1. INTRODUCTION

1.1. Currently North Lanarkshire Council applies a system of service contribution/charge for personal care for service users under 65 and to all service users who receive domestic or/and housing support services unless there are exempt from a charge under the national and/or local discretion.

1.2. Under the provision of the Community Care and Health (Scotland) Act 2002 and the Community Care (Personal and Nursing Care) Scotland Regulations 2002, local authorities are no longer permitted to charge individuals aged 65 years and over for the personal care element of care at home services from 1 July 2002.

1.3. The authority to charge for Housing Supports Services is also given under the Social Work [Scotland] Act 1968 and the Housing [Scotland] Act 2001 [Housing Support Services] Regulations 2002. The following service users are exempt from a charge for housing support services only:

- Service Users in receipt of any element of housing benefit before 1st April 2006
- Those whose housing support services were previously funded up to and including 31 March 2003, in full or part, by Special Needs Allowance Package [SNAP],
- Tenants of rent pooled sheltered housing complexes who were resident and receiving support services prior to the 1st April 2004,
- Those owner occupied sheltered housing tenants in receipt of Income Support [IS]/ Job Seekers Allowance [JSA]/ Pension Credit[PC]
- Those receiving designated short term services, defined below; [A service may be considered short term where it:]
  - Aims to bring about independent living within two years.
  - Aims to increase the capacity for independent living.

1.4. Other, non personal care services will continue to be liable for the charging policies agreed by the Council, for the purpose of this guidance other non personal care shall be defined as being domestic care. Therefore, service users may be exempt from paying for housing supports and personal care, but will still be liable for a charge for other domestic services.
PRESCRIBED HOUSING SUPPORT SERVICES

1.5. Under the Social Work [Scotland] Act 1968 and the Housing [Scotland] Act 2001 [Housing Support Services] Regulations 2002 the following services will be liable for a charge, unless the service user, or service, is exempt from housing support service charge.

(i) General counselling and support including befriending, advising on food preparation, reminding and non-specialist counselling where this does not overlap with similar services provided as personal care or personal support.

(ii) Assisting with the security of the dwelling required because of the needs of the service user.

(iii) Assisting with the maintenance of the safety of the dwelling.

(iv) Advising and supervising service users on the use of domestic equipment and appliances.

(v) Assisting with arranging minor repairs to and servicing of service user's own domestic equipment and appliances.

(vi) Providing life skills training in maintaining the dwelling and curtilage in appropriate condition.

(vii) Assisting the service user to engage with individuals, professionals and other bodies with an interest in the welfare of the service user.

(viii) Arranging adaptations to enable the service user to cope with disability.

(ix) Advising or assisting the service user with personal budgeting and debt counselling.

(x) Advising or assisting the service user in dealing with relationships and disputes with neighbours.

(xi) Advising or assisting the service user in dealing with benefit claims and other official correspondence relevant to sustaining occupancy of the dwelling.

(xii) Advising or assisting with resettlement of the service user.

(xiii) Advising or assisting the service user to enable him or her to move on to accommodation where less intense support is required.

(xiv) Assisting with shopping and errands where this does not overlap with similar services provided as personal care or personal support.

(xv) Providing and maintaining emergency alarm and call systems in accommodation designed or adapted for and occupied by elderly, sick or disabled people.
Responding to emergency alarm calls, where such calls relate to any of the housing support services prescribed in other paragraphs of this Schedule, in accommodation designed or adapted for and occupied by elderly, sick or disabled people.

**Note; North Lanarkshire Council does not charge for the provision of a Community Alarm Service**

(xvii) Controlling access to individual service users' rooms.

(xviii) Cleaning of service users' own rooms and windows.

(xix) Providing for the costs of resettlement services.

(xx) Encouraging social intercourse and welfare checks for residents of accommodation supported by either a resident warden or a non-resident warden with a system for calling that warden where this does not overlap with similar services provided as personal care or personal support.

(xxi) Arranging social events for residents of accommodation supported by either a resident warden or a non-resident warden with a system for calling that warden.

