

Adult Social Care Rates 2024-25

This document contains the rates used by Southampton City Council for charging and financial assessment calculations from April 2024 to March 2025. These rates are reviewed and updated annually.

This document should be read in conjunction with the [Adult Social Care Charging Policy](#) which explains how these rates are updated, and includes a list of the many services for which we do not charge.

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1. Charging Rates

Each week, you will be charged either your maximum assessed contribution or the actual cost of your care, whichever is lower.

- The maximum assessed contribution is the amount worked out during your financial assessment, and represents the most you can afford to pay per week towards the cost of your care at the time of the financial assessment
- The actual cost of your care is the amount we pay your care provider (excluding any VAT).

For most people, their contribution is the lower figure so that is what they are charged. For example:

- Mrs Smith has 10 hours of home care per week
- The home care provider charges the council £22 per hour, so her care costs £220 per week
- Mrs Smith's financial assessment works out that the most she can afford to pay per week at this time, is £50. (This is her maximum assessed charge or "contribution").
- Mrs Smith is therefore only charged £50 per week and the council pays for the other £170 per week.

- Miss Berry lives in a residential care home
- The care home charges the council £850 per week
- Miss Berry's financial assessment works out that the most she can afford to pay per week at this time, is £200.
- Miss Berry is therefore charged £200 per week and the council pays for the other £650 per week.

Some people are charged the actual cost of their care because their maximum assessed contribution is higher than the cost of the care. For example:

- Mr Patel has 2 hours of home care per week
- The home care provider charges the council £22 per hour, so his care costs £44 per week
- Mr Patel's financial assessment works out that the most he can afford to pay per week at this time, is £50.
- Mr Patel is therefore charged £44 per week (the actual cost of his care).

Finally, a small number of people are charged the actual cost of their care because they have been assessed as able to afford the full cost, and have asked the council to arrange the care.

If you are one of the minority of people who is charged the actual cost of your care, the following information is provided to give you an idea of typical costs.

If you are charged your maximum assessed contribution, the rest of section 1 is not relevant to you, except for 1.3.1 which explains the initial charges for residential and nursing care, while we wait for the financial assessment to be completed.

1.1 Non-residential care

1.1.1 Home care

The cost of care will depend on the type and amount of care you need. As a guide, during 2023/24, home care packages arranged by the council with external providers cost an average of £22-£23 per carer per hour.

Some providers charge extra on bank holidays.

1.1.2 Supported Living

The range of actual costs for supported living is similar to home care. If you share a carer with other people, we will only charge you your share. For example, if your carer provides support to two people, you will be charged half the cost.

1.1.3 Day care

During 2023/24, day care packages arranged by the council cost an average of £33.23 per half-day. This will vary significantly depending on the level of care required.

1.1.4 Transport

The council's transport provision is currently under review and typical actual costs are likely to change.

Therefore, although we will eventually charge at the actual cost, we are temporarily applying an average rate of £5 per journey.

1.2 Shared Lives

Shared Lives Carers are paid a standard rate, so the actual cost of your care is the standard rate minus any housekeeping and housing benefit amounts which you pay direct to your carer.

The rate for 2023/24 was £68.01 per day (£476.07 per week). The rate for 2024/25 will be updated shortly.

1.3 Residential and Nursing care

Rates will vary depending on the care home and the care you need. As a guide, during 2023/24, care home packages arranged by the council with external providers cost the following on average:

- Residential Homes for people aged 65 and over: average £888 per week
- Nursing Homes for people aged 65 and over: average £1,060 per week*

- Residential Homes for people aged 18 to 64: average £1,318 per week
- Nursing Homes for people aged 18 to 64: average £1,106 per week*

*Nursing home rates exclude Funded Nursing Care which is paid for by the NHS.

If you stay in the council's own respite care home (Kentish Road), the cost is £306.13 per night.

1.3.1 Temporary charges for residential and nursing care

Temporary charges are applied from the date you move into a care home, while the financial assessment is being completed.

