# Proposed changes toSurrey County Council’sAdult Social Care ChargingPolicy for community careservicesSurrey County Council logo

**June 2025**

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**Contents**

[Overview 3](#_Toc200035607)

[Proposed changes to the Adult Social Care Charging Policy for community care services 3](#_Toc200035608)

[Proposal one 3](#_Toc200035609)

[Proposal two 4](#_Toc200035610)

[Why are we proposing changes to the charging policy? 4](#_Toc200035611)

[What will the changes outlined in proposal 1 mean for me? 4](#_Toc200035612)

[What will the changes outlined in proposal 2 mean for me? 5](#_Toc200035613)

[How will we calculate what you need to pay? 5](#_Toc200035614)

[Have your say 6](#_Toc200035615)

[Completing a questionnaire 6](#_Toc200035616)

[Attending an in-person event 6](#_Toc200035617)

[Next steps 6](#_Toc200035618)

[Glossary of terms 7](#_Toc200035619)

[Assessed Weekly Charge 7](#_Toc200035620)

[Capital 7](#_Toc200035621)

[Community Care Service 7](#_Toc200035622)

[Financial Assessment 7](#_Toc200035623)

[Lower Capital Threshold Limit 7](#_Toc200035624)

[Residential Care Services 8](#_Toc200035625)

[Tariff Income 8](#_Toc200035626)

[Upper Capital Threshold Limit 8](#_Toc200035627)

[Contacting us to request information in an alternative format or to ask a question 8](#_Toc200035628)

##

## Overview

The government allows councils to charge people who can afford to contribute towards the cost of their care. The money raised helps fund adult social care, making sure that support is available to those who need it.

The rules about how much can be charged are set by national laws and guidance, specifically the Care Act 2014. In Surrey, we’ve been charging people less than the national guidance allows for **care provided at home or in the community**.

However, when less money is collected through charging, there’s less funding available to run and improve the care services that many people rely on.

To help make sure that adult social care can continue to support those who need it most, we’re proposing to make changes to our **charging policy for community care services**. These proposed changes are aimed at creating an approach that is fair, consistent and financially sustainable for the future.

Please note, we are **not** proposing changes to the policy for people living in residential or nursing care. People will **also** **not** be affected if they have capital of less than £14,250.

A glossary of terms has been added to the end of this document which we hope you find helpful.

This [Adult Social Care Charging Policy Proposal for community care services](http://www.surreysays.co.uk/asc-ic/chargingpolicy25) is also available to download in a range of formats from the Surrey Says online platform. Alternatively, you can contact us using the details on page 8.

## Proposed changes to the Adult Social Care Charging Policy for community care services

The council is proposing two key changes to our current charging policy for those receiving community care services. These are:

### Proposal one

To change the upper capital threshold limit for community care services to £23,250.

### Proposal two

To introduce a charging tariff income at £1 per week for every £250 for people receiving community care services who have capital between £14,250 and £23,250. Tariff income would then be charged in line with residential care services and the Department of Health and Social Care’s guidance.

## Why are we proposing changes to the charging policy?

All people in receipt of social care and support are financially assessed to determine the contribution they can reasonably afford to pay towards the cost of their care and support.

These proposals will create an equal and consistent approach to financial assessments and charging across adult social care services and brings Surrey County Council in line with the Care Act guidance and other local authorities.

## What will the changes outlined in proposal 1 mean for me?

The first proposal would affect people who have capital above £23,250. Capital means the money or assets you own (such as savings in the bank or building society) and does **not** include the value of the property you live in. We are proposing a change so that if someone has more than £23,250 in capital, they would need to pay the full cost of their care. At the moment, the threshold amount is £24,500.

If you have capital over the amended threshold of £23,250, you will be known as a ‘self-funder’; i.e. someone who can afford to pay the full cost of their care and support.

You can still ask the council to arrange community care services for you if you have capital over the threshold amount, however, you would be liable to pay the full cost of your care until your capital is below £23,250. Administration fees will also be applicable.

If your capital falls below £23,250, we will complete a new financial assessment to recalculate the amount you can afford to contribute towards the cost of your care.

## What will the changes outlined in proposal 2 mean for me?

The second proposal is about how we work out what people pay for their care if they have capital between £14,250 and £23,250.

If you have capital between the lower threshold of £14,250 and the proposed amended upper threshold of £23,250, we are proposing to add a little bit of extra money each week - £1 for every £250 of capital - to what you pay. This is known as charging 'tariff income' - where an amount of savings is treated like weekly income.

