



Supplementary Agenda

West Dunbartonshire Council

Date: Wednesday, 4 March 2026

Time: 16:00

Format: Hybrid meeting

Contact: Carol-Ann Burns
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Dear Member

ITEM TO FOLLOW

I refer to the agenda for the above meeting that was issued on 19 February 2026 and now enclose a copy of the undernoted report which was not available for issue at that time.

Yours faithfully

PETER HESSETT

Chief Executive

Note referred to:-

8/

8 CHARGING POLICY FOR NON-RESIDENTIAL CARE SERVICES 2026/2027

469 – 526

Submit report by the Chief Officer – Health & Social Care Partnership presenting the proposed changes to West Dunbartonshire Council's Charging Policy for Non-Residential Care Services 2026/2027 for consideration and approval.

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Chief Executive
Chief Officers

Date of issue: 26 February 2026

WEST DUNBARTONSHIRE COUNCIL**Report by Chief Officer - Health and Social Care Partnership (HSCP)****Council: 4 March 2026**

Subject: Charging Policy for Non-Residential Care Services 2026/2027**1. Purpose**

- 1.1 To present the proposed changes to West Dunbartonshire Council's Charging Policy for Non-Residential Care Services 2026/2027 for consideration and approval.

2. Recommendations

- 2.1 It is recommended that Council:

Approve or note as detailed below the following amendments to the 2026/2027 Charging Policy for Non-Residential Care Services after consideration of the latest COSLA guidance, review of current charges, and options to introduce new charges:

- i. Note the planned improvements to introduce a streamlined financial assessment process.
- ii. Endorse the use of Direct Debit as the preferred method to pay invoices for charges levied.
- iii. Approve the introduction of a £50 fixed charge for the supply and installation of key safes, reflecting the full cost of delivering the service based on recent activity.
- iv. Approve increasing fixed charges for the following non-statutory services by more than the 5% already approved within the Council's 2026/27 Revenue Budget. Options are included within Appendix 3 and detailed below are recommendations on reasonable increases that provide a prudent and manageable step towards reducing current subsidies.
 - o Older People Day Services, excluding transport and meals - £15.60 per day;
 - o Learning Disability Day Services, excluding transport and meals - £35 per day; and
 - o Digital Community Alarms plus allowance for telecare peripherals - £10.18 per week.

3. Background

- 3.1 Levying charges for non-residential social care services, such as non-personal care and social support is common practice across Councils and forms part of the delegated budget to the Health and Social Care Partnership (HSCP) Board. While the income derived from charging forms part of the delegated net budget, the legal authority to levy and set charges remains with the local authority.
- 3.2 Since the introduction of the Community Care & Health (Scotland) Act 2002, the Convention of Scottish Local Authorities (COSLA) has produced annual

guidance which defines a set of principles to underpin the development of local charging policies for social care support for people at home.

- 3.3** The levying of non-residential charges was addressed within “The Independent Review of Adult Social Care” report (IRASC) published in February 2021. In March 2021, the Scottish Government and COSLA published a Joint Statement of Intent on how they would work together to deliver on the IRASC recommendations. This included agreement on: “an end to charging for non-residential services as soon as possible”.
- 3.4** While the abolition of charges remains a joint intent, there is no clear timeline for this. Locally, a review of non-statutory services charges must be considered as an option to partially reduce projected budgetary pressures and the revised policy changes recommended for approval in section 2.1 above, reflect this as well as remaining consistent with COSLA guidance.
- 3.5** The current Charging Policy was approved by Council on the 5th March 2025. At this time the Council agreed to implement thresholds of income based on age, retain the maximum weekly charge, also applicable to those in receipt of Independent Living Fund. These decisions reflected stakeholder feedback after extensive consultation with service users, carers and the public, modelled on the [Planning with People Guidance](#).
- 3.6** Consultation discussions noted the rising cost of delivering services relative to current charging levels. Given the financial challenges ahead, it was accepted that the Council must consider all viable measures to sustain services, including reviewing charges to ensure they more accurately reflect the true cost of provision.
- 3.7** No additional consultation or stakeholder engagement has been undertaken at this stage. While consultation on changes to charges is not explicitly required under the Planning with People guidance, it may nonetheless be necessary where proposed changes are sufficiently significant to affect access to a service or alter its level, nature, or availability. In such circumstances, the change could reasonably be interpreted as a service alteration, thereby triggering the requirement for proportionate engagement.
- 3.8** A high-level review of the Charging Policy for 2026/2027 was undertaken by HSCP officers examined the potential for full cost recovery in relation to day services and community alarms. This work considered approaches adopted by other local authorities that have implemented full cost recovery as a means of increasing income for social care services. Information on the impact of these decisions could not be obtained at this time.
- 3.9** In this current financial year (2025/26) the HSCP Board is projecting an overspend of £2.7m on social care services as at period 8, driven mainly by rising demand and inflationary pressures that are not fully funded within flat-cash settlements. A contributory factor is the under-recovery of non-residential charges, forecast in 2025/26 at £0.058m against a budget of £1.207m.
- Fixed charges (day centres, community alarms): £0.038m shortfall (budget £0.883m)

- Means-tested support charges: £0.020m shortfall (budget £0.374m)

3.10 The financial pressure facing the HSCP is expected to continue into 2026/27. The HSCP Board considered an updated report on the projected budget gap at its meeting on 27 January, as summarised in the extract below. The Board will be required to agree a programme of savings on 24 March in order to close this gap. Given the scale of the challenge, the required savings would have a direct and unavoidable impact on social care services, including reductions in staffing and in commissioned service provision. Increasing income through charging represents one of the few options available to offset part of the projected funding gap and could therefore reduce the extent of service reductions that would otherwise be necessary.

Extract from information presented to 27 January 2026 HSCP Board

| | Health Care | Social Care | Total HSCP |
|---------------------------------------|-------------|--------------|--------------|
| | £000 | £000 | £000 |
| Budget Gap reported January 2026 | 388 | 11,848 | 12,236 |
| Superannuation Reserve | 0 | (3,084) | (3,084) |
| Revised Gap | 388 | 8,764 | 9,152 |
| Assumed Share of 25/26 Pay Funding | 0 | (475) | (475) |
| Assumed Share of 26/27 Pay Funding | 0 | (238) | (238) |
| Revised Gap as at January 2026 | 388 | 8,051 | 8,439 |

- 3.11** The proposed changes to the Charging Policy are intended to partially mitigate this budget gap by strengthening financial assessment processes, improving income recovery, and ensuring that charges more accurately reflect the actual cost of delivering community-based services. These services play a critical role in supporting the independence of individuals with disabilities or other vulnerabilities to remain safely within their own homes, and aligning charges with the true cost of provision will help sustain these supports within the current financial context.
- 3.12** There is a risk that increasing charges beyond the annual inflation uplift could result in service users seeking alternative means of support to meet their agreed outcomes thus risking the future viability of in-house building-based services.
- 3.13** If a service user support encompasses both fixed and means tested charges increasing fixed charges could have a negative impact on the income generated from means tested charges as the financial assessment considers fixed charges as deductible expense.
- 3.14** The 2026/27 revised Charging Policy continues to comply with COSLA's latest guidance. The West Dunbartonshire Council's Charging Policy's main aims are to:
- Provide a consistent, fair and transparent framework for charging;
 - Recover appropriate costs of service provision;
 - Maintain essential services; and
 - Maximise the income of service users and their carers.

4. Main Issues

- 4.1** The Council retains statutory responsibility for the setting and application of social care charges. Consequently, any substantive changes to the Charging Policy, other than routine annual updates to thresholds and inflationary uplifts, must be submitted to Council for formal approval.

Financial Assessment Process

- 4.2** A financial assessment is required for all service users receiving a means tested non-residential service, including social support, practical support, and Housing and Community Supported Living. This assessment is completed by a Social Worker during the My Life Assessment process and requires the service user and, where applicable, their partner to provide evidence of capital and income, such as bank statements and benefit award letters. The process can feel intrusive and may affect the relationship between the Social Worker and the service user. Annual re-assessment is required, meaning the service user must resubmit the same information each year, which can be lengthy and administratively challenging. Where a service user does not provide the required documentation, they will be charged the maximum contribution under the current policy.
- 4.3** It is proposed that the HSCP adopt the same approach already used by some neighbouring authorities by making full use of other government agencies systems access. A small dedicated team, with authorised access to Department for Work and Pensions (DWP) and Social Security Scotland (SSS) information, would carry out financial assessments using verified details of a service user's income and capital, and their partner's where relevant.
- 4.4** Within the HSCP, the Care Contracts Team already uses these systems for residential care assessments, so this would build on established practice. Given the current profile of service users, only minimal capital checks are expected to be required, as the risk of non-disclosure is low and DWP/SSS information is considered reliable.
- 4.5** Internal Audit has been asked to review the proposed process to identify any control risks, and any necessary changes will be made based on their findings.
- 4.6** A redesign is currently underway within the HSCP to expand the remit of the Care Contracts Team into a wider Charging and Payments Team. This redesign includes a reduction of two administrative posts (from existing vacancies) across the teams in scope. Once established, the new Charging and Payments Team will be responsible for updating financial assessments on an annual basis.
- 4.7** This change not only reduces the burden on service users and their carers to provide this information but will allow the Charging and Payments team to carry out a financial assessment efficiently and reduce the administrative ask on Social Workers, to allow them to develop and review care plans that meet the outcomes of the service user.

Direct Debit

- 4.8** Direct Debit is the Council's preferred payment method to collect income, including

rent, council tax and other fees. The Direct Debit guarantee offers protection to the payee and is more convenient than a Standing Order as annual charges can be uplifted automatically, removing the requirement for an individual to contact their bank to amend for a new charge and inadvertently fall behind.

- 4.9** The non-residential charging policy has never detailed the preferred method of paying an invoice. Currently, dependent on the service, the HSCP issues annual invoices and monthly invoices, with options to pay in one instalment, or by subscription, standing order or direct debit. Also service users in receipt of more than one chargeable service, may receive more than one invoice e.g. Community Alarm, Day Services, Housing Support etc.
- 4.10** By including Direct Debit as the preferred method of paying an invoice in the charging policy, it will provide a consistent message to service users on the most straightforward method to pay for ongoing services. The main advantage to a service user in receipt of multiple chargeable services is that the service user only needs to sign up to direct debit once, and their direct debit can be updated automatically to recoup the cost of services. The main advantage to the HSCP and the Council is that it should reduce the level of debt for these services.

Key safes and installation

- 4.11** A key safe is installed when a HSCP service requires access to a service user's home and the service user is unable to answer the door. The HSCP commission Lomond and Clyde Care & Repair Limited, a community-based organisation, to supply and install key safes. This organisation also provides advice and assistance to elderly and disabled tenants and homeowners for repairs and adaptation improvements. The HSCP provides Lomond and Clyde Care & Repair Limited with an annual grant of £0.186m, in addition to the costs of purchasing key safes installed.
- 4.12** It is common for a service user who has either a Community Alarm, receives Care at Home support with personal care, or is supported by other HSCP services, to have a key safe installed, to allow HSCP staff safe and reliable access to their home, and in 2024/25 over 700 key safes were installed by the organisation, within 48 hours of the request being made.
- 4.13** The supply and installation of key safes is a well-established and important component of providing safe and effective community health and social care services. However, in some other local authority areas this service is subject to a charge. A review of non-residential charging policies has been undertaken to determine how commonly charging for key safes are applied. Many of the policies didn't list this as a service, making it unclear to determine if this service is offered and instead it is the choice and responsibility of the individual to install one.
- 4.14** Of the local authorities that did levy a charge the one-off fixed cost ranged from £75 in Scottish Borders to £120 in Stirling.
- 4.15** It is recommended that the Council consider introducing a one-off fixed charge to service users for the cost of the key safe and installation. Introducing a

charge presents a potential risk that some individuals may decline to pay, which could result in key safes not being fitted where needed. This may limit safe and timely access for HSCP staff and increase risks both to service users and to services that require entry to the home.

