

## Social Work Assessed Charges - Frequently asked questions

### **Q. Why do the council increase the charges for social work services?**

**A.** Income is an important element of the available budget for social work, it therefore needs to be reviewed in line with demand, priorities and the financial climate. SBC sets its charges in line with national legislation and the annual guidance issued by COSLA (the organisation responsible for negotiating between local authorities and the Scottish Government). In the case of the homecare taper for example SBC's taper, although being increased next financial year is still lower than other councils.

### **Q. When are decisions made about the level of charge?**

**A.** The decisions about the level of charges is made by the council at the time that the budget is set for the following financial year or when a comprehensive review of charging is completed.

SBC are currently undertaking a review of charging, engagement with key stakeholders will be a key part of this process.

### **Q. Who makes the decision?**

**A.** The senior management team within the Social Work department along with colleagues from finance will recommend charging levels for the following year. This will be approved by the council elected members.

### **Q. What else may increase or decrease the amount I have to pay?**

**A.** Your charge may increase if your level of benefit increases, your capital changes or if there is a change in the charging policy. Similarly, if your income or benefits decrease, your level of charge may decrease.

There are a number of fixed rate charges in place which are not dependent on a financial assessment.

### **Q. What is a taper?**

**A.** The maximum level of charge is set annually, (details of current rates are available at [http://www.scotborders.gov.uk/downloads/file/3606/care\\_at\\_home\\_charges\\_2013\\_appendix](http://www.scotborders.gov.uk/downloads/file/3606/care_at_home_charges_2013_appendix) or by calling 0300 100 1800) depending on your financial situation, you may pay less than this level.

Each person is assessed individually, the council gather information about your income and make certain allowances e.g. dependent children, council tax etc. The amount you are charged is worked out by taking a percentage of the income that remains after all financial calculations have been done. The percentage is called a taper. In 2012 the taper was 23.5%, in 2013 it increased to 33.5% and in 2014 it will increase again to **43.5%**. This still means that SBC have one of the lowest tapers in Scotland and ensures there is equality across all age groups for the delivery of care. An example is shown below:

If the income remaining after all financial calculations is £86.00

In 2012, the person would have been charged 23.5% of this per week which would have been £20.21

In 2013, the person would have been charged 33.5% of this per week which would be £28.82

In 2014, the person will be charged 43.5% of this per week which will be £37.41

**No-one will be charged more than the maximum rate per hour for the home care service they receive**, if the person receives 2 hours of care, the most they will currently pay £25.60 as the maximum hourly charge for 2013 is £12.80.

**No-one will never be charged more than their assessed weekly charge**, i.e. the assessed weekly charge above of £37.41 is equivalent to just under 3 hours of care, if this person needs 6 hours of care, they will be charged £37.41 rather than 6hrs X £12.80 = £76.80

**Q. When and how will I be told the new rate of charge?**

**A.** In April of each financial year, the care resource team within the council check that everyone who pays for a service is paying the correct rate. This can take some time and while they are doing this, no invoices are sent to individuals. As soon as your information is assessed, you will be sent a letter and an invoice for the correct amount. The council are currently looking at ways to speed up this process which should mean that the problems faced in previous years are reduced for the coming financial year.

**Please do not assume that no invoice means you do not have to pay**, if you have been charged for the service previously, **there is every likelihood you will continue to have to pay and we recommend you take this into account and ensure you budget accordingly until an invoice is sent to you.** If you need further information or advice about this please contact the Care Resource Team at council headquarters on 01835 824000.

The organisations who provide services, are informed of any increases to rates of charges and tapers and should also pass this information on to clients.

**Q. Why do I receive no invoice for a number of months at the start of each financial year?**

**A.** Everyone who is charged for a service must be assessed every year to take account of increases in benefits or changes in capital. This means that SBC staff spend the first part of each financial year (from April onwards) reassessing each case and until the new level of charge is known, no invoices are sent out. As soon as your charges are reassessed, you will receive an invoice detailing the new level of charges and any back dated charges you owe. This process, however, is under review.

**Q. What do I do if I don't agree with the charge?**

**A.** There is a formal appeals procedure available. To do this you need to ask your social worker to complete a request for review of charges form. If you don't have a social worker, you can contact the Hub on 0300 100 1800 who can arrange this for you.

If you are unhappy with the outcome of the appeal, then a formal complaints process is also open to you, details of this can be obtained by contacting the customer care officer on 0800 019 4490

**Q. Where can I find other information about assessed charges?**

More information is available online at [www.scotborders.gov.uk/socialcarecharges](http://www.scotborders.gov.uk/socialcarecharges) or telephone 0300 100 1800