2. **PERSONAL CARE SERVICES WHICH ARE EXEMPT FROM CHARGE**

2.1. Under the Community Care and Health (Scotland) Act, services provided in respect of personal care to people aged 65 and over, are not liable for charge. Personal care provisions come under five headings:

**Personal Hygiene**

Shaving
Cleaning teeth
Providing assistance in rinsing the mouth
Keeping finger nails and toe nails trimmed
Assisting with toileting
Managing catheter or stoma
Where the person is incontinent: -
  The consequential making of the bed, changing and laundering the
  Persons bedding and clothing, caring for the persons skin.

**Eating**

As regards eating requirements, the preparation of, or the provision of any assistance with the preparation of, the person’s food including (without prejudice to that generality)-
• Assisting with eating food
• Defrosting, washing, peeling, cutting, chopping, pureeing, mixing or combining, cooking, heating or re-heating, or otherwise preparing food or ingredients;
• Cooking, heating or re-heating pre-prepared fresh or frozen food;
• Portioning or serving food;
• Cutting up, pureeing or otherwise processing food to assist with eating it; and
• Assisting in the fulfilment of special dietary needs,

But not 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.

**Mobility**

If the individual is immobile or substantially immobile, dealing with the problems of that immobility.

**Medical Treatment Assisting with Medication**

Applying creams or lotions
Administering eye drops
Applying dressings in those cases where the assistance of a registered nurse or medical practitioner is not required
Assisting with the administration of oxygen as part of a course of therapy

**The Person’s General well-being**

Assisting with getting dressed
Assisting with surgical appliances, prosthesis and mechanical and manual equipment
Assisting with getting up and going to bed
The provision of devices to help memory and use of safety devices
Behaviour management and psychological support

3. **DOMESTIC CARE (OTHER NON PERSONAL CARE SERVICES)**

3.1. Service users will be liable to pay for domestic care, which is provided. This includes:

• Banking
• Preparing meals for Service Users
• Laundry
• Ironing
• Fire lighting
• Pet Walking
4. CHARGING FOR SUPPORT AT HOME SERVICES

4.1. Who is liable to pay?

4.2. The Charging Policy applies to all Services provided by the Department e.g. Home Support, Community Care and Children & Families.

4.3. For Services provided to children or their families the policy should only be applied if the department does not have a legal or statutory duty to provide the service.

4.4. Service User(s) whose income exceeds the threshold figure, (£155.00 for single people and £236.00 for couples) will be liable to contribute towards the cost of the domestic care, housing support services and personal care [for under 65] which are provided.

4.5. All charges should be applied from the date the service begins, if there are delays with the Financial Assessment, then charges should be backdated to the day the service began, if the financial assessment is completed within 1 month. If the financial assessment takes longer than 1 month guidance should be sought from the Area Service Manager on when the charge should be applied from.

5. THE CHARGE THRESHOLD

5.1. The charge thresholds for the period 2010/11 are:-

   Single People £155.00  
   Couples    £236.00

5.2. The charge threshold has been arrived at by taking the basic rate Pension Credits (i.e. £132.60) for a retired single person, adding a 16½% cushion, and rounding up to the nearest pound. A couple’s threshold is the rate of Pension Credit (i.e. £202.40), adding a 16½% cushion, and rounding up to the nearest pound.

5.3. The threshold figure will increase each year in line with the social security benefits up rating.

6. LEVEL OF CHARGE

6.1. The cost of providing support at home and housing support services in most instances far outweighs the financial contribution/charge which service users pay for the actual service.

6.2. The maximum service user contribution/charge is calculated by taking account of disposable income over an agreed threshold figure, which for 2010/11 is £155 for single people and £236 for couples. Persons with income below these figures are not required to make a contribution or charge for services. However, those with an income above the threshold contribute 25% of the excess towards the cost of the service.
6.3. When calculating the maximum service users contribution/charge, the Council deducts from their assessable income any costs which the service user is liable for in respect of housing costs i.e. rent, mortgage, council tax and water charges. For example a single person with an income of £186 after deductions would have their contribution/charge assessed as follows:

Income £186
Threshold £155
Disposable income £ 31

Calculation: £31 x 25% = £7.75 client contribution

Examples of charge calculations are provided at Appendix 1, 2 & 3 (attached).