- 4.16** Lomond and Clyde Care & Repair Ltd have provided high-level activity information for 2024/25 indicating that over 4,300 jobs were completed during the year. When this level of activity is considered against the annual grant, the cost equates to approximately £43 per job, with the purchase price of each key safe being just under £4. Taking these together, and accounting for the anticipated 6.7% Real Living Wage uplift in 2026/27, a charge of £50 would cover the full cost of the service. This proposed charge would be the lowest among local authorities that currently levy a fee, although it does not incorporate any adjustment for potential reductions in activity levels resulting from the introduction of charging.
- 4.17** Based on a similar number of installations of 700 for 2024/25, a £50 charge could generate £0.035m of new income. If Council agrees to introduce this charge an internal process will require to be developed to inform individuals or their representatives of the charge, seek their consent and issue an invoice timeously.

Building Based Day Services

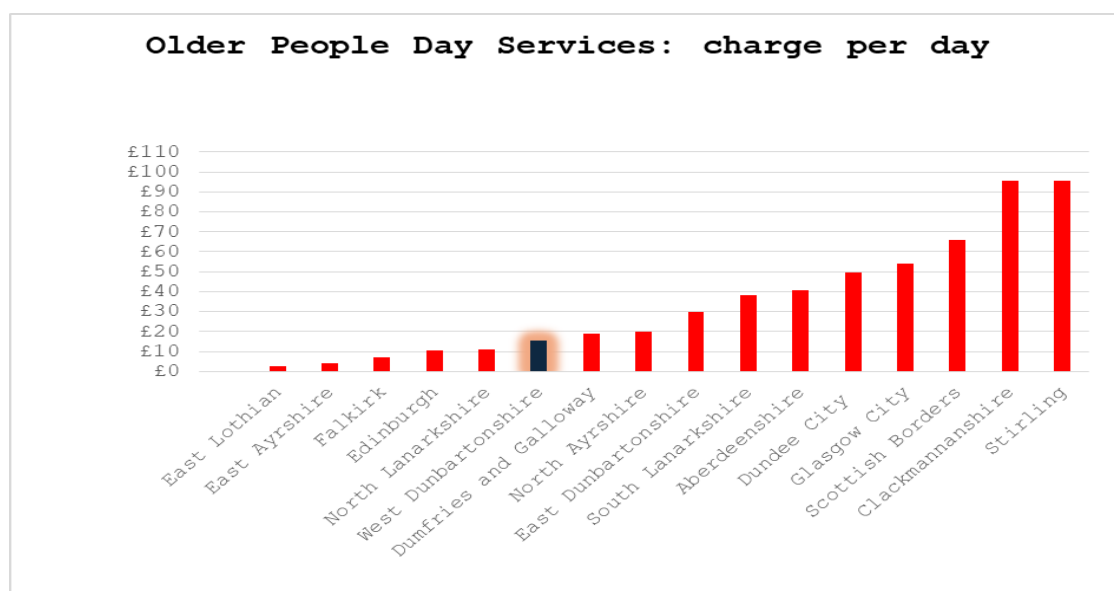
- 4.18** Older People's Day Services support service users to reduce social isolation, maintain independence, and stay connected with their local community through a range of structured activities and opportunities to interact.
- 4.19** Similarly, Learning Disability day services provides structured daytime activities, skills development, social opportunities, and personalised assistance. These supports help individuals develop independent living skills, build confidence, and remain active within their community.
- 4.20** The Dumbarton Learning Disability Day Centre is equipped with a range of specialist equipment for those who require this, for example track hoists, physiotherapy profile beds, two sensory rooms and rebound therapy. There is also an accessible training kitchen.
- 4.21** While local authorities have a duty to assess need and support individuals to meet their assessed outcomes, there is no obligation on the Council, through the HSCP to provide these services in-house. While day care and telecare services may be considered non-statutory, the majority of Scottish local authorities provide these services via the HSCP or through a mixed delivery model. It is widely acknowledged that these services support individuals to maintain their independence, support unpaid carers and, reduce risks that may otherwise necessitate admission to long-term care.
- 4.22** Due to the increased budgetary pressures, many local authorities have explored, and a small number have implemented charges that cover "full cost recovery" of non-statutory services. At the time of writing there is no current information available on how implementation of "full cost" has impacted on demand for chargeable services and if individuals have withdrawn from services, has this had more costly implications for care needs.

- 4.23** Using a combination of information drawn from COSLA's Annual Charging Survey and local authority websites, current charging information for day care and telecare services is contained within Appendix 5.
- 4.24** Until 2019/20, service users attending in-house or externally commissioned older people's and learning disability day centres paid a small fixed charge for transport and meals. Reflecting approaches adopted by several neighbouring authorities, it was identified that the predominant cost drivers for these services were the associated buildings and staffing. Accordingly, a consolidated Building-Based Day Opportunities Charge, encompassing transport, meals, and the core service, was approved through the 2019/20 budget setting process.
- 4.25** After a period of implementation and challenge by service users and their representatives, in March 2022 the Council agreed to disaggregate the Building Based Day Opportunities Charge into three component parts, i.e. transport, meals and day opportunity. The 2025/26 rates are below:
- Transport: Single journey - £2.30
 - Transport: Round Trip - £4.60
 - Meals - £3.70
 - Building Based Day Opportunity: £5.50
- 4.26** Currently the level of charges levied does not cover the full cost of delivering the service, which means in effect that these services are subsidised. Based on the current 2025/26 budgeted cost for in-house older people day centres at Crosslet and Queen's Quay, and assuming 95% occupancy, the estimated charge for full cost recovery would be just under £86 per day, including transport and meals. If transport costs and meals are excluded the cost reduces to £52 per day.
- 4.27** The current meal charge of £3.70 already reflects full cost recovery. A further uplift beyond the Council approved 5% inflationary increase for 2026/27 is therefore unnecessary, and applying the 5% uplift alone is sufficient to maintain cost recovery.
- 4.28** Full cost recovery for transport would require a charge of approximately £30 per day based on current costs and capacity. However, the transport model is subject to ongoing review, and further work is required to ensure consistent application of the HSCP Assisted Transport Policy. In this context, it is recommended that the transport charge is limited to the Council approved 5% uplift at this stage.
- 4.29** A review of charges applied by other local authorities indicates scope for Council to consider an increase to the current Day Opportunities Charge for older people's day services. Although published charges vary in structure, ranging from hourly to daily or weekly rates, and it is not always clear whether these include meals or transport (see Appendix 4), the comparative range suggests capacity for uplift.
- 4.30** A range of charging options, in excess of the 5% increase already approved by Council, to full cost recovery, are outlined in Appendix 3 for consideration. These options reflect current service capacity and average daily attendance. Analysis of charges across Scottish local authorities (Appendix 4) shows no consistent pattern that would support a benchmark for setting a reasonable increase. However,

moving to full cost recovery at £52 per day would position West Dunbartonshire among the highest charging authorities.

4.31 A reasonable option would be to increase the charge to £15.60 per day. Setting the charge at this level would represent around 30% of the daily cost under a full cost recovery model and is projected to generate approximately £0.098m in additional annual income. This approach would retain West Dunbartonshire at the lower end of the charging range when compared with other Scottish local authorities (refer to Table 1 below), while providing a prudent and manageable step towards reducing the subsidy. Adopting this level of increase would also enable the service to monitor the impact of the increased charge on service uptake before any further adjustments are considered.

Table 1: Proposed charge of £15.60 in comparison to other Local Authorities



4.32 Current charges for individuals with a learning disability attending the Dumbarton Centre mirror those set out in section 4.25 above. As part of Phase 2 of the Learning Disability Review, the provision of bus transport is being replaced by alternative arrangements in line with eligibility of individuals under the HSCP Assisted Transport Policy. Similar the exercise undertaken for older people’s day services, if transport is removed from the current running costs, the estimated charge for Dumbarton Centre under a full cost recovery model is £281 per day based on 95% occupancy and reflecting the enhanced staffing model required to support the level of service user disability.

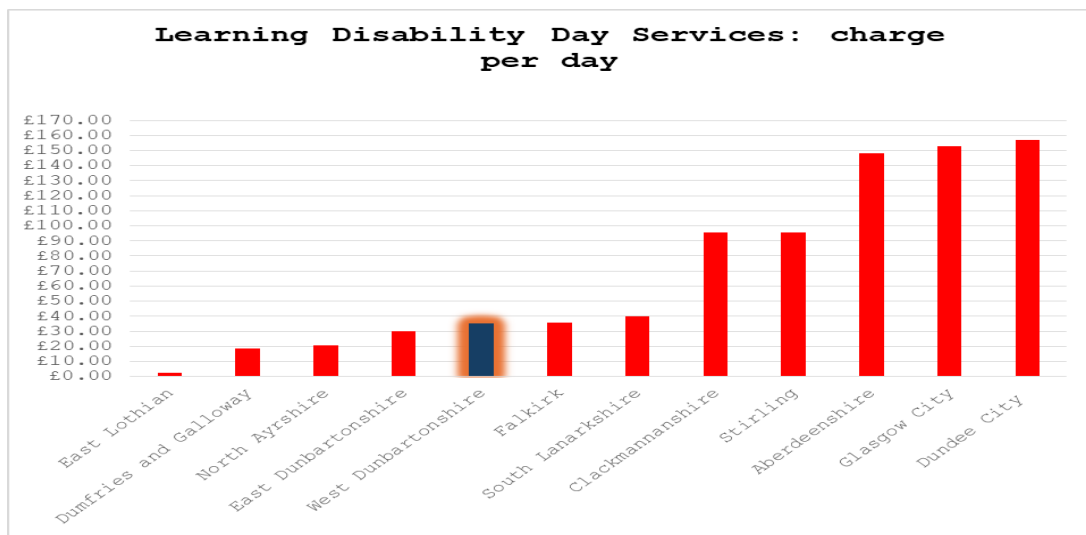
4.33 A review of charges applied by other local authorities indicates scope for Council to consider an increase to the current Day Opportunities Charge for learning disability day services. Although published charges vary in structure, ranging from hourly to daily or weekly rates, and it is not always clear whether these include meals or transport (see Appendix 4), the comparative range suggests capacity for uplift.

4.34 A range of charging options, in excess of the 5% increase already approved by Council, to full cost recovery, are outlined in Appendix 3 for consideration. These options reflect current service capacity and average daily attendance. Analysis of charges across Scottish local authorities (Appendix 4) shows no consistent pattern

that would support a benchmark for setting a reasonable increase. However, moving to full cost recovery at £281 per day would position West Dunbartonshire as the highest across all authorities.

- 4.35** A reasonable option would be to increase the charge to £35 per day. Setting the charge at this level would represent around 12.5% of the daily cost under a full cost recovery model and is projected to generate approximately £0.094m in additional annual income. This approach would retain West Dunbartonshire at the lower end of the charging range when compared with other Scottish local authorities (refer to Table 2 below), while providing a prudent and manageable step towards reducing the subsidy. Adopting this level of increase would also enable the service to monitor the impact of the increased charge on service uptake before any further adjustments are considered.

Table 2: Proposed charge of £35 in comparison to other Local Authorities



Digital Community Alarm and Telecare Services

- 4.36** A community alarm service is a 24/7 emergency response system designed to help people who may be vulnerable, unwell, disabled, older, or otherwise at risk while living at home. When help is needed, the service user can press a button (usually on a pendant, wristband, or alarm unit) which connects them directly to a staffed monitoring centre that can quickly arrange assistance.
- 4.37** In 2025/26, the weekly charge for an analogue community alarm was £6.80. During 2025, the Community Alarms Team successfully completed the transition of all existing users to digital units. As part of this transition, the introduction of the digital SIM increased the weekly charge to £8.07. Based on current budget assumptions for 2026/27, this charge would rise to £8.95 per week, reflecting the approved 5% inflationary uplift alongside the previously approved adjustment to fund the revenue costs associated with capital borrowing for the digital transition.
- 4.38** Even with these adjustments, the current charge does not meet the full cost of delivering the community alarm service. Under a full cost recovery model, the weekly charge would require to increase to £12 per user, based on the current service population of approximately 1,570 users.