Temporary charges are an estimated minimum charge, assuming that:

- Income Support or Pension Credit ensures that everyone has a minimum income level, and
- People living in a care home receive a personal expenses allowance to cover their personal need costs, and generally do not have other expenses.

During 2024/25 the temporary charges are:

Your age	Expected minimum income	minus	Personal Expenses Allowance	=	Net disposable income (Temporary charge)
State pension age and over	£218.15 (Pension Credit standard minimum guarantee, single person)	minus	£30.15	=	£188.00
25 up to state pension age	£90.50 + £42.50 (Income Support single person's personal allowance + disability premium)	minus	£30.15	=	£102.85
Under 25	£71.70 + £42.50 (Income Support single person's personal allowance + disability premium)	minus	£30.15	=	£84.05

The pension credit rates, income support rates and personal expenses allowance are all set by the government annually – see [Benefit and pension rates 2024 to 2025 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/benefit-and-pension-rates-2024-to-2025)

Once the financial assessment is complete, we will have worked out your maximum assessed charge, also known as a contribution. This is the most you can afford to pay towards your care per week at this time. We then adjust the temporary charges already issued, as follows:

- If the contribution is higher than the temporary charge, the contribution will be applied from the date that we received your financial details.
- If the contribution is lower than the temporary charge (which is unusual), the contribution will be applied from the start of care.

Example:

- Mr Smith moves into a care home. He is aged 70.
- The pension credit guarantee will ensure that Mr Smith has an income of at least £218.15 per week.
- The personal expenses allowance is £30.15 per week
- Therefore, Mr Smith is likely to have a net disposable income of at least £218.15 – £30.15 = £188.00 per week.
- We start charging £188.00 per week, from the day Mr Smith moves into the care home.
- Two weeks later, Mr Smith submits his financial data, and we complete the financial assessment.
- The financial assessment shows that Mr Smith can afford to pay £250 per week towards the cost of his care.
- The first two weeks' charges of £188.00 remain unchanged.
- Charges are amended to £250 per week, from week three onwards.

1.4 Telecare (Careline)

Telecare is not subsidised by the council. All customers are charged the same rates, and these can be found here:

[Pricing structure \(southampton.gov.uk\)](https://www.southampton.gov.uk/pricing-structure)

2. Rates used in the financial assessment

The financial assessment is the means-test we carry out to determine your “contribution” – the amount you can afford to pay per week towards the cost of your care, at the time we carry out the financial assessment.

While each financial assessment is personal to you, some of the elements come from standard values which are set by Government departments each year.

2.1 Benefits

All benefit rates are taken from the DWP (Department for Work and Pensions) and can be found here:

[Benefit and pension rates 2024 to 2025 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefit-and-pension-rates-2024-to-2025)

2.2 Allowances for living costs

The DHSC (Department of Health and Social Care) define allowance rates which indicate the minimum amount of your income which you need to keep, to cover your living costs.

A more detailed explanation, and a full list of the allowance rates can be found here:

[Social care charging for local authorities: 2024 to 2025 - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

The key allowances are listed here:

2.2.1 Personal Expenses Allowance

People in residential care have a Personal Expenses Allowance of £30.15 per week.

2.2.2 Disposable Income Allowance

People in residential care who have a Deferred Payment Agreement, continue to incur property maintenance expenses. Therefore, they are granted a Disposable Income Allowance of up to £144 per week.

2.2.3 Minimum Income Guarantee

People receiving care in the community or at home have a Minimum Income Guarantee. The amount varies depending on age and other factors. The list of values can be found using the link above and is reproduced here. See the notes below:

Circumstances of person receiving care	Minimum Income Guarantee amount per week (2023-2024)
Single, aged 18 to pension credit age With a disability premium With enhanced disability premium With Carer Premium	£110.60 Add £48.80 Add another £23.85 Add £52.35
Single, over pension credit age With Carer Premium	£228.70 Add £52.35
One of a couple, where one or both are aged 18 to pension credit age With a disability premium With enhanced disability premium With carer premium	£86.85 Add £34.80 Add another £17.15 Add £26.18
One of a couple, where one or both are over pension credit age With carer premium	£174.60 Add £52.35

If you are responsible for, and a member of the same household as a child, an additional premium of £101.25 per child will be added.