6.4. When calculating the service user contribution, the amount which, the individual will contribute will not exceed the cost of providing the service. The current hourly rate applied in calculating the cost of the service is £13.50 per hour. This is an artificially low figure as the actual cost of the service is £14.93. Therefore for someone receiving two hours service the cost of service would be calculated as £29.86 per week.

6.5. The actual charge to the service user will be the lower of either the actual cost of service as calculated in 6.4 or the maximum contribution based on the service users ability to pay as outlined in 6.3 above.

7. INCOME TAKEN INTO ACCOUNT TO ESTABLISH SERVICE USER INCOME

7.1. Net income from all sources is taken into account, including earnings, annuities, occupational/works pensions and social security benefits. The exceptions are, the mobility component of Disability Living Allowance, Concessionary Coal payments, £10 War Pension which is disregarded, as are payments from the Independent Living Fund.

8. PAYMENTS AND EXPENDITURE DISREGARDED WHEN ESTABLISHING THE INCOME FIGURE

8.1. When establishing the service users income the following payments and expenditure should be disregarded:-

**Housing Costs**

Where the service user incurs costs for rent or mortgage payments, these should be discounted when calculating the income. However where the service user is the household and there is a non dependent residing in the household, any payment of rent which is made in respect of the non dependent deduction from the housing benefit rebate, should not be discounted from the service users income.
**Water and Sewerage Payments**

Any payments made in respect of water and sewerage should be disregarded when calculating income.

**Council Tax Payments**

Council Tax payments should be treated in a similar fashion to housing and water charges.

**Higher Rate Attendance Allowance/Disability Living Allowance (Care)**

Local Authorities who do not provide “night time” services can not take higher rates of Attendance Allowance or Disability Living Allowance into account in the financial assessment. In these circumstances only the middle rate of DLA or the lower rate of AA should be taken into account.

There is no definition of night-time, however, for DLA and Attendance Allowance purposes, night-time is generally regarded as the time which the person would normally retire to bed for the night. Therefore if the Department provided services which terminated at 9pm, and the service user did not normally go to bed say until 11pm, the services could not be deemed to be a night time provision.

Where services do not fall within the night time category, the value of the Attendance Allowance which can be taken into account when calculating the service users income, shall not exceed the lower rate of Attendance Allowance which is £47.80. A similar position applies in respect of Disability Living Allowance, and only the middle rate of £47.80 could be taken into account in the financial assessment.

**Dependant Children**

Where the service user has dependant children, all benefits paid in respect of the children should be disregarded i.e. Child Tax Credit, Child Benefit and any disability benefit.

**Earnings**

Where a service user or their partner is in receipt of earned income, take account of net income only and a £20 disregard should be applied.

**9. TREATMENT OF CAPITAL**

9.1 Following the introduction of pension credits the rules with regards to the treatment of capital are as follows;

- For those service users with capital over £10,000 a tariff of £1 for every £500 or part thereof above the £10,000 is included in the calculation.
10. CASES OF HARDSHIP/EXEMPTIONS

10.1 Where a service user, due to their financial circumstance has difficulty in meeting the cost of the service, Manager Older People Services or Service Manager Older People will have the power to waive or abate the charge concerned.

10.2 Service Users with Mental Health problems and subject to a Community Care or supervision order are exempted from the charging policy.

10.3 All requests for a charge to waived or abated need to be in writing and made to the Manager Older People Services or Service Manager Older People. Before the Manager Older People Services or Service Manager Older People can decide to waive or abate a charge, a Financial Assessment (FA1) must be completed.

10.4 Where a charge has been waived or abated, a review of the decision to waive or abate must be held every six weeks.

11. CHARGES FOR MEALS ON WHEELS

11.1 In all circumstances a charge of £3.12 will be made for each meal provided.

12. FREE HOME CARE FOR UP TO 4 WEEKS AFTER DISCHARGE FROM HOSPITAL

12.1 Under existing arrangements, individuals over 65 are entitled to up to 4 weeks free home care (covering personal and non personal care) after discharge from hospital. The introduction of free personal care does not affect this arrangement.