4.39 A review of charges applied by other local authorities (Appendix 4), shows that West Dunbartonshire’s current weekly charge is higher than those published by almost all other councils. Only the City of Edinburgh applies a higher rate (based on 2025/26 published rates). However, it is not possible to confirm the basis on which other authorities have calculated their published charges, and therefore direct comparison should be treated with caution.

4.40 A small range of charging options, in excess of the 5% increase already approved by Council, to full cost recovery, are outlined in Appendix 3 for consideration. Given that West Dunbartonshire already charge at one of the highest published rates, it could be considered a prudent option to increase the charge incrementally as a manageable step to reducing the subsidy. A reasonable option would be to increase the charge to £10 per week. This could increase income by £0.122m based on the current number of service users retaining their alarm service.

Charge for the full cost of a telecare or peripheral device.

4.41 The full cost recovery model for community alarms is based on the traditional telecare service described in section 4.36 above i.e. wrist band or pendant connected to alarm unit. While additional peripheral devices can be added to enhance a service users support at home, these are provided following assessment and are not charged separately.

4.42 The table below summarises the types of devices currently in use and the number of service users who have them. Again, a review of other Local Authorities charging policies was undertaken to determine if they charge for additional telecare devices. From the information publicly available it could not be reliably determined whether Scottish councils charge separately for telecare peripherals. Most Councils apply a single community alarm / telecare charge and peripheral devices appear to be included following assessment, rather than individually priced.

Table 1 current telecare devices

| Device | Cost | Number of service users |
|-------------------------------------|-------------|---|
| Chair Occupancy Pad | £94.96 | 7 |
| Bed Occupancy Pad - Large | £1111.51 | 34 |
| Door Contacts | 37.19 | 48 |
| Battery Smoke Alarm Std | 54.43 | 59 |
| Battery Heat Alarm Std | £74.04 | 59 |
| Pearl Advanced (Fall Sensor) | £68.73 | 81 |
| Companion Mini Connect-it (Mini) | £286.21 | 50 |
| Big Button Switch | 72.37 | 4 |
| Seven with Pearl Wrist Worn Pendant | £169.93 | 0 |
| Seven with wearable package | £166.46 | 0 |
| Wearable Package – Pendant | £38.65 | these are to replace when service users lose them |
| Pearl – Easy Press Pendant | £38.65 | 9 |

- 4.43** Given the current lack of reliable information, and alongside the recommendation to increase the weekly community alarm charge a reasonable approach would be to include the cost of peripherals within the single community alarm charge / telecare charge.
- 4.44** A review of expenditure on peripherals from 2022/23 to date totals spend of £54,827, averaging £14,621 per year. Including this cost within the unified charge would increase the charge by a further £0.18 per week from £10.00 to £10.18. If approved this could increase income by a further £0.014m from the amount detailed in section 4.40 above.
- 4.45** This would be subject to review as officers plan to work with COSLA's Charging Working group to establish individual local authority positions on charging for peripheral telecare devices.
- 4.46** The overarching aim is to support service users to remain safely and independently at home for as long as possible. Community alarms and telecare play a critical role in achieving this by providing timely alerts, reducing risks, and offering reassurance to both individuals and carers.

5. Options Appraisal

- 5.1** Full cost recovery of for digital community alarms and building-based day care services has been modelled using current financial data and existing service delivery arrangements. However, given the scale of the projected budget gap facing the HSCP Board, there is a risk that the Board will be required to make changes to current models of care as part of its statutory duty to achieve financial balance. Any such changes could materially impact both service configuration and the associated income projections set out in this report.

6. People Implications

- 6.1** Any known implications for any people are covered throughout this report.

7. Financial and Procurement Implications

- 7.1** The income received from levying charges forms part of the net funding contribution made by West Dunbartonshire Council to the HSCP Board for services delegated, as set out in section 3 above.
- 7.2** Additional revenue income anticipated to be generated depending on options agreed will be included as a management adjustment within the 2026/27 budget setting paper due to be submitted to the HSCP Board on 24 March 2026 and will decrease the projected budget gap as set out in section 3.10 above.
- 7.3** Table 3 below summarises the potential income that could be generated from the recommended increases. These figures should be interpreted alongside the caveats outlined in section 5.1, particularly the risk that higher charges may reduce service uptake and limit the level of income ultimately achievable.

Table 3: Projected additional income from increased charges

| Service | Recommended Charge | Projected Income based on current models and activity £m |
|---|---------------------------|---|
| Key Safes supply and fit | £50.00 | £0.035 |
| Older People Day Service - excluding transport and meals | £15.60 | £0.098 |
| Learning Disability Day Service - excluding transport and meals | £35.00 | £0.093 |
| Digital Telecare including peripherals | £10.18 | £0.136 |
| Projected total | | £0.362 |

8. Risk Analysis

- 8.1** Failure to implement a revised Charging Policy, reflective of current guidance, could leave the Council and HSCP exposed to reputational risk.
- 8.2** Appendix 3 sets out options to increase current charges from the already approved 5% inflationary uplift through to full cost recovery. There is a risk that higher charges will be rejected by some service users, leading to reduced uptake and undermining the income forecasts presented. The projections do not include any allowance for demand attrition or non-payment; consequently, the estimated additional income may not be realised if price sensitivity is higher than assumed. Notwithstanding this risk, benchmarking against other local authorities indicates scope to increase selected charges and to introduce a new charge for the provision and installation of key safes
- 8.3** While the Charging Policy provides a consistent and fair framework for charging and, includes income maximisation checks for individuals and their carers, the risk of non-payment or partial payment of charges remains. Outstanding debt is monitored quarterly and appropriate recovery actions are undertaken; however, debts can still accumulate. In addition, there is a consequential risk to service users if social care services are reduced or withdrawn as a result of non-payment, which should be recognised within the overall assessment of financial and operational risks.
- 8.4** There is a risk of unintended consequences on other HSCP services.

9. Equalities Impact Assessment (EIA)

- 9.3** An Equalities Impact Assessment (EIA – 1465) has been undertaken and is provided within Appendix 2.

9.4 The HSCP will remain cognisant of the potential risks and unintended impacts to the wider health and social care system from decisions approved.

10. Consultation

10.1 Staff feedback was gathered on these changes, and this feedback was implemented into the equality impact assessment.

10.2 The HSCP operational services requested to provide feedback into the equality impact assessment were:

- Chief Social Work Officer
- Head of Addictions, Mental Health and Learning Disability
- Head of Health and Community Care; and
- HSCP Self-Directed Support Team.

11. Strategic Assessment

11.1 The Council's Long Term Financial Plan contains projections on income raised from Sales, Fees and Charges that will increase based on annual uprating to account for inflationary pressures.

11.2 The Charging Policy will provide a consistent, fair and transparent framework for charging and does not inhibit any of the key strategic priorities of the Council.

Name: Beth Culshaw

Designation: Chief Officer, West Dunbartonshire HSCP

Date: 4th March 2026

Person to Contact: Julie Slavin
Chief Financial Officer
West Dunbartonshire HSCP

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Appendices: Appendix 1: Draft Charging Policy 2025/2026
Appendix 2: Equalities Impact Assessment
Appendix 3: % to full cost recovery
Appendix 4: Other Local Authority charges

Background Papers: <https://www.cosla.gov.uk/about-cosla/our-teams/health-and-social-care/social-care-charging-information>

[Planning with People Guidance](#)

Wards Affected: All Council Wards

West Dunbartonshire Health and Social Care Partnership

Charging Policy for Non-Residential Care Services 2026/2027

| | | | |
|------------------------|---|----------------------------|-----------------------------|
| Document Title: | Charging Policy for Non-Residential Care Services | Owner: | Julie Slavin |
| Version No. | FINAL_24/02/2026 | Superseded Version: | 2025/2026 |
| Date Effective: | 1 st April 2026 | Review Date: | 31 st March 2027 |

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1 Introduction

West Dunbartonshire Health and Social Care Partnership (hereafter referred to as HSCP) in partnership with West Dunbartonshire Council aims to support all our citizens to live at home or in a homely setting independently, safely and for as long as possible. The Council's Non-Residential Charging Policy sets out the legislative background to charges for non-residential social care services and describes the services for which charges may apply. This charging policy complies with the [COSLA \(Convention of Scottish Local Authorities\) National Strategy and Guidance on Charges Applying to Non-Residential Social Care Services](#)¹ and includes local discretion where appropriate and the [Social Work \(Scotland\) Act 1968 Section 87](#)¹, which sets out the powers local authorities, can use to charge for a range of non-residential services.

2 Purpose of Document

This document sets out the Council's Charging Policy for Non-Residential Social Care Services. These services as delivered by the HSCP.

It is a legal requirement that everyone who is permanently admitted by the Council to residential care is required to pay a client contribution towards their care and accommodation. The contribution is applied in line with The National Assistance (Sums for Personal Requirements) (Scotland) Regulations 2024 (SSI 2024 No. 22); and The National Assistance (Assessment of Resources) Amendment (Scotland) Regulations 2024 (SSI 2024 No. 21)

Due to the complexities of Residential care charging, this document will concentrate on Non-Residential Charging

3 Background

This Charging Policy complies with the COSLA guidance and is applied by the HSCP to determine whether to charge a person for social care support and calculates how much this charge may be. The COSLA guidance describes several best practice steps that should be taken when developing a local charging policy, taking into consideration the full range of legal, financial and policy drivers and these have all been considered when this Charging Policy has been written.

This policy will apply equally to all service users regardless of the delivery mechanism(s) deployed, with the principles of [Self-Directed Support \(The Social Care \(Self-Directed Support\) \(Scotland\) Act 2013\)](#) at the centre of the assessment process to ensure choice and control of people with eligible support needs.

For clarity charges apply whether the service is provided by West Dunbartonshire Council via the HSCP or by an external provider.

The SDS options are:

1. Direct payments to service users to enable them to arrange their own care in line with agreed personal outcomes.
2. Indirect service delivery through services commissioned from the private and voluntary sectors by the HSCP on the service user's behalf.
3. Direct service delivery by HSCP staff; or
4. A mix of the above options for different types of support.

All charges will be reviewed annually and reflect any changes to a service users' income through the Financial Assessment and Income Maximisation process.

3.1 Aims of the Charging Policy

The main aims of the charging policy are:

- a) Provide a consistent, fair, and transparent framework for charging.
- b) Recover appropriate costs of service provision.
- c) Maintain essential services; and
- d) Maximise the income of service users and their careers.

4 Links to other Policy and Guidance

The Charging Policy has been developed within the parameters of community care legislation and guidance. The legal basis for charging for non-residential services is the Social Work (Scotland) Act 1968, the Community Care and Health (Scotland) Act 2002 and the Mental Health (Care and Treatment) (Scotland) Act 2003.

The charging policy links to several other policies, strategies and guidance including:

4.1 [Self-Directed Support \(The Social Care \(Self-Directed Support\) \(Scotland\) Act 2013\)](#)¹

The principles of Self-Directed Support are at the centre of the assessment process to ensure the choice and control of people with eligible support needs. This policy applies to all service users regardless of the delivery mechanism(s) deployed.