Notes:

1. The carer, disability and enhanced disability premiums refer to additional benefit payments which you receive, or for which we consider you would qualify.
2. The Government MIG rates include a lower set of values for people aged 18 to 24. These are not shown here because if you are in this age group, we will allocate the higher allowance for people aged 25 to pension credit age.
3. For anyone aged up to 66 now, the pension credit age is your state pension age (the age when you qualify for the state pension).

2.2.4 Savings Credit

For all types of care, if you are eligible for Savings Credit (as part of the Pension Credit system), the amount you receive will be “disregarded” as income, ensuring that you keep it for living expenses.:

Individuals:	£6.95 per week
Couples:	£10.40 per week

2.3 Capital Limits

The DHSC (Department of Health and Social Care) define the following capital limits:

Lower capital limit = £14,250

Upper capital limit = £23,250

- If your assets (ignoring any that we disregard) are below the lower limit, the amount you pay towards your care will only be what you can afford out of your income.
- If your assets (ignoring any that we disregard) are between the two limits, the amount you pay towards your care will be what you can afford out of your income, plus a means-tested contribution from your assets. This is £1 per week for every £250 of capital between the capital limits, and is called your tariff income). For example:
 - Mr Fitch has £15,000 in the bank
 - This is £750 above the lower capital limit
 - We will add £3 per week to his total income (£1 for each lot of £250)
- If your assets (ignoring any that we disregard) are above the upper limit, you will pay the full cost of your care.

2.4 Disability-related expenses

The Adult Social Care Charging Policy explains the circumstances under which we take additional, disability-related expenses into account in the financial assessment calculation.

Where this applies, the following rates and guidelines are used. These are based on the annually updated NAFAO Guide to Disability Related Expenditure. [NAFAO](#) is the National Association of Financial Assessment Officers.

We will consider expenses not covered by these guidelines in exceptional cases.

2.4.1 Ongoing, regular expenses

Expense	Telecare (Community alarm service) – ongoing costs
Amount paid:	Up to the weekly cost of the equivalent service from SCC's Careline. See pricing structure here: Pricing structure (southampton.gov.uk)
Exclusions / Requirements	Cost of callouts is not included Services covered by Housing Benefit are not included
Evidence required	Invoices (if service not provided by SCC)

Expense	Chiropody (foot care)
Amount paid:	Actual cost, spread over the year, up to £5.20 per week
Exclusions / Requirements	We will expect you to make use of NHS services if you are eligible for these. We will cover up to 4 sessions per year, unless the circumstances are exceptional
Evidence required	Invoices or bank statements

Expense	Cleaning / Shopping
Amount paid:	For online/telephone shopping services: Delivery charge For paid shopping / cleaning work: Up to 1 hour per week for cleaning plus up to 1 hour per week for shopping. Hourly rate up to £15.60 per hour
Exclusions / Requirements	We would expect you to use the lowest-cost solution.
Evidence required	Invoices

Expense	Privately arranged care
Amount paid:	Hours as stated on the Care Act assessment. Hourly rate up to amount the council would pay for the equivalent care. For night-time care, we will pay up to a maximum of the night-time care element of the relevant disability benefit. This will be one of: <ul style="list-style-type: none"> the difference between High and Low Attendance Allowance or

	<ul style="list-style-type: none"> the difference between Enhanced and Standard Personal Independence Payment (Daily Living Component), or the difference between Highest and Middle Disability Living Allowance (Care Component) In all these cases the amount for 2023-24 is £35.90 per week.
Exclusions / Requirements	The care must meet an eligible need identified on the Care Act assessment, which has not been included in the care arranged by the council (or the personal budget for direct payments).
Evidence required	Invoices for agency care for at least 4 weeks Payroll evidence for personal assistants.