12.2 Service users in receipt of home care prior to admission to hospital do not qualify for the 4 free weeks, unless their needs have increased and the support was not being provided prior to admission to hospital.

13. CHARGES FOR CHILDREN SERVICES RESPITE (RESIDENTIAL AND NON-RESIDENTIAL)

13.1 The policy of charges for respite residential and non-residential applies only to children up to the age of 16.

13.2 Where respite is being delivered out with the child’s home, the Council will apply a charge of the full rate of Disability Living Allowance Care Component being paid for the child.

The current rates (2010/11) are;

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Rate</th>
<th>Daily Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher rate care</td>
<td>£71.40</td>
<td>£10.20</td>
</tr>
</tbody>
</table>
Middle rate care £47.80 (Daily Rate £6.83)

13.3. In respect of respite services being delivered by Home Care in the child’s own home, the Council will levy a weekly or pro rata charge of 25% of the Middle Rate Care Component, **for each respite period**.

25% of £47.80 = £11.95

*In cases where a waiver has been requested due to family financial circumstances, these cases should be reviewed for each period.*

13.4. Where a child has been awarded compensation or criminal injuries in respect of their future care needs, the Council will apply the full cost of the respite service. This will be the full cost of the residential respite placement or the hourly rate for home care services, i.e. £14.93

14. **CHARGES FOR SERVICES FOR COMPENSATION CASES (Children and Adults)**

14.1. Where an award has been made in respect of compensation or criminal injuries including awards in Trusts, the Council will only take into consideration any payment for care and support needs, ignoring all other elements of the award.

14.2. Depending on how the award is paid it should be treated as capital or income and the hourly rate for home care services, i.e. £14.93 should be applied.
Appendix 1  Charge Calculation

70 year old single person living on their own in a local authority home.

They receive 10 hours home care service which consists of 6 hours personal care and 4 hours domestic care, the unit cost of the service is £14.93.

The service user has a total income of £234.05 which consists of retirement pension, pension credits, and the lower rate of Attendance Allowance.

They get full rent and council tax rebates, but pay £4.90 per week for their water rates.

Calculation of Charge

A. Cost of Service for Charging Purposes

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Hours</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal care</td>
<td>6</td>
<td>Free</td>
</tr>
<tr>
<td>Domestic care</td>
<td>4</td>
<td>£59.72</td>
</tr>
</tbody>
</table>

Cost of Service: **£59.72**

B. Maximum Client Contribution

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service User Income</td>
<td>£234.05</td>
</tr>
<tr>
<td>Deduct water rates</td>
<td>£4.90</td>
</tr>
<tr>
<td>Net income</td>
<td>£229.15</td>
</tr>
<tr>
<td>Charge Threshold</td>
<td>£155.00</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>£74.15</td>
</tr>
</tbody>
</table>

therefore £74.15 x 25% = £18.54

Maximum Contribution: **£18.54**

Service User contributes £18.54 towards the cost of the service which is the lower of A and B above.
Appendix 2  Charge Calculation

70 year old single person living on their own in a local authority home.

They receive 15 hours home care service which consists of 6 hours personal care, 5 hours housing support service and 4 hours domestic care, the unit cost of the service is £14.93.

The service user has a total income of £272.60 which consists of retirement pension, occupational pension, and the lower rate of Attendance Allowance.

They pay rent of £47.84 per week and pays £4.90 per week for their water rates.

Calculation of Charge

A. Cost of Service for Charging Purposes

<table>
<thead>
<tr>
<th>Service</th>
<th>Hours</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Care</td>
<td>6</td>
<td>Free</td>
</tr>
<tr>
<td>Housing Support</td>
<td>5</td>
<td>£74.65 charge if income exceeds threshold (5 x £14.93)</td>
</tr>
<tr>
<td>Domestic Care</td>
<td>4</td>
<td>£59.72 charge if income exceeds threshold (4 x £14.93)</td>
</tr>
</tbody>
</table>

Cost of Service: £134.37

B. Maximum Client Contribution

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service User Income</td>
<td>£272.60</td>
</tr>
<tr>
<td>Deduct rent &amp; water rates</td>
<td>£52.74</td>
</tr>
<tr>
<td>Net income</td>
<td>£219.86</td>
</tr>
<tr>
<td>Charge Threshold</td>
<td>£155.00</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>£64.86</td>
</tr>
<tr>
<td>therefore £64.86 x 25%</td>
<td>£16.22</td>
</tr>
</tbody>
</table>

Maximum Contribution: £16.22

Service User contributes £16.22 towards the cost of the service which is the lower of A and B.
Appendix 3  Charge Calculation

A single person aged 48, living on their own in a local authority house.