**The maximum amount of tariff income would be £36.00 per week.**

## How will we calculate what you need to pay?

As part of the financial assessment, we will consider any capital you have as follows:

* If your total level of capital is **below** the lower capital limitamount of £14,250, you will not be financially assessed to pay anything from your capital until your capital exceeds this limit. **There will still be a contribution from any income**
* If your total level of capital is **above** the upper capital limit amount of£23,250, you will be asked to pay for the full cost of your care
* If your total level of capital is **between** £14,250 and £23,250, capital between £14,250 and £23,250 is assessed as if you have an assumed (or ‘tariff’) income. For every £250 or part of £250 above £14,250, you are treated as if you have an extra £1 a week income

**Example:**

If you have capital of £14,750, you are treated as having £2 a week tariff income (two lots of £250 over £14,250).

If your capital changes, you will need to contact us to request a review of your financial assessment.

## Have your say

We would like to hear your views on the proposed changes to the policy. The consultation period will last for 12 weeks from Monday 16 June 2025 and will close at **23:59 on Sunday 7 September 2025**.

We aim to ensure as many people as possible can share their views in a format that suits them. You can share your views as follows:

### Completing a questionnaire

An [Adult Social Care Charging Policy Consultation Questionnaire](http://www.surreysays.co.uk/asc-ic/chargingpolicy25) is available from the Surrey Says online platform.

**Alternative formats of the questionnaire** (and this Adult Social Care Charging Policy Proposal) are also available to download from the Surrey Says online platform. Additionally, you can request them in hard copy (including a stamped addressed envelope to return the questionnaire), using the contact details on page 8.

### Attending an in-person event

We will be holding in-person events to help with any queries about the proposed changes and to offer support to share your views. The drop-in sessions will be taking place at the following libraries on these dates:

* Woking Library: Thursday 26 June 2025 between 10am to 12pm
* Camberley Library: Tuesday 1 July 2025 between 10am to 12pm
* Godalming Library: Wednesday 9 July 2025 between 10am to 12pm
* Walton Library: Wednesday 16 July 2025 between 10am to 12pm
* Horley Library: Tuesday 22 July 2025 between 10am to 12pm

## Next steps

At the end of the consultation, all the comments received will be considered carefully before Surrey County Council’s Cabinet will decide if the proposal will be implemented. If the decision is made to implement the proposed changes to tariff income and the upper capital threshold, we would provide advice and support to those who may be affected by these changes.

The timeline will be as follows:

* **Consultation launch:** 16 June 2025
* **Consultation closing date:** 7 September 2025
* **Consultation feedback reviewed:** September 2025
* **Report published:** November 2025
* **Surrey County Council Cabinet decision:** November 2025
* **Proposed revised charging policy for community care services is implemented:** December 2025

## Glossary of terms

### Assessed Weekly Charge

The amount of money you are expected to pay towards your care costs, based on your financial assessment.

### Capital

Capital or capital assets refer to a person’s financial resources considered in a financial assessment. Examples include savings in banks and building societies, money in current accounts, investments, buildings, land, stocks, and shares. When assessing a person’s contribution towards community-based care, the value of the person’s primary residence is excluded, but any other property is included.

### Community Care Service

Care and support services provided to help you stay in your home and remain involved in the community. For example:

* direct payments
* home care
* attendance at day care centres
* transport
* other support services in the community (including supported living)

### Financial Assessment

A means-tested assessment of an individual’s finances (income and savings) to identify how much they will be required to contribute towards the cost of their care and support services.

### Lower Capital Threshold Limit

The current lower threshold is £14,250. Capital or savings at or below this level will not affect how much a person is required to contribute towards the cost of their care and support services.

### Residential Care Services

Long-term care provided in a care home for people who need substantial help with personal care. There are two main types of care homes: Residential and Nursing. You will usually have to pay a contribution towards the cost of living there.

### Tariff Income

If a person has capital savings between the lower and upper threshold, a ‘tariff income’ (assumed income) is added to the person’s actual income when working out the financial assessment.

### Upper Capital Threshold Limit

The current upper capital threshold limit is £24,500. The proposed upper capital threshold will be £23,250 for community care services. If a person has capital or savings over this level, they will not qualify for financial assistance from the council for their care and support.

## Contacting us to request information in an alternative format or to ask a question

You can contact us if you would like:

* A hard copy of this Adult Social Care Charging Policy Proposal in an alternative format
* A hard copy of one of the alternative formats of the questionnaire (including a stamped addressed envelope to return the questionnaire)
* To ask us a question

Our contact details are as follows:

* **Telephone:** 01372 832370
* **Textphone (via Relay UK):** 18001 01372 832370
* **British Sign Language:** [SignLive Video Relay Service](https://www.surreycc.gov.uk/bsl)
* **Email:** chargingpolicyconsultation@surreycc.gov.uk
* **Write to us:** Surrey County Council, Financial Assessments and Income Team, Woodhatch Place, 11 Cockshot Hill, Reigate, RH2 8EF