Expense	Extra Heating
Amount paid:	Heating costs which are over and above the annual average cost for the property type and occupancy. (See Appendix A).
Exclusions / Requirements	Before claiming, people are expected to make the most of available benefits and ensure they are on the best energy tariff. Southampton Healthy Homes can assist with this. Southampton Healthy Homes – the Environment Centre (tEC)
Evidence required	Utility bills

Expense	Extra Laundry Additional laundry costs
Amount paid:	Up to £4.74 per week
Exclusions / Requirements	Only washing loads for the Disabled Person are considered, and only loads more than four per week. The Care Act Assessment should indicate a need which explains additional laundry, for example continence.
Evidence required	Discussed on application

Expense	Gardening Basic garden maintenance
Amount paid:	Up to 1 hour per week, for up to six months of the year, at a rate of up to £15.60 per hour. (Cost is spread evenly over the year)
Exclusions / Requirements	Not available for people in SCC Housing Complexes where garden maintenance is carried out by SCC without additional charge. Intended to cover basic tidying/clearing only, to ensure the garden is accessible and safe.
Evidence required	Invoices

Expense	Wheelchair hire/purchase and maintenance
Amount paid:	Manual wheelchair: Up to £4.94 per week Powered wheelchair: Up to £12.00 per week
Exclusions / Requirements	Equipment must be required for an assessed need and not be available free of charge or paid for using a DFG grant (see Disabled facilities grant (southampton.gov.uk)) Purchase must have taken place since the first contact with the council's Adult Social Care team.
Evidence required	Invoice

Expense	Maintenance/repair of other equipment Maintenance of a powered bed, turning bed, powered reclining chair, stairlift or hoist
Amount paid:	Actual costs (which will be spread evenly over the year)
Exclusions / Requirements	Equipment must be required for an assessed need and not be available free of charge or paid for using a DFG grant (see Disabled facilities grant (southampton.gov.uk))
Evidence required	Invoices

Expense	Other Any other relevant costs necessitated by disability will be considered on a case-by-case basis
Amount paid:	Assessed on a case-by-case basis
Exclusions / Requirements	
Evidence required	

2.4.2 One-off expenses

Expense	Purchase of equipment (excluding wheelchairs) For example, powered bed, turning bed, powered reclining chair, stairlift or hoist, IT equipment
Amount paid:	Actual cost, spread over 10 years, up to a maximum of: Powered bed £5.46 per week Turning bed £9.55 per week Powered reclining chair £4.33 per week Stairlift £7.72 per week Hoist £3.79 per week
Exclusions / Requirements	Equipment must be required for an assessed need and not be available free of charge or paid for using a DFG grant (see Disabled facilities grant (southampton.gov.uk)) Purchase must have taken place since the first contact with the council's Adult Social Care team.
Evidence required	Invoice

Expense	Wheelchair purchase Combined with maintenance - see ongoing costs above
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Expense	<u>Specialist clothing / footwear / extra bedding</u> Special clothing or footwear Additional wear and tear to clothing and footwear Wear and tear of household items Additional cost for bedding
Amount paid:	Actual cost above typical expenditure, spread over a year. (We consult the Office for National Statistics to assess typical expenditure, allowing for inflation since their figures were published – see here)
Exclusions / Requirements	Normal expenditure on clothing/footwear/bedding is not covered, only excess costs due to disability.
Evidence required	Receipts over a 3-month period

Expense	<u>Telecare (Community Alarm Service) - installation costs</u> For example, key safe installations
Amount paid:	Up to the cost of the equivalent service from SCC's Careline, spread over one year. See pricing structure here: Pricing structure (southampton.gov.uk)
Exclusions / Requirements	Cost of callouts is not included Services covered by Housing Benefit are not included
Evidence required	Invoices

3. Administration fees

Administration fees are charged to cover the cost of certain transactions and activity where the Care Act 2014 permits a fee.