4.2 Carers (Scotland) Act 2016

The Carers (Scotland) Act 2016 is designed to support carers' health and wellbeing and help make caring more sustainable.¹

4.3 Equality Act 2010

The Equality Act 2010 places both a general duty and a specific duty on the HSCP. Both of which are relevant to the development of the charging policy. The general duty requires a HSCP to have due regard to the need to:

- a) Eliminate discrimination, harassment, and victimisation.
- b) Advance equality of opportunity; and
- c) Promote good relations between persons who share a relevant protected characteristic and persons who do not share it.

The HSCP alongside the council will continue to ensure that the charging policy minimises any disadvantage experienced by any people of a protected characteristic.

4.4 Human Rights Act 1988

The HSCP continues to ensure that it does not act in ways, which are incompatible with the European Convention on Human Rights (ECHR) under section 6 of the Human Rights Act 1998. Article 8 (right to private and family life, including autonomy in decision making, the right to work and the right to live with dignity) and Article 14 (non-discrimination on a number of grounds, including "any other status") connect to this Charging Policy in relation to equality across the totality of the range of services being charged for, and issues around Income Maximisation.

4.5 The Community Care (Personal Care and Nursing Care) (Scotland) Amendment (No. 2) Regulations 2018 (Franks Law)

Free Personal Care has been available in Scotland for adults aged 65 or over since 2002¹. The Scottish Government has legislated to ensure that by 1 April 2019 adults of any age, no matter their condition, capital, or income, who are assessed by their local authority as needing this service, are entitled to receive this without charge¹. The expansion of free personal care – which was previously only available to those aged over 65 - came into force on 1 April 2019 and is often referred to as 'Frank's Law'.

4.6 Public Bodies (Joint Working) (Scotland) Act 2014

Health and Social Care Integration. The Public Bodies (Joint Working) (Scotland) Act 2014 established the legislative framework for the integrated of health and social care. Local authorities and health boards delegate functions to the Integrated Joint Board who are responsible for planning and commissioning of services.

5 Non-Residential Care

The legal basis for charging for non-residential services can be found in the [Social Work \(Scotland\) Act 1968](#)¹, the [Community Care and Health \(Scotland\) Act 2002](#)¹ and the [Mental Health \(Care and Treatment\) \(Scotland\) Act 2003](#).¹ With regard to the initial guidance on charging, as set out in the Social Work (Scotland) Act 1968 Section 87ⁱ, and with regard to subsequent development of COSLA guidance, councils have the power to charge for a range of non-residential social care services.

6 Guiding Principles of Charging Policy

The main principles of the policy are:

- a) Income Maximisation to the service user:
 - i. All service users will be offered an Income Maximisation service at the point of assessment. This allows service users to be made aware of the range of benefits they may be entitled to; and
 - ii. Prior to taking up services, all service users will be supported and expected to optimise their access to income and entitlements, for example, Independent Living Fund income and personal/injury compensation payments.
 - iii. Service users in receipt of benefits for specific purposes such as mobility component will use these to support their access to services.
- b) Financial assessments consider the cost of any fixed charges applied.
 - i. Where a service user receives more than one service, a consolidated assessment will be undertaken to ensure they are not charged more than they can afford for the package of care services they receive.
- c) The impact on the well-being of carers and service users is considered when charges are applied;

- d) Charges are set at a level whereby the charge rarely covers the full economic cost of the service provided and will never exceed the full cost of service; and
- e) Free Personal Care will apply to all service users regardless of age, sex, disability, or any other protected characteristic.
- f) An Equality impact assessment is conducted annually to ensure equality legislation is met. This allows Council members to review the proposed changes and the impact the changes could have on those with protected characteristics.

7 Exemptions from Charging

The Charging Policy will not be applied to anyone facing the following circumstances:

- a) Service users presenting as homeless are exempt from charging for a period of up to 2 years or until the point that they are resettled into their accommodation.
- b) Services directly attributable to Carers are not chargeable.
- c) People who are subject to a [Compulsion Order](#)¹;
- d) Services for children (under 19 years of age) will continue to be exempt from charging for non-residential services.
- e) People who are terminally ill (see [section 8.3](#) below).

8 Charging Guidance

8.1 Chargeable services

Councils have the power to charge for the following adult non-residential care services. The exceptions to charge are notes above in relation to free personal care and some elements of respite. The definition of Respite can be found [here](#) and further information on the WDC Carers Strategy can be found [here](#).

Chargeable services includes services provided internally by HSCP or can be a service commissioned to an external provider.

The list below is not exhaustive:

- a) Care at home for non-personal care, including the supply of food (whether in the form of a pre-prepared meal or ingredients for a meal) to, or the obtaining of food for the person, or the preparation of food prior to the point of supply to the person, remains chargeable.
- b) Housing Support
- c) Community Support (including social support)
- d) Building based day opportunities

- e) Lunch clubs
- f) Meals at home
- g) Wardens in sheltered housing
- h) Digital Community alarm
- i) Laundry services
- j) Blue Badge Administration Scheme. Local Authorities administer the Blue Badge Scheme on behalf of the Scottish Government
- k) Transport
- l) Key safes and installation

Note: If a service user is in hospital, then a credit can be requested by the service user notifying their social worker or point of contact within HSCP.

Note: If a service user declines a service on a particular day or does not show up to day centre, then a charge will still be applied.

Note: if a service user is brought into a service under emergency care, charging will not begin until week six of using the service.

8.2 Non-Chargeable services

The following services are non-chargeable:

- a) Services provided where the primary reason for service provision is to monitor children under “supervision” or children and families in crisis.
- b) Services provided to anyone with a compulsory order under the Mental Health (Care and Treatment) (Scotland) Act 2003;
- c) Services provided to adults subject to measures under the Adult Support and Protection (Scotland) Act 2007;
- d) Charges cannot be made for criminal justice social work services, advice, and information about the availability of services, and assessment of care needs or care management.
- e) Nursing Care and Personal Care for people of all ages.
- f) Services directly attributable to [Carers](#) are not chargeable, example [respite](#) and short breaks;
- g) Preparation of or the provision of assistance with the preparation of food is not chargeable.
- h) Services for children (under 19 years of age) will continue to be exempt from charging for non-residential services.
- i) Clients presenting as homeless are exempt from charging for a period of up to 2 years or until the point that they are resettled into their accommodation.
- j) Home Care services for 42 days on discharge from hospital.
- k) Support for people who are subject to Compulsion Orders under the Criminal Procedure (Scotland) Act 2003; and
- l) Support for unpaid carers which has been identified and documented within their adult carers support plan.

[Appendix 1](#) has a detailed list of Personal Care tasks, which are exempt from charging.

8.3 Terminal Illness

The Charging Policy exempts service users who are terminally ill. If a service user is terminally ill, then the HSCP can waive charges for services that are chargeable. This means that for all devolved disability benefits (when Social Security Scotland begin delivery) whether a person is eligible will depend on the clinical judgement of a medical practitioner (having paid regard to Chief Medical Officer guidance) that the service user has a progressive disease that can reasonably be expected to cause the service user's death. If this is the case, charges for social care will be waived.

This prognosis should be evidenced through a benefits assessment under special rules in Benefits Assistance under Special Rules in Scotland (BASRiS) form, a letter from the service user's General Practitioner or hospital consultant confirming the service user has already been awarded a BASRiS. In situations where a service user has a DS1500, which confirms a service user's diagnosis and treatment plan, this can also be accepted to confirm prognosis.

For further information on the definition of a terminal illness please click [here](#).

For information on guidance from the chief medical officer on completing a BASRiS form, to comply with the Social Security (Scotland) Act 2018 please click here [Chief Medical Officer's guidance](#)

8.3.1 How to get BASRiS forms.

Social Security Scotland has sent BASRiS forms to GP Practices, Hospices, private practices, and NHS boards. These central bodies should distribute the forms to their staff where relevant. A registered doctor or nurse can now download a PDF version of the BASRiS form and submit it to Social Security Scotland by email. Information on how to do this can be found [here](#).

8.3.2 Additional Support

- a) [frequently asked questions](#)
- b) [factsheet for clinicians](#) outlining the changes.
- c) [leaflet](#) for patients and those who support them.
- d) [Clinician's Helpline](#) managed by Social Security Scotland

All sources will be available in a single place on this website
www.socialsecurity.gov.scot/terminal-illness

9 Non-Means Tested Fixed Charges and Means Tested Charges

Charges fall into two categories:

- a) Non-Means Tested Fixed Charges; and
- b) Means Tested (or Financially Assessed) Charges.

Charges apply from the date on which support services commence and will be backdated to the date the individual first received support. If a service is suspended for a **significant period** (for example, **six weeks**), the service user, or their authorised representative, **may submit a request** for a credit or refund in respect of any amount paid in advance. **Such credits or refunds are not automatic** and will be issued **only where appropriate**, following review by the HSCP. Digital Community Alarm charges will continue during service breaks unless the alarm is removed from the property permanently.

9.1 Non-Means Tested (Fixed) Charges

All non-means tested charges are charged at a flat rate and are applicable to all service users who receive the services below:

- Meals – Provided at Home
- Meals – Lunch Clubs
- Blue Badges Administration Scheme
- Transport (Taxi or Bus)
- Digital Community Alarm
- Centre Based Day Opportunities (internal and external providers)
- Key Safe and installation
- Wardens in Sheltered Housing

Any fixed charges will be included as an expense within the financial assessment. Fixed charges are an additional charge on top of the means tested charge.

While an active community alarm is in the house then there will be a charge regardless of activity of alarm.

9.2 Means Tested Charges

The following are means tested charges, noting that the list below is not exhaustive:

- a) Care at Home (non-personal care tasks) such as domestic tasks and shopping.
- b) Social Support.
- c) Housing and Community Support Supported Living; and
- d) Practical Support.

These charges are financially assessed service user based upon the service user's ability to pay. The service user will need to disclose all relevant financial details. Non-disclosure of required financial details will result in the maximum charge being applied.

10 Appeals against a charge.

If a service user wants to appeal against a charge, the service user can issue an appeal in writing and provide the appeal to their relevant Social Worker or point of contact. The applicable Head of Service will be notified of this appeal and will provide a decision on the service user case.

Anyone who remains dissatisfied with the outcome of their appeal will be entitled to pursue their complaint through the HSCP's normal complaints procedure. The procedure and related information can be found at the following link: <http://www.wdhscp.org.uk/complaints/>. Those who don't have access to the internet, can contact their social worker or point of contact who can facilitate with the process.

11 Current Financial Assessment Process

West Dunbartonshire Council and HSCP aims to ensure that people in receipt of support and care services are not placed in financial hardship because of the way in which the services are charged. All service users in receipt of a means tested service chargeable community care service will undergo a financial assessment to determine how much the HSCP considers a service user can afford to pay towards the cost of the services they receive. A financial assessment is not required for fixed charges.

In accordance with COSLA's Guidance for Contributions Applying to Non-Residential Social Care Services, the amount and service user will be charge will be set according to their ability to pay. In the first instance, this requires an assessment of the service user's income and capital.

This requires the service user or their representative to provide supporting documentation including bank statements and benefit letters. The supporting documentation will inform the calculation of the service users charge and the service user will receive notification of the charge in writing. Service users or their representative with appropriate legal powers who choose not to provide financial information, and relevant supporting documentation will be charged the full chargeable cost of their care, subject to the current maximum charge.

If a full financial assessment has been completed within the last twelve months, information previously collected will be used to calculate the service user's charge.

Charges will be reviewed in April each year to coincide with increases to pensions and benefits.

If a service user has received a financial assessment and has been assessed as having the means to pay, the HSCP has the legal right to pursue all charges. This would be via the Council Corporate Debt Recovery procedure. As stated above, charging should be based on ability to pay, and the application of Minimum Income Thresholds, Tapers and other relevant expenditure provides comfort that the outcome of any financial assessment is based on ability to pay. If a service user or their representative fails to pay any charges levied there is a risk that after exhausting debt recovery processes, the service may be suspended or withdrawn.