They receive 8 hours service, which consists of 5 hours housing support and 3 hours domestic services.

The service user has a total income of £194.90, made up of employment and support and middle rate care component of Disability Living Allowance.

They get full rent and council tax rebates, but pay £4.90 per week in water rates.

Calculation of Charge

A. Cost of Service for Charging Purposes

5 hours housing support - Free exempt from charge (see below)
3 hours domestic care - £44.79 charge applies if service user income exceeds thresholds (3 X £14.93)

Cost of Service: £44.79

B. Maximum Client Contribution

Service user income £194.90
Deduct water rates £ 4.90
Net Income £190.00
Charge Threshold £155.00

Disposable Income £ 35.00

Therefore £35.00 x 25% = £ 8.75

Maximum Contribution: £ 8.75

Housing support services may be free if the service user is in receipt of housing benefit before 1st April 2006, the service user will still contribute £8.75 toward the cost of their domestic care service which is the lower of A and B above. However if they are eligible to pay for the housing support services, their charge is still only £8.75, as the charge is based on disposable income not service.

Appendix 4  Charge Calculation
A couple aged 70 and 72, living in their own home.

They receive 15 hours home care service, which consists of 6 hours personal care, 5 hours housing support service and 4 hours domestic care. The unit cost of the service is £14.93.

The service users have a total income of £330.00, which consists of retirement pension, occupational pension and the lower rate of Attendance Allowance.

They pay £4.90 per week for their water rates.

**Calculation of Charge**

**A. Cost of Service for Charging Purposes**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Hours</th>
<th>Cost (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 hours personal care</td>
<td>free</td>
<td></td>
</tr>
<tr>
<td>5 hours housing support</td>
<td>5</td>
<td>£74.65</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(5 X £14.93)</td>
</tr>
<tr>
<td>4 hours domestic care</td>
<td>4</td>
<td>£59.72</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(4 X £14.93)</td>
</tr>
</tbody>
</table>

Total Cost of Service: £134.77

**B. Maximum Client Contribution**

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service User Income</td>
<td>£330.00</td>
</tr>
<tr>
<td>Deduct water rates</td>
<td>£4.90</td>
</tr>
<tr>
<td>Net income</td>
<td>£325.10</td>
</tr>
<tr>
<td>Charge Threshold</td>
<td>£236.00</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>£89.10</td>
</tr>
</tbody>
</table>

Therefore: £89.10 X 25% = £22.28

Maximum Contribution: £22.28
Appendix 5  Charge Calculation

A single woman aged 74, lives in her own home.

She receives 9 hours home care, 6 hours personal care, 1 hour housing support and 2 hours domestic.

The Service User has a total income of £367.50 per week, which consists of retirement pension, occupational pension, tariff income from capital and lower rate attendance allowance.

They pay £14.90 water rates per week, the mortgage is fully paid.

A. Cost of Service for Charging Purposes

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 hours personal care</td>
<td>Free (exempt from charge)</td>
</tr>
<tr>
<td>1 hour housing support</td>
<td>£14.93 charge applies if service user exceeds threshold (1 X £14.93)</td>
</tr>
<tr>
<td>2 hours domestic</td>
<td>£29.86 charge applies if service user exceeds threshold (2 X £14.93)</td>
</tr>
</tbody>
</table>

Total Cost of Service £44.79

B. Maximum Client Contribution

<table>
<thead>
<tr>
<th>Component</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service User income</td>
<td>£367.50</td>
</tr>
<tr>
<td>Deduct water rates</td>
<td>£14.90</td>
</tr>
<tr>
<td>Net Income</td>
<td>£352.60</td>
</tr>
<tr>
<td>Charge Threshold</td>
<td>£155.00</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>£197.60</td>
</tr>
<tr>
<td>Therefore £197.60 x 25%</td>
<td>£49.40</td>
</tr>
</tbody>
</table>

Maximum Contribution £49.40

The Service User will contribute £38.07, toward the cost of this package, that is the lower of A and B above.
Example No 1 Sheltered Housing

Mr Brown aged 70, lives in sheltered housing, receives a warden service £20.00 per week, 2 hours personal care, 2 hours housing support [floating] and 2 hours domestic care. His income is £316.36 per week consisting of retirement pension and an occupational pension.