3.1 Administration fee for arranging non-residential care for full-cost people

The council will arrange non-residential care for people who have been assessed as able to afford the full cost of their care, if requested to do so. The following fee applies:

Care arrangement setup fee: £250

This setup fee will be charged at the outset to cover the cost of arranging the care. The fee will be repeated if a package of care needs to be substantially changed. (Minor changes to existing arrangements will not be subject to a fee).

3.2 Administration fees for deferred payment loans

3.2.1 Set-up fee

Activity	Fee
Legal work	£154
Loan assessment and setup administration	£513
Financial setup	£32
Extra care placement and financial assessment work	£69
Property valuation fee	£200 ¹
Land Registry Charges	£23
Total	£990

¹The council will accept a recent (within 3 months) written professional market valuation from the applicant. In this case, the valuation fee would not be applied as part of the setup fee.

An additional setup fee of £50 would apply if a discretionary meeting is required to discuss an applicant who does not meet the mandatory criteria (for example, if they already have a charge on the property).

3.2.2 Annual fee

An annual fee of £200 will be charged to cover the cost of monitoring the loan and preparing twice-yearly statements.

3.2.3 Ad hoc fees

Additional fees will be charged when circumstances arise, as follows:

Activity	When	Fee
Property re-valuation	When loan amount reaches 80% of original equity amount	£200 ¹
Legal fees incurred due to unforeseen requirements		Actual cost

¹The council will accept a recent (within 3 months) written professional market valuation from the applicant. In this case, the re-valuation fee would not be applied.

3.3 Deferred Payment Loan interest rate

This is the maximum interest rate permitted by Government, which is calculated as the market gilts rate plus 0.15%.

The market gilts rate can be found in the most recent Economic and Fiscal Outlook Report, listed under “Key Publications” on the [web site of the Office of Budgetary Responsibility](#). (See the “Determinants of the fiscal forecast” table).

Recent and current values for the maximum interest rate are:

From	To	Interest Rate
6 May 2019	30 Jun 2020	1.45%
1 Jul 2020	31 Dec 2020	1.05%
1 Jan 2021	30 Jun 2021	0.45%
1 Jul 2021	31 Dec 2021	0.75%
1 Jan 2022	30 Jun 2022	0.95%
1 Jul 2022	31 Dec 2022	1.55%
1 Jan 2023	30 Jun 2023	3.18%
1 Jul 2023	31 Dec 2023	3.43%
1 Jan 2024	30 Jun 2024	4.65%

3.3.1 Interest applied to the final invoice

When the deferred payment loan agreement comes to an end, we will issue a final invoice for the total amount owing.

Interest will be applied if the invoice remains outstanding after 6 months, at 4% above the Bank of England base rate.

3.4 Deputyships

Where it is necessary to arrange a Deputyship for someone, the council uses the Hampshire County Council Client Affairs Service.

Their administration fees are available [here](#) or by searching “Clients Affairs Service” on the Hampshire County Council web site.

Appendix A: NAFAO annual heating allowances for 2024/25

Household Type	Standard	N East / E Midlands	N West / W Midlands
Single person - Flat/Terrace	£2,123.77	£2,302.16	£2,571.57
Couple – Flat/Terrace	£2,801.99	£3,034.24	£3,389.15
Single person – Semi Detached	£2,255.73	£2,445.22	£2,731.39
Couples – Semi Detached	£2,977.92	£3,220.12	£3,597.26
Single – Detached	£2,744.38	£2,972.95	£3,325.97
Couples – Detached	£3,617.69	£3,919.77	£4,379.51

Example

Ms Clark needs extra heating because of her disability.

She lives with her partner in a flat. So we consider that a reasonable heating cost is £2,801.99 per year (from the table above).

Their heating costs are actually £3,000 per year. This exceeds the standard cost by £198.01 per year

We would allow a disability related expense of half of £198.01 (because Ms Clark is one of a couple), spread over the year. This comes to £1.90 per week.

This would reduce the amount which Ms Clark is expected to pay towards the cost of her care (her contribution) by £1.90 per week.