If an incorrect financial assessment has led to a service user receiving a charge which is too much or too little, a new financial assessment will be undertaken, and the correct charge will be applied from date of the revised assessment.

If there are changes to a service user's financial situation, such as an increase or decrease in their benefits it is essential the service user or their representative notify the HSCP and request a reassessment. Any impact on the assessed contribution will be effective from the date of the change.

11.1 New financial assessment process

The financial assessment process will be streamlined in 2026/2027. This means staff within the Charging and Payments team will have access to DWP and Social Scotland's benefit systems to include any benefits a service user receives. The Charging and Payments team will be able to complete the financial assessment, without requesting this information from the service user. The service user will be notified of what the charge will be and a breakdown of how this was calculated. Service users will be given 28 days if there is something they disagree with.

Each year a financial assessment is required to be reviewed and updated, requesting a service user to provide benefit and capital information. Information previously collected via DWP and Social Scotland will be used to calculate the service user's charge. Charges will be reviewed in April each year to coincide with increases to pensions, benefits, and fixed charges.

Part of claiming for a benefit with DWP and Social Security Scotland, requires a service user to declare capital. This information is recorded in their systems, which means HSCP will be able to use this information to complete a desktop financial assessment.

12 Carers assessment

A carers assessment is required to be completed by a Social Worker alongside a service users' assessment. A carer can decline an assessment. Once a carers assessment is completed and has been approved at Area Resource Group, it may be determined that an outcome could be a chargeable service, to meet the needs of the carer. The carer would not be charged for their service user using these services if the service were put in place to support the outcome of the carer, with the exception of fixed charges.

13 Direct Debit

Invoicing for any non-residential service is done on an annual basis, much like the current council tax invoicing system. Service users can choose how to pay the annual figure via a lump sum or in instalments. Direct Debit is the method to how pay invoices in instalments.

Service users will be sent an invoice and asked to follow the following steps to set up the direct debit.

There are two options available to sign up to Direct Debit:

1. Complete the online mandate by going to the following website:
<https://www.west-dunbarton.gov.uk/payment-of-invoices-ar/>.
2. Call our Finance Service Centre agents on 01389 737737 selecting option 3, and the team will be able to help you set this up.

14 Fraud

If there is a suspicion of fraud or fraud has been identified then the care manager who undertook the financial assessment should contact the Corporate Fraud Team:
<https://intranet.west-dunbarton.gov.uk/resources/audit-fraud/fraud>.

Guidance on how to detect fraud can also be found on this website.

15 Deprivation of Capital

If the HSCP has evidence that a service user has not declared a capital asset to avoid or reduce a charge, then it may treat the service user as still possessing that asset when assessing ability to pay.

16 Minimum Income Threshold, Buffer, Charge Tapers, and Maximum Charge

Minimum Income Threshold is the minimum level of income a service user is in receipt of before being considered to contribute towards non-residential services.

The threshold is based on DWP benefit rates as recommended by COSLA, and the application of a percentage increase in recognition of low income, known as a **buffer**. This policy applies a buffer of 25%, as recommended by COSLA.

Based on benefit awards, there are four Threshold levels detailed in Appendix 2.

Individual local authorities determine the amount of disposable income more than the Minimum Income Threshold (including the buffer) which will be considered when determining the level of service user charge. This is achieved by the application of a percentage, known as a **taper**.

West Dunbartonshire Council applies a 75% taper which results in only 75% of disposable income more than the Minimum Income threshold from being considered.

Disposable income is the income, which the service user is left over after deducting housing costs, income, and weekly living costs (including any other fixed charges applied for HSCP services).

The maximum charge that the service user can afford to pay is thereafter calculated based on 75% of their residual income up to the current maximum of £95.00 per week subject to annual rate uplifts as agreed by the Council. The maximum charge does not include fixed charges. This is achieved by the application of a taper. The level of taper applied is at the Council's discretion and will be reviewed on an annual basis to ensure that a balance between cost recovery and fair charging is maintained.

The income thresholds are found in section Appendix 2 Minimum Income Thresholds 2026/2027

17 Income to be disregarded.

17.1 Principles on income which can be disregarded

The HSCP will not include the following areas of income when working out the charge for a service user:

- a) Mobility Component of Personal Independence Payments, Housing Benefit, Council Tax Reduction and War Pensions.

- b) The assessable income should be net of housing and council tax costs (where applicable.) This includes rent, mortgage payments, Council Tax, water, and sewerage costs.
- c) Income derived from benefits paid for or on behalf of a dependent child will be disregarded.
- d) Kinship Care payments will be disregarded.
- e) Where a service user or their partner is in receipt of earned income from employment or self-employed, only net earnings are considered, and a maximum earnings disregard of £20 is applied. For example, if someone earns £100 after tax then the council would take £80 into consideration when undertaking a Financial Assessment.
- f) All service users with capital of £10,000 or less to be disregarded and tariff income applied of £1 for each unit of £500 over £10,000.
- g) Statutory re-dress scheme for survivors of historical child abuse.
- h) Child Disability Payment (CDP) and Short-Term Assistance (STA).
- i) Scottish Infected Blood Scheme (SIBSS) (and equivalent UK schemes e.g. England Infected Blood Support Scheme).
- j) Victims Payment Regulations 2020.
- k) Redress Board (Northern Ireland).
- l) Payment Scheme for Former British Child Migrants.
- m) Thalidomide payments.
- n) Future Pathways discretionary fund.
- o) Windrush Compensation Scheme;¹
- p) UK Energy Bills Support Scheme.
- q) Homes for Ukraine Payments; and
- r) Infected blood compensation.

17.2 Income which will be disregarded

The HSCP will disregard the following:

- Adoption (Scotland) Act 1978 (section 51A) Payments
- Age-Related payments Act 2004 Payments
- Backdated Benefits
- Bereavement Payment
- Budgeting Loan
- Capital – various levels of disregard.
- Carers Allowance (previously Invalid Care Allowance)
- Carers Premium
- Certain payments made to trainees
- Charitable and special funds
- Child Benefit

¹ <https://www.gov.uk/apply-windrush-compensation-sch>

- Child related premiums paid to pre-April 2003
- Income Support Claimant
- Child Support Maintenance Payments
- Child Tax Credits
- Children's Benefits
- Christmas bonus
- Christmas Bonus paid with benefits
- Cold Weather Payments
- Concessionary Coal payments
- Council Tax Benefit / Council Tax Reduction
- Dependency increases paid with certain benefits
- £84.30 is disregarded for service users who receive the benefit Attendance Allowance or Pension Age Disability Payment This does not apply to service users who receive night-time services. This is calculated based on the difference between the higher and lower rate of Attendance Allowance). The Attendance Allowance rates for 2026/2027 are: £114.60 - £30.30 = £84.30
- £37.90 is disregarded for service users who receive the benefit for DLA care component or Scottish Adult DLA. This does not apply to service users who receive night-time services. This is calculated based on the difference between the higher and middle rate of DLA care component. The DLA care component rates for 2026/26 are £114.60 - £76.70 = £37.90
- £36.50 is disregarded for service users who receive the benefit Adult Disability Payment (daily living). This does not apply to service users who receive night-time services. This is calculated based on the difference between the enhanced and standard rate of Adult Disability Payment (daily living). The ADP daily living rates for 2026/27 are £110.40 - £73.90 - £36.50.
- £37.90 is disregarded for service users who receive Personal Independence Payment (Daily Living Component). This does not apply to service users who receive night-time services. This is calculated based on the difference between the enhanced and standard rate of Personal Independence Payment (Daily Living Component) The PIP care component rates for 2026/27 are £114.60 - £76.70 = £37.90
- Direct Payments made by a local authority under Section 12B of the Social Work (Scotland) Act 1968 to Service users in respect of a care service that they or a dependent child have been assessed as requiring.
- Disability benefits paid to client's partners where the partner is not a service user Disability Living Allowance or Disability Assistance (Mobility component)
- Disability payment in respect of child
- Discretionary Housing Payments
- Far East Prisoner of War payment Gallantry Awards (e.g. GC, VC, similar from abroad)
- Future Pathways – Discretionary Fund

- Guarantee Credit Guardian's Allowance Housing Benefit Income from a "home income plan" annuity.
- Income from a mortgage protection policy
- Income frozen abroad.
- Income Support
- Independent Living Fund Scotland Payments
- Industrial Disablement Benefit
- Industrial Injuries Benefit
- Industrial Injury Disability Benefit
- Kinship Care payments
- Personal Independence Payment (Mobility Component)
- MOD Pension
- Non-dependent child payments
- Non-therapeutic Earnings
- Personal property, such as household goods, family car.
- Scottish Welfare Fund – Community Care Grants
- Scottish Welfare Fund – Crisis Grants
- Social Fund payments
- Statutory Redress Scheme and Advance Payment Scheme– Survivors of Historical Child Abuse
- Student Loan Repayment
- Sure, Start Maternity Grant
- Tax Credits the Macfarlane Trust
- Thalidomide Trust
- The value of any ex-gratia payments from the Skipton Fund to people infected with Hepatitis C because of NHS treatment with blood or blood products.
- Therapeutic Earnings
- Trainees' training premium and travelling expenses.
- Victoria Cross/Japanese Prisoner of War Payments
- Victoria or George Cross payments
- War Pensioner's Mobility Supplement
- War Widow(er)'s supplementary pension
- War Widow's Pension (but not War Widows' Special Payments)
- War Widows Pension (pre-1973)
- War widows' special victims' awards
- War Widows/Widowers Pension
- War Widows' Special Payments
- Where the Service User is a student, any grant payment for a public source intended for the childcare costs of a child dependent.
- Winter Fuel Payments Work expenses paid by employer, and expenses paid to voluntary workers.

- Child Disability Payment (CDP) and Short-Term Assistance (STA).
- Scottish Infected Blood Scheme (SIBSS) (and equivalent UK schemes e.g. England Infected Blood Support Scheme).
- Victims Payment Regulations 2020.
- Redress Board (Northern Ireland).
- Payment Scheme for Former British Child Migrants.
- Earnings from employment or self-employed income disregard of £20.00 per week
- Windrush Compensation Scheme.
- UK Energy Bills Support Scheme.
- Homes for Ukraine Payments; and
- Infected blood compensation.

18 [Disability Related Expenditure](#)

Disability Related Expenditure are extra costs incurred by disabled people compared to non-disabled people, to enable them to live as independently as possible.

Disability related expenditure is money an individual spends on items and services that helps them manage or cope with a disability or a long-term health condition. This policy makes provision to recognise this type of expenditure as an 'outgoing' when we do a financial assessment to find out how much an individual can afford to pay towards their care.

The following table shows examples of DRE a service user can submit for consideration. Each case will be reviewed on a case-by-case basis. Costs and supporting evidence are required to be detailed, e.g. bills, invoices, or statements to support their claim.

Examples of DRE. Examples are beyond what a person who does not have a disability would not require.

| | |
|-----------|--|
| Equipment | <ul style="list-style-type: none"> • Certain medication and health-related purchases (including creams, pressure relief pads) • Incontinence pads/goods • Personal Protective Equipment costs • Chargeable aids and adaptations (which are not provided by local equipment services) |
| Services | <ul style="list-style-type: none"> • Healthcare (massage/physio/osteopath/acupuncture/chiropractor treatments) • Gardening, cleaning, online shopping delivery fees – if you cannot go to the shops because of a disability. |

| | |
|----------------------------|--|
| | <ul style="list-style-type: none"> • Taxis if public transport is inaccessible. • Internet connectivity – if needed for wellbeing, monitoring or for disability aids to connect • Laundry collection and delivery/service washes. <p>Out of Scope</p> <ul style="list-style-type: none"> • Fixed charges i.e. Digital Community Alarm • Application subscriptions used by service users and general public for example TV subscriptions. |
| Substitutions: | <ul style="list-style-type: none"> • Ready meals vs ingredients to cook with • Specially adapted clothing/shoes. |
| Additional Household Costs | <ul style="list-style-type: none"> • Laundry (extra washes due to incontinence or specialist washing powder) • Heating – if someone’s condition requires an above average temperature maintained in the home for example. |

19 Financial Hardship

Where a service user has difficulty in meeting the approved charges due to their financial circumstances, the service user can contact their relevant Social Worker or point of contact. The applicable Head of Service will be notified of this and will provide a decision on the service user case.