Mr Brown pays full rent £47.44 per week and council tax £13.55 per week

<table>
<thead>
<tr>
<th>Income</th>
<th>£316.36</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less rent</td>
<td>£47.44</td>
</tr>
<tr>
<td>Less council tax</td>
<td>£13.55</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£255.37</strong></td>
</tr>
</tbody>
</table>

Calculation of Charge

A. Cost of Service for Charging Purposes

- 2 hours personal care - free of charge
- 2 hours housing support - £29.86
- 2 hours domestic - £29.86
- Warden service - £20.00

Cost of Service: **£79.72**

B. Maximum Client Contribution

- Tenants assessable income: £255.37
- Threshold: £155.00
- Disposable income: £100.37

Applying the charging policy; £100.37 x 25% = £25.10

Maximum Contribution: **£25.10**

Mr Brown will be liable to pay £25.10 towards the cost of the service which is the lower of A and B above.
**Example No 2 Sheltered Housing**

Mr and Mrs Green are aged 61 and 64 respectively. They live in sheltered housing and receive a warden service [£35.00 per week], 10 hours personal care, 2 hours housing support [floating] and 2 hours domestic.

Their income is £394.98 per week which consists of retirement pension, occupational pension and lower rate attendance allowance for Mrs Green.

They pay full rent of £65.77 per week and £28.24 per week Council tax.

<table>
<thead>
<tr>
<th>Income</th>
<th>£394.98</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less rent</td>
<td>£65.77</td>
</tr>
<tr>
<td>Less C/Tax</td>
<td>£28.24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£300.97</strong></td>
</tr>
</tbody>
</table>

**Calculation of Charge**

**A. Cost of Service for Charging Purposes**

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 hours personal care</td>
<td>£149.30 [under 65]</td>
</tr>
<tr>
<td>2 hours housing support</td>
<td>£29.86</td>
</tr>
<tr>
<td>2 hours domestic</td>
<td>£29.86</td>
</tr>
<tr>
<td>Warden service</td>
<td>£35.00</td>
</tr>
</tbody>
</table>

**Cost of Service:**  
**£244.02**

**B. Maximum Client Contribution**

<table>
<thead>
<tr>
<th>Income</th>
<th>£300.97</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threshold</td>
<td>£236.00</td>
</tr>
<tr>
<td>Disposable income</td>
<td>£64.97</td>
</tr>
</tbody>
</table>

Applying the charging policy; £64.97 x 25% = £16.25

**Maximum Contribution:**  
**£16.25**

Mr and Mrs Green will be liable to pay £16.25 towards the cost of the service which is the lower of A and B above.
**Example No. 3 Sheltered Housing**

Mr Blue is 69 years old and lives in sheltered housing, he receives no other services other than the warden service, which is £25.79 per week.

His income £395.55 week, consisting of retirement pension and occupational pension. He pays full rent of £47.44 week and council tax of £13.55 per week.

<table>
<thead>
<tr>
<th>Income</th>
<th>£395.55</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less rent</td>
<td>£47.44</td>
</tr>
<tr>
<td>Less C/tax</td>
<td>£13.55</td>
</tr>
<tr>
<td><strong>£334.56</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Calculation of Charge**

**A. Cost of Services for Charging Purposes**

Warden service £25.79

**Cost of Service: £25.79**

**B. Maximum Client Contribution**

Tenants assessable income £334.56
Threshold £155.00
Disposable income £179.56

Applying the charging policy; £179.56 x 25% = £44.89

**Maximum Contribution: £25.79**

Mr Blue will be liable to pay £25.79 towards the cost of the service which is the lower of A and B above.