When we ask you about your income to see how much you can pay, this is known as a Financial Assessment.

Each year we will set a weekly income amount for single people and couples depending on their age as follows:

Single person under pension age	£156
Single person over pension age	£252
Couple under pension age	£238
Couple over pension age	£384

If your income is below this weekly amount, we will not charge you for services. This does not apply to any flat rate charged services described below.

- You will be asked to give information on your income every year.
- We look at your total weekly income from all sources including you capital and savings. (A set amount is ignored from your capital and savings).
- We disregard set amounts depending on your age as shown above.

Income Disregarded in the Financial Assessment

8. The following income sources are disregarded:

- Disability Living Allowance, Adult Disability Allowance (previously Personal Independence Payment (PIP)) and Attendance Allowance
- War Widows Pension and War Disability Pension
- Kinship Care/Residence payments
- Industrial Injuries Benefit
- Payments made from a Gallantry award
- Any pension paid from the Austrian or German Government as compensation
- Income derived from benefits paid for or on behalf of children
- Government funding for specific initiatives such as cost of living utilities support

We also disregard:

Any backdated benefits you receive as a result of a benefit check (for 52 week)
Any other charges applied by the Council (does not include the leisure trust)

Treatment of Capital:

- Capital such as savings, bonds, stocks and shares, ISAs etc. will be taken into account in determining charges for the service.
- Capital and/ or savings up to a set disregard threshold will be disregarded (this amount is reviewed annually) as will be any property owned and lived in by the service user.
- For service users with capital in excess of the disregard threshold, a tariff income is applied. For people over pension age, this is currently £1 for each band of £500 over the disregard threshold and for people under pension age, the tariff is £1 for each band of £250 over the disregard threshold. These amounts are added to assessed income.

Non-Disclosure or Incorrect Information Provided in Respect of Financial Assessment

If an individual does not wish to divulge financial information for the financial assessment, the HSCP will apply the full charge or contribution for the service.

If incorrect financial information has been provided the HSCP will seek to recover any amount due or will reimburse any amount overpaid. A new financial assessment will be undertaken and the correct charge applied.

The HSCP will have the right to pursue charges not paid through East Renfrewshire Council's corporate debt recovery process.