20 Respite/Short Breaks

The statutory guidance on the [Carers \(Scotland\) Act 2016](#) includes updated guidance on the requirement to waive charges for carer support and how it interacts with the carers’ rights to support under the Act. [Appendix 6](#) provides examples to help carers, service users, and services with decision-making.

Appendix 1

Personal Care Services exempt from charging (service user and/or partner combined)

- Assistance with laundry associated with medical condition e.g. bed changing.
- Special preparation of food associated with dietary requirements.
- Assistance with eating/drinking
- Getting out of bed
- Going to bed
- Assistance with dressing / undressing
- Assistance with washing and bathing
- Assistance with personal grooming/dental Hygiene e.g. shaving and nail care.
- Assistance with continence care
- Assistance with toileting
- Assistance with medication supervising/reminding
- Assistance with mobility
- Assistance with specialist feeding.
- Assistance with stoma care
- Assistance with catheter care
- Assistance with skin care

- Administering of medication (including administering of oxygen)
- Rehabilitation work (under support of professional)
- Food preparation

Appendix 2

Minimum Income Thresholds 2026/2027

Minimum income thresholds mean that service users whose income falls below the charging threshold do not need to pay a charge for their service. These rates are based on COSLA guidance and DWP rates of benefit and are not determined by West Dunbartonshire Council.

A buffer is applied to recognise that not all a person's income should be considered when calculating charges for people on low incomes or who may incur additional living costs due to their impairment or to support frailty. This buffer is currently set at 25% as per COSLA guidance. All thresholds are rounded up.

For people below state pension qualifying age, the Income Support Personal Allowance and the Disability Premium are added together with the buffer added to the sum of these two rates.

The thresholds for 2026/2027 are in the below box, with a note of the previous year's rates:

| | 2024/25 | 2025/26 | 2026/2027 |
|--|----------------|----------------|------------------|
| Single person under pension qualifying age | £167 | £170 | £176 |
| Couple under pension qualifying age | £238 | £258 | £268 |
| Single person over pension qualifying age | £252 | £284 | £298 |
| Couples over pension qualifying age | £384 | £434 | £455 |

Appendix 3

Charge Tapers

The charge tapers will be 75% (excluding personal care) for all service users.

Appendix 4

The maximum weekly means evaluated charge levied by the Council.

WDHSCP have taken the decision to apply a maximum weekly charge for means evaluated services. This is maximum of £95per week subject to annual rate uplifts as agreed by the Council. Fixed flat rate charges will be over and above this charge, however, the Financial Assessment will take account of any fixed charges as an outgoing expenditure.

Appendix 5

Fixed Charges for HSCP services

The 2026/2027 rates have been increased by 5% based on the agreed position from Council. (subject to change after Council meeting 4 March 2026)

| Fixed Charge | Frequency | 2025/2026 (£) | 2026/2027 (£) |
|---|------------------------------------|------------------|------------------|
| Day Care charge to other Councils | Per day | 130.00 | 136.50 |
| Community Alarms Analogue | Weekly | 6.80 | 0 |
| Community Alarm Digital | Weekly | 0 | 8.50 |
| Respite Care (18-24 yrs.) | Per day | 16.50 | 17.35 |
| Respite Care (25-64 yrs.) | Per day | 20.40 | 21.45 |
| Respite Care (65+ yrs.) | Per day | 31.20 | 32.80 |
| Building Based Day Centre charge for Meals | Per meal | 3.70 | 3.85 |
| Care at Home Meal | Per meal | 2.90 | 3.00 |
| Benview Lunch Club | Per meal | 3.70 | 3.85 |
| Manse Gardens Lunch Club | Per meal | 3.70 | 3.85 |
| Charge for Transport - Round Trip | Per trip | 4.60 | 4.85 |
| Charge for Transport - Single Journey | Per trip | 2.30 | 2.40 |
| Blue Badge | Dependent on a person circumstance | 20.00 | 20.00 |
| Building based Day Centre support (older people) – Internal and external providers | Per day/session | 5.50 | 5.80 |
| Building based Day Centre support (Learning Disability) - Internal and external providers | Per day/session | 5.50 | 5.80 |
| Sheltered Housing Warden | Weekly charge | 86.75 | 91.10 |
| Key safe and installation | One off charge | N/A | 50.00 |

Worked Examples to explain how charges are calculated

Rate of services are calculated on 25/26 rates and examples will be updated after 26/27 rates are confirmed.

Example 1

A 90-year-old woman lives in a local authority house with full state pension and attendance allowance, receiving 9.25 hours of personal care and 1.5 hours domestic care per week. None of these services is provided overnight.

Her weekly income is £355.90. The total cost of her chargeable services is £37.50 This charge does not include personal care, as personal care is a free service.

No evidence of disability related expenditure was provided. The charge applied to this service user will be £35.93 per week.

Example 2

Mr and Mrs A (aged 55 and 57) live in rented accommodation. They receive 14 hours of housing support, 3 hours of personal care and 2 hours of social support in the community. They receive Housing Benefit and Adult Disability Payment. Their income is £343.55.

The total cost of their chargeable services is £50. This charge does not include personal care, as personal care is a free service. Their financial assessments indicated that they could afford to pay £50.54 per week towards the cost of their care.

No evidence of disability related expenditure was provided. In this example, the service users will pay £49.16 per week.

Example 3

A 30-year-old man with learning disabilities lives in a local authority house. He receives 5 hours personal care, 6 hours of domestic care, 6 hours social support and 20 hours housing support per week, which costs £650

He receives Adult Disability Payment of £194.60. He also earns £65 a week from a part time job however qualifies for the higher earnings disregard of £20 because he is in receipt of DLA component £114.60.

His financial assessment indicated that he could afford to pay £150.20 per week towards the cost of his care. The service user provided evidence of bills, receipts and bank statements relating to paying for services and additional items required to support his disability. A £15 weekly discount was applied in consideration to DRE.

In this example, the service user will pay the maximum charge per week.

Worked Examples of Non-Residential Social Care Service Charges 2025/2026

| Description | Example 1 | Example 2 | Example 3 |
|--|--------------------------------|-------------------------------|---------------------------|
| Service Cost | £268.75 | £475 | £925 |
| Support Hours | | | |
| Personal Care | 9.25 | 3.00 | 5.00 |
| Domestic Care | 1.50 | 0.00 | 6.00 |
| Social Support in the Community | Nil | 2.00 | 6.00 |
| Housing Support | Nil | 14.00 | 20.00 |
| Total Hours | 10.75 | 19.00 | 37.00 |
| Chargeable Hours | | | |
| Personal Care | Nil | Nil | Nil |
| Domestic Care | 1.50 | 0.00 | 6.00 |
| Housing Support | Nil | 14.00 | 20.00 |
| Social Support in the Community | Nil | 2.00 | 6.00 |
| Total Hours | 1.50 | 16.00 | 32.00 |
| Cost of Chargeable Hours: | £37.50 | £50 | £800 |
| Income | | | |
| State Pension | £241.30 | Nil | Nil |
| Scottish Benefits | Nil | £228.95 | £309.20 |
| Occupational Pension | Nil | Nil | Nil |
| Pension Credit (over 60) | Nil | Nil | Nil |
| AA/DLA Care Component | £114.60 | £114.60 | £0 |
| Earnings | Nil | Nil | £65.00 |
| Less Earnings Disregard | | | -£20.00 |
| Gross Income | £355.90 | £343.55 | £354.20 |
| Less: Threshold | £298 | £268 | £176 |
| Less: Housing Costs for Water & Sewerage charges | £10.00 | £10.00 | £13.00 |
| Less Disability Related Expenditure | £0 | £0 | £15 |
| = Available Income | £47.90 | £65.55 | £150.20 |
| x Taper (75p in £) | £35.93 | £49.16 | Maximum charge is applied |
| Actual Charge Applied | A charge of £35.93 is applied. | A charge of £49.16 is applied | Maximum charge is applied |

Appendix 8

Residential Care

Two sets of regulations made to the National Assistance Act 1948 came into force on 9 April 2018:

- The National Assistance (Sums for Personal Requirements) (Scotland) Regulations 2019 (SSI 2019 No. 13); and
- The National Assistance (Assessment of Resources) Amendment (Scotland) Regulations 2019 (SSI 2019 No. 12).

These regulate charges for residential care and provide local authorities with the means to assess service user charges when entering temporary or permanent residential care. The Scottish Government provides detailed Guidance on the regulations and details can be found at the link below:

https://www.sehd.scot.nhs.uk/publications/CC2019_02.pdf

Additional Information and Resources

| Website Name | Link |
|-----------------------------------|--|
| NHS Inform | https://www.nhsinform https://www.nhsinform.scot/scotlands-service-directory/health-and-wellbeing-services?locpt=55.94509249999999%2c-4.5646259&q=.scot/ |
| West Dunbartonshire CVS Link Up | https://www.linkupwestdunbartonshire.org/ https://www.wdcvs.com/wellbeing/link-up/ |
| Scottish Government Benefits Page | https://www.mygov.scot/benefits/ |
| HSCP Services | http://www.wdhscp.org.uk/ |

Service Definitions

The service definitions are on the HSCP website: <http://www.wdhscp.org.uk/adults-with-disabilities/service-definitions/> and <http://www.wdhscp.org.uk/adults-and-older-people/service-definitions/>.

| | | | | |
|---|--|------------------------------|-----------------------|--|
| Assessment No | 1397 | Owner | Laura Evans | |
| Resource | Health Social Care Partnership (HSCP) | Service/Establishment | Joint | |
| Name | Julie Slavin | Job title | Chief Finance Officer | |
| Head Officer | Julie Slavin | | | |
| Members | Julie Slavin – Chief Financial Officer Sylvia Chatfield – Head of Service-Learning Disability, Addictions and Mental health Fiona Taylor - Head of Health and Community Care Laurence Slavin, Finance Chief Officer | | | |
| Policy Title | Charging Policy Changes 2026/2027 | | | |
| The aim, objective, purpose and intended outcome of policy | <p>The purpose of the Councils charging policy is to set out the legislative background to charges for non-residential social care services and describes the services for which charges may apply. This charging policy complies with the COSLA (Convention of Scottish Local Authorities) National Strategy and Guidance on Charges Applying to Non-Residential Social Care Services¹ and includes local discretion where appropriate and the Social Work (Scotland) Act 1968 Section 872, which sets out the powers local authorities, can use to charge for a range of non-residential services.</p> <p>Consider whether the following changes should be implemented or not.</p> <ol style="list-style-type: none"> I. Moving to a more streamlined desktop financial assessment. This means service users and their partners will not be asked to supply details of benefits and capital, as HSCP will have access to this detail via DWP and Social Security Scotland. The team will also be able to provide leaflets to the service user and partner about benefits which they could see if they are eligible to apply for. II. Endorse the use of Direct Debit as the preferred method to pay invoices for charges levied. III. Approve the introduction of a £50 fixed charge for the supply and installation of key safes, reflecting the full cost of delivering the service based on recent activity. Council is further asked to note the potential risks associated with individuals choosing not to proceed with a key safe where a charge applies, and to request that the HSCP monitors uptake and impact following implementation and reports back as required. It is estimated to be around 700 installations per year. IV. Increase the fixed charge for non-statutory service Older People Day service (on average 50 service users) by more than the standard 5% already approved as part of the Council's 2026/2027 Revenue Budget. V. Increase the fixed charge for non-statutory service-Learning Disability Day service (on average 25 service users) by more than the standard 5% already approved as part of the Council's 2026/2027 Revenue Budget. VI. Increase the fixed charge for non-statutory service Community Alarms (on average 1500 service users) more than the standard 5% already approved as part of the Council's 2026/2027 Revenue Budget. | | | |
| Service/Partners/Stakeholders/service users involved in the Development and/or implementation of policy. | <p>Internal Stakeholders</p> Julie Slavin – Chief Financial Officer Cheryl Taylor – Self Direct Support Manager Sylvia Chatfield – Head of Service-Learning Disability, Addictions and Mental health Fiona Taylor - Head of Health and Community Care Ailsa King – Equalities Lead and Health Improvement Officer Karyn Wood – Head of HSCP Human Resources Margaret-Jane Cardno – Head of Strategy and Transformation Jennifer Ogilvie – HSCP Finance Manager | | | |

