



**Department of Adult Social Care**

PRIVATE & CONFIDENTIAL

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Email: [CPCharging.implementation@bradford.gov.uk](mailto:CPCharging.implementation@bradford.gov.uk)

Our Ref:

Date: 12<sup>th</sup> June 2025

Dear

**Re: Adult Social Care – financial contribution towards the cost of your care and support services**

I wrote to you on 14<sup>th</sup> February about a consultation on how Bradford Council calculates the contribution you make towards the cost of your care.

We have been providing more of a subsidy to people who use social care than other councils for many years now but can no longer afford this in the long term. We're proud we've been able to do this for the last 10 years but to become a financially sustainable council we have to now charge in the same way as other councils.

The public consultation lasted for 12 weeks and closed on 5<sup>th</sup> May and we were contacted by well over a thousand people who returned questionnaires or attended public meetings. Thank you if you took the time to do this. All of that feedback was used to make a decision on how to proceed.

Previously, Bradford Council's policy allowed people who use adult social care services at home to keep the basic levels of income support

set out by the Government **plus 25%**. We call this the discretionary buffer.

The proposal in the consultation was to remove the discretionary buffer, meaning your contribution would be the same as other West Yorkshire councils and what the Government expects councils to charge. People made a number of comments about the cost of living with a disability, and we have employed additional staff to make sure everyone's charge is reassessed to take full account of these costs.

People who are affected also told us that it will be difficult to adjust to a higher charge in one increase. A decision has therefore been made by the Council's Executive to remove the discretionary buffer but phase that increase to people's charge over two years.

The phasing will be:

50% of the increase to the new charge from July 2025, but only after we have completed a new financial assessment, welfare benefit check and disability related expenditure review with you personally. The full new charge will then begin from July 2026.

This is separate to any changes for benefit increases and change to the price of your services which increase annually each April.

If the NHS funds part of your care package these changes will only relate to the amount of money that the council pays towards your package of care.

### **What Happens Next?**

We will contact you via the contact details we have for you, via post, telephone and/or email to request your information so we can complete a new financial assessment. This will be at some point over the next five months.

We will then book a time to arrange a call or visit you to undertake the financial assessment, taking into account any new disability related expenditure you incur, and to ensure you are receiving all the welfare

benefits from the Government that you or your household are entitled to. We can help you to claim these.

These new assessments will ensure any contribution you need to make towards the cost of your care is based on your most up to date finances.


The council is required to assess the ability of all our clients to pay for any care and support services they receive. Under those guidelines however, if you do not engage in this process, and we do not receive a completed Personal Financial Statement from you when we make contact, we reserve the right to charge you the full cost of the service, until we receive that information from you.

We have enclosed a list of community organisations, with their contact details who can take you through this letter. Their contact details are on the leaflet attached to this letter.

**You do not need to do anything now we will contact you over the next 6 months.**

If you need this letter in a different format e.g. British Sign Language, easy read, large print, a different language, or audio; or if you have any additional queries about this letter, please contact us on 01274 436464 or by email at [CPCharging.Implementation@bradford.gov.uk](mailto:CPCharging.Implementation@bradford.gov.uk)

Yours sincerely

A handwritten signature in dark ink, appearing to read 'I. MacBeath', with a stylized flourish at the end.

Iain MacBeath  
Director of Adult Social Care  
Bradford Council

## Implementation webpage

We have set up a webpage to provide more information about the implementation. The link is below or you can use the QR code. Please check back as more information will be added over the next few weeks.



**[www.bradford.gov.uk/adult-social-care/paying-for-support/adult-social-care-financial-contribution-towards-the-cost-of-your-care-and-support-services/](http://www.bradford.gov.uk/adult-social-care/paying-for-support/adult-social-care-financial-contribution-towards-the-cost-of-your-care-and-support-services/)**

## What is the Minimum Income Guarantee?

The Minimum Income Guarantee (MIG) is an amount of money set by the Government that any individual must be left with to live on after their care charge is taken. All councils must follow the MIG as a minimum, in setting their charging policies.

The MIG is intended to cover food, clothes, utility bills, contents insurance and other personal expenses.

It is not intended for housing costs such as mortgage costs, rent, building insurance and council tax. Those costs are addressed directly in the person's individual financial assessment. It would still be based on the individual's financial circumstances following a personalised financial assessment.

## What about the increases in Council Tax and Safe and Sound?

### Council Tax:

If you are legally liable for Council Tax, this is always disregarded as 'Essential Housing Costs' as part of your financial assessment. This means the increase in council tax in the 2025/26 financial year will be taken into account in your financial assessment and your charge will be reduced.

Bradford Council also offers a range of council tax reductions for people on low income, benefits and where a member of the household has a disability, and adaptations have been made to the property. If a member of your household has a permanent disability, you may qualify for a reduction in council tax if the property has an adaptation which meets the needs of a disability:

- an extra bathroom

- a special room, for example for physiotherapy
- space to allow a wheelchair to be used indoors

Pensioners on the lowest incomes are entitled to a maximum reduction of 100% of their Council Tax liability via the Council Tax Reduction scheme. There are also a number of discounts and exemptions that are particularly relevant to pensioners:

- Single person discount, 25% reduction in bill for those who are the only adult living in a property
- Properties adapted for a householder's disability – Council tax reduced by a band (or 1/6th if property in band A)
- Severely Mentally Impaired, can be 100% reduction or 25% if they live with one other adult
- Home Annex – if an annex is occupied by a relative a 50% discount can be applied. If the household living in the annex is over 65 or disabled a 100% discount can be granted
- Disability carer – 25% discount applies if caring for someone with a disability who is not a spouse, partner or the carer's own child.

Full detail and the process to apply for a council tax reduction can be found on the council's website.

### **Safe and Sound:**

If you are in receipt of the Safe and Sound community alarm service from Bradford Council, the cost of that service will be classed as a 'Disability Related Expenditure' and is taken account of in the financial assessment process, reducing your charge.

### **What is Disability Related Expenditure?**

Disability Related Expenditure is the extra costs that arise as a result of a person having a disability, requiring them to spend money on goods and services because of an impairment or long-term health condition. You can talk to your Social Worker about this when they come to assess your needs; and they can record it in their assessment.

As part of your financial assessment, we will complete a financial assessment, and you should discuss any Disability Related Expenditure and submit any evidence (such as receipts) you have. If you can demonstrate a higher level of Disability Related Expenditure, it may bring down the amount that you are asked to contribute towards your care.

Bradford Council uses national guidance. There are only certain items we can allow. Disability Related Expenditure can include the following:

- extra washing or special washing powder / conditioner for delicate skin
- community alarms (pendant or wrist)
- special diet
- special clothing or footwear (or extra wear and tear)
- additional bedding
- extra heating costs
- gardening
- household maintenance
- any household cleaning (if not part of your care plan)
- internet access
- any day or night care which is not being arranged by the local authority
- buying and maintaining disability-related equipment
- any transport costs (both for essential visits to the doctor or hospital, but also to keep up social contacts).
- above average gas, electricity, water bills. E.g. more heating because of a need to keep the home at above average temperature because your condition requires it.

It does not include

- General daily-living equipment or services