¹ https://www.cosla.gov.uk/__data/assets/pdf_file/0016/17521/2020-21-COSLA-Charging-Policy-for-Social-Care-Support.pdf

² Social Work (Scotland) Act 1968 Section 87

| | |
|--|--|
| | Laurence Slavin, Finance Chief Officer |
|--|--|

| | |
|---|-----|
| Do the proposals involve the procurement of any Goods or services? | No |
| If yes, please confirm that you have contacted us. procurement services to discuss your requirements. | No |
| SCREENING | |
| <i>You must indicate if there is any relevance to the four areas</i> | |
| Duty to eliminate discrimination (E), advance equal. opportunities (A) or foster good relations (F) | Yes |
| Relevance to Human Rights (HR) | Yes |
| Relevance to Health Impacts (H) | Yes |
| Relevance to Social Economic Impacts (SE) | Yes |
| Who will be affected by this policy? | |
| All citizens of West Dunbartonshire could be prospective users of HSCP service, and current users of HSCP service will be affected by this policy. | |
| Who will be/have been involved in the consultation process? | |
| <p>Internal Stakeholders Julie Slavin – Chief Financial Officer Cheryl Taylor – Self Direct Support Manager Sylvia Chatfield – Head of Service-Learning Disability, Addictions and Mental health Fiona Taylor - Head of Health and Community Care Ailsa King – Equalities Lead and Health Improvement Officer Karyn Wood – Head of HSCP Human Resources Margaret-Jane Cardno – Head of Strategy and Transformation Jennifer Ogilvie – HSCP Finance Manager Laurence Slavin, Finance Chief Officer</p> | |

Please outline any need/barriers which equality groups may have in
Relation to this policy list evidence you are using to support this and whether there is any negative impact on groups.

| Protected Characteristic | Needs | Evidence | Impact |
|------------------------------------|---|---|--|
| <p>Age</p> | <p>There is a clear relationship between long-term health conditions or disability and increasing age. In 2023/24, just over three quarters of people receiving social care services/support were aged 65 years or over (13.9% aged 65-74 years, 29.0% aged 75-84 years and 32.5% aged 85 & over). The remaining quarter were aged 18-64 years (22.5%) with only 2.0% aged 0-17 years. This is a similar age split to 2022/23.</p> <p>The ageing population nationally and within West Dunbartonshire means that there will be expected increase in demand for HSCP services.</p> | <p>The Adult Strategic Needs assessment http://www.wdhscp.org.uk/media/3037/strategic-needs-assessment-2025.pdf</p> <p>https://www.gov.scot/binaries/content/documents/govscot/publications/research-and-analysis/2022/06/national-care-service-adult-social-care-scotland-equality-evidence-review/documents/adult-social-care-scotland-equality-evidence-review/govscot%3Adocument/adult-social-care-scotland-equality-evidence-review.pdf</p> | <p>Service Users Negative</p> <p style="text-align: right;">Appendix 2</p> <ul style="list-style-type: none"> • A service user may cancel the service if they cannot afford it. • If there are many service users who do not pay for the service. • Whilst older people, over 60s and those over state pension age accessing these services may be entitled to benefits to help pay for these supports there is evidence that stigma, complexity and lack of awareness means that they may not have claimed or be reluctant to have their income maximised. <p>Service Users Positive</p> <ul style="list-style-type: none"> • Older people may choose more locally based personalized social care support in line with self-directed support principles which might meet their needs better <p>Council negative impact</p> <p>The day services provide support against social isolation and provide independence. If there is no alternative for these service users to combat isolation, this could lead to further statutory services being provided, therefore increasing the service user's package. Moreover, this could lead to a service user going into hospital or taking long-term care in a residential care home.</p> <p>Older people are particularly affected by cumulative costs, including Community Alarm, telecare, key safes, and day care. This is compounded by assessed charges for community support that no longer includes practical tasks, meaning some service users are paying privately for cleaning and shopping, which is not reflected in financial assessments. Many older people do not receive disability benefits and therefore may not qualify for disability-related expenditure discounts.</p> |
| <p>Disability</p> | <p>In 2019 29% of West Dunbartonshire adults had a limiting long-term physical or mental health Condition. Learning disability rates are above the Scottish Average. Individuals with learning disabilities have some of the poorest health outcomes of any group in Scotland. A sizable proportion of the current service users would be classified as having a disability.</p> | <p>http://www.wdhscp.org.uk/media/3037/strategic-needs-assessment-2025.pdf</p> | <p>Service Users Negative</p> <ul style="list-style-type: none"> • A service user may cancel the service if they cannot afford it. • If there is many service users who do not pay for the service, the service may need to close, which would result in staff becoming displaced. |
| <p>Gender reassignments</p> | <p>There is no national data about gender reassignment and people who access social care. However, given the prevalence of social care needs in the population and across the life course, it is likely that some trans people will</p> | <p>The adult Strategic needs assessment http://www.wdhscp.org.uk/media/3037/strategic-needs-assessment-2025.pdf</p> | <p>Positive and negative impact - included in cross-cutting section.</p> <p style="text-align: center;">Page 515</p> |

| | | | |
|---------------------------------------|--|--|--|
| | require social care support. | | |
| Marriage and Civil Partnership | | Evidence of relationship status can be found on the My Life Assessment | Positive and negative impact - included in cross-cutting section. |
| Pregnancy and Maternity | There is no national data about pregnancy and maternity and social care. However, there is a substantial cohort of women of child-bearing age who are receiving social care, and many of this group are likely to experience pregnancy and maternity. There are 22,710 women aged 18-64 receiving social care in Scotland. Within the general population, there are around fifty live births per 1,000 women of childbearing age in Scotland. | Evidence of status can be found on the My Life Assessment | Positive and negative impact - included in cross-cutting section. |
| Race | Research by the ALLIANCE and Self-Directed Support Scotland (SDSS), which explored people's experience of Self-directed Support and social care in Scotland, highlighted barriers to support for Black and minority ethnic people, including access to information and advice; and cultural awareness and understanding. This was particularly the case for Black and minority ethnic women, and the report suggests that this could be associated with women having less fluency in English in home communities. 685.5 per 1000 people are receiving social care services are white. | https://www.gov.scot/publications/race-equality-framework-scotland-2016-2030/documents/ Evidence of race can be found on the My Life Assessment | Positive and negative impact - included in cross-cutting section. |
| Religion and Belief | There is no national data on religion or belief for people who access social care, although NRS analysis of population data suggests that Scotland is becoming more ethnically and religiously diverse. | Evidence of religion/belief can be found on the My Life Assessment | Positive and negative impact - included in cross-cutting section. |
| Sex | Life expectancy is lower than the Scottish average for both men and Women within WDC. Research by the ALLIANCE and Self-Directed Support Scotland (SDSS), which explored people's experience of Self-directed Support and social care in Scotland. found some variation in men and women's experiences. For participants in this study, women had received less information about Self-directed Support options and budgets than men, and were less content with the quality of information that they received | Evidence of sex can be found on the My Life Assessment The adult Strategic needs assessment - http://www.wdhsdp.org.uk/media/3037/strategic-needs-assessment-2025.pdf | |

| | | | |
|-----------------------------------|---|--|---|
| | In 2023/24, the rate of females receiving social care was over one and half times that of males with on average 605 out every 1000 individuals receiving support being female. | | |
| Sexual Orientation | LGBTQI+ identities are associated with poorer health and wellbeing. | The adult Strategic needs assessment - http://www.wdhsc.org.uk/media/3037/strategic-needs-assessment-2025.pdf | Positive and negative impact - included in cross-cutting section. |
| Human Rights | Right to equality Fairness Respect Equality Dignity Autonomy The right to respect for private and family life, dignity and autonomy protected by the HRA (Article 8 of the European Convention on Human Rights) and by Article 19 of the Convention on the Rights of Persons with Disabilities | Human Rights Act | Positive and negative impact - included in cross-cutting section. |
| Health | The longstanding impacts of poverty, poor employment and multiple deprivation has led to a less healthy population in West Dunbartonshire. | The adult Strategic needs assessment - http://www.wdhsc.org.uk/media/3037/strategic-needs-assessment-2025.pdf | Positive and negative impact - included in cross-cutting section. |
| Social and Economic Impact | Perception of increased self-funding expectations There is a concern that the current approach signals a shift toward expecting service users to use benefits and self-fund services, without sufficient recognition of cumulative financial pressures There is understanding disabled people face higher costs due to their disability and increased charges could force them into further poverty. | The adult Strategic needs assessment - http://www.wdhsc.org.uk/media/3037/strategic-needs-assessment-2025.pdf | Positive and negative impact - included in cross-cutting section. |
| Cross Cutting | Impacts on all protected characteristics and external impacts. In 2023/24, of those people receiving social care services or support, just over 65% had a social worker (153,760). This is an increase of 5 percentage points from 2022/23. Forty-nine per | The adult Strategic needs assessment - http://www.wdhsc.org.uk/media/3037/strategic-needs-assessment-2025.pdf | Service User - Positive impact <ul style="list-style-type: none"> Personal care is a free service within Scotland. Personal care will continue to be provided and be free to all ages and to service users who are eligible for the service. |

cent of people had a community alarm and/or telecare (115,370). This was like 2022/23. These are the two largest areas of support.

An estimated 1 in 23 people in Scotland were reported as receiving social care support and/or services at some point during 2023/24

- Moving to a desktop financial assessment. This means service users will not be asked to supply details of benefits and capital, as HSCP will have access to this detail via DWP and Social Security Scotland. This will reduce the anxiety of service users going through a yearly financial assessment. The council will be able to update the financial assessment, if there is no change in service, on a yearly basis. This will reduce any trauma of having to be reminded of any disability, trauma the service users have went through by having to find receipts, bank statements, and award letters from DWP or Social Security Scotland.
- The introduction of a desktop assessment will allow the dedicated team to send leaflets and information for benefits to be maximized.
- Direct debit will be method to pay invoices for charges. Direct debit is a common method for users to pay bills over a period of months. Direct debit is one method but will be the default method going forward. This means service users will receive their yearly bills and will be able to contact the finance Centre for a direct debit to be arranged, so a monthly amount is paid. If a service user does not have a bank, then this can be discussed with the service on how an invoice can be paid.

Service user – Negative Impact

- Direct debit will be method to pay invoices for charges. Direct debit is a common method for users to pay bills over a period of months. There are some services users, especially in Learning Disability service, who prefer a monthly invoice. Receiving a yearly invoice can be upsetting as the number can be large. However, with guidance and explanation from the service, the yearly charge can be paid monthly and would be the same amount as a monthly charge, then this can be mitigated.
- **Charging for key safes may create risks**
Charging for key safes could be problematic, particularly for service users receiving CAH or other provider services. If service users refuse a key safe due to cost, carers may be unable to gain access, leading to increased “no entry” incidents, safeguarding concerns, and potential escalation to family members or emergency services. Lack of a key safe could also delay responses in genuine emergencies.
- Increased cost on Digital Community Alarms service. The community alarm service is a non-statutory service. There is a risk that service

| | | | |
|--|--|--|---|
| | | | <p>users will not take a community alarm to reduce their risk of entering a residential care home, and prolonging their time in their own home, due to the cost of the alarm.</p> <ul style="list-style-type: none"> • Perception of increased self-funding expectations There is a concern that the current approach signals a shift toward expecting service users to use benefits and self-fund services, without sufficient recognition of cumulative financial pressures |
|--|--|--|---|

| Issue Description | Action Description | Actioner Name | Due Date |
|---|---|----------------------------------|------------------------------------|
| If a service user is unable to pay for any non-statutory service, then they can send a complaint to HSCP for the Head of service to review if the charge should be removed, | Head of service consider charges on a case-by-case basis, if a service user submits a complaint based on a charge | Sylvia Chatfield Fiona Taylor | 1 st April 2026 |
| Ensure communication of moving to a yearly annual bill for Learning Disability service users is communicated clearly | Created clear communication | Sylvia Chatfield | 1 st April 2026 |
| Promote income maximisation and uptake of all benefits particularly non means tested disability benefits including Pension age disability payment | Promote income maximisation and opportunities for financial review. Approximately 26000 in West Dunbarton receive pension age disability payment. | Sylvia Chatfield Fiona Taylor | 1 st April 2026 |
| Ensure that information on the charging policy including the introduction of direct debit payments is provided in a range of formats including easy read | Create easy read | Laura Evans | Complete – this is updated yearly. |
| Monitor any changes/cancellations to services by protected characteristic in 2026/27 to understand impact of | Monitor any changes/cancellations to services by protected characteristic in 2026/27 to understand impact of | Sylvia Chatfield Fiona Taylor | 31 st December 2026 |

| | | | |
|---------|---------|--|--|
| changes | changes | | |
|---------|---------|--|--|

Policy has a negative impact on an equality group but is still to be implemented, please provide justification for this.

Whilst changes to non-residential social care charges may have a negative impact on women, older people and those with disabilities, the charges are an important revenue source for the HSCP, to support non-critical services. Service users who use these services may be eligible for financial support and income maximisation including pension age disability payments and can use these benefits to pay for these services.

Will the impact of the policy be monitored and reported on an ongoing basis?

Yes – the charging policy is reviewed on a yearly basis

Q7 What do you recommend for this policy?

Implement the changes detailed in the aims section.

Please provide a meaningful summary of how you have reached the
 Reviewing the feedback from staff.

Charging Options for Consideration and Additional Income Generated

This analysis is based on projected income for 2026/27 and anticipated income based on a range of options from current charging model to full cost recovery.

| Service | 2026/27 with 5% already approved and borrowing cost | Option Noted in Paper - excluding peripherals | Option Noted in Paper - including peripherals | Full cost recovery |
|-------------------------|---|---|---|--------------------|
| Digital community alarm | £8.95 | £10.00 | £10.18 | £12.00 |
| Estimated Income | £693,056 | £815,360 | £830,036 | £978,432 |
| Additional Income | | £122,304 | £136,980 | £285,376 |

| Service | 2026/27 with 5% already approved | 30% - Option Noted in Paper | Full cost recovery |
|--|----------------------------------|-----------------------------|--------------------|
| Older People Day Service - excluding transport and meals | £5.80 | £15.60 | £52.00 |
| Estimated Income | £58,255 | £156,686 | £522,288 |
| Additional Income (Assuming 75% capacity) | | £98,431 | £464,033 |

Day Service capacity within Queens Quay and Crosslet was capped in 2025/26 to 24 and 30 places respectively. Due to recruitment challenges, the service is operating at 65% capacity. The calculation above assumes and increase to 75% capacity and remaining on 2 sites.

| Service | 2026/27 with 5% already approved | 12.5% - Option Noted in Paper | Full cost recovery |
|---|----------------------------------|-------------------------------|--------------------|
| Learning Disability Day Service - excluding transport and meals | £5.80 | £35.00 | £281.00 |
| Estimated Income | £18,514 | £111,715 | £896,952 |
| Additional Income (Assuming 95% capacity) | | £93,202 | £878,438 |

Daily capacity at Dumbarton Day Centre varies depending on individual service user needs, however 95% capacity is a reasonable expectation based on 25/26 estimated income levels.

Local Authorities comparison

This review was a desktop review of charging policies found online in January 2026. Policies may have changed since this exercise was carried out.

Table 1: Community Alarm charges from other Local Authorities

| Local Authority | Weekly charge 25/26 |
|----------------------------------|----------------------------|
| Edinburgh | £9.72 |
| Argyll and Bute | £6.85 |
| North Ayrshire (mainland) | £6.85 |
| Angus | £6.37 |
| East Renfrewshire | £6.30 |
| Aberdeenshire | £6.04 |
| Scottish Borders | £5.73 |
| East Ayrshire | £5.22 |
| Renfrewshire | £5.13 |
| South Ayrshire | £5.10 |
| Midlothian | £5.05 |
| East Lothian | £5.00 |
| Falkirk | £5.00 |
| East Dunbartonshire | £4.86 |
| Perth and Kinross | £4.86 |
| Clackmannanshire | £4.83 |
| Stirling | £4.83 |
| Dundee City | £4.40 |
| Glasgow City | £4.15 |
| North Lanarkshire | £3.75 |
| Moray | £3.69 |
| Dumfries and Galloway | £3.60 |
| North Ayrshire (islands) | £3.43 |
| Inverclyde | £3.30 |
| Shetland Islands | £3.30 |
| Fife | £3.24 |
| South Lanarkshire | £2.33 |

Table 2 Older people day services

| Local Authority | Charge 25/26 |
|-----------------------|---|
| Edinburgh | £10.50 per day |
| Argyll and Bute | Charge via financial assessment. Maximum charge is £145 per week. |
| North Ayrshire | £19.79 per day |
| Angus | Could not find their policy |
| East Renfrewshire | Don't currently charge for social care but will be introducing charging in 2026 if approved. Not clear the Council has day services as a service. |
| Aberdeenshire | £40.83 per day |
| Scottish Borders | £33.04 per half day |
| East Ayrshire | £4 per day |
| Renfrewshire | Charge via financial assessment. No maximum charge. |
| South Ayrshire | Doesn't state a charge. Not clear if they provide this as a service |
| Midlothian | Subject to financial assessment. There is no maximum charge. |
| East Lothian | £2.50 per day |
| Falkirk | £6.80 per week (£1.36 per day) |
| East Dunbartonshire | £30 per day |
| Perth and Kinross | Website was down at time of search |
| Clackmannanshire | £15.96 per hour (assume 6hr in a day £95.76 per day) |
| Stirling | £15.96 per hour (assume 6hr in a day £95.76 per day) |
| Dundee City | Subject to financial assessment. Charge is £49.80 per day |
| Glasgow City | £53.93 per day (limited to £20.10 per day) Financial assessment is undertaken. |
| North Lanarkshire | £11.03 per day |
| Moray | Subject to financial assessment. No Maximum charge. Unclear if they have day service has a service. |
| Dumfries and Galloway | £18.69 per day |
| Inverclyde | Could not find their policy online |
| Shetland Islands | Subject to financial assessment. No Maximum charge. |
| Fife | Could not find their policy online |
| South Lanarkshire | Subject to financial assessment. Charge is £38.38 per day. |

Table 3 Learning Disability services

| Local Authority | Charge 25/26 |
|-----------------------|---|
| Edinburgh | Doesn't state a charge. Not clear if they provide this as a service |
| Argyll and Bute | Charge via financial assessment. Maximum charge is £145 per week. |
| North Ayrshire | £20.61 per day |
| Angus | Could not find their policy |
| East Renfrewshire | Don't currently charge for social care but will be introducing charging in 2026 if approved. Not clear the Council has day services as a service. |
| Aberdeenshire | £148.04 per day |
| Scottish Borders | Doesn't state a charge. Not clear if they provide this as a service |
| East Ayrshire | Doesn't state a charge. Not clear if they provide this as a service |
| Renfrewshire | Charge via financial assessment. No maximum charge. |
| South Ayrshire | Doesn't state a charge. Not clear if they provide this as a service |
| Midlothian | Charge via financial assessment. There is no maximum charge. |
| East Lothian | £2.50 per day |
| Falkirk | £36 per week |
| East Dunbartonshire | £30 per day |
| Perth and Kinross | Website was down at time of search |
| Clackmannanshire | £15.96 per hour (assume 6hr in a day £95.76 per day) |
| Stirling | £15.96 per hour (assume 6hr in a day £95.76 per day) |
| Dundee City | £78.50 per half day. Financial assessment is undertaken. |
| Glasgow City | £152.71 per day. Financial assessment is undertaken. |
| North Lanarkshire | Doesn't state a charge. Not clear if they provide this as a service |
| Moray | Subject to financial assessment. No Maximum charge. Unclear if they have day service has a service. |
| Dumfries and Galloway | £18.69 per day |
| Inverclyde | Could not find their policy |
| Shetland Islands | Subject to financial assessment. No Maximum charge. |
| Fife | Could not find their policy online |
| South Lanarkshire | Subject to financial assessment. Charge is £39.85 per day. |

Links to Charging Policy

| |
|---|
| https://aberdeenshirestorage.blob.core.windows.net/acblobstorage/a7094bc2-cf4f-49d3-8fa4-828c6dc871... |
| https://hscp.south-ayrshire.gov.uk/media/15228/Social-Care-Charging-Policy-Non-residential-and-resi... |
| https://health.eastdunbarton.gov.uk/media/d2hbt1ct/new-charging-policy.pdf |
| https://democracy.edinburgh.gov.uk/documents/s73472/8.2%20Contributing%20to%20your%20care%20-%20soc... |
| https://www.argyll-bute.gov.uk/moderngov/documents/s216026/1-2526%20Proposed%20Fees%20and%20Charges... |
| https://www.nahscp.org/Documents/social-care-charging-policy-non-residential-and-residential-care-S... |
| https://www.scotborders.gov.uk/downloads/file/13416/charging-policy-2025-2026 |
| https://www1.renfrewshire.gov.uk/media/17151/Charging-for-non-residential-social-care-for-adults-po... |
| https://www.midlothian.gov.uk/downloads/file/585/charging_policy_for_residential_and_non-residentia... |
| https://www.clacks.gov.uk/social/communitycarechargingpolicy/ |
| https://www.falkirk.gov.uk/social-care/accessing-care-and-support/charges-for-care-services |
| East Lothian was a direct link |
| https://clacksandstirlinghscp.org/wp-content/uploads/sites/10/2025/09/Adult-Social-Work-Services-So... |
| Changes to care charges - East Renfrewshire Council |
| https://www.dundeehscp.com/sites/default/files/2024-05/Charging%20Information%20on%20Care%2024-25.p... |
| https://www.glasgow.gov.uk/media/2326/Social-Care-Charging-Policy/pdf/Social_Care_Charging_Policy_2... |
| https://northlanarkshire.cmis.uk.com/Document.ashx?czJKcaeAi5tUFL1DTL2UE4zNRBcoShgo=lgetZI3Csu1f%2f... |
| https://www.southlanarkshire.gov.uk/downloads/file/12718/charging_policy_for_non-residential_servic... |
| http://www.moray.gov.uk/moray_standard/page_85138.html |
| https://www.dumfriesandgalloway.gov.uk/sites/default/files/2025-02/SWS-Updated-Charging-Policy-2425... |
| https://www.nahscp.org/Documents/social-care-charging-policy-non-residential-and-residential-care-S... |
| https://www.shetland.gov.uk/downloads/file/7340/care-frequently-asked-questions-2023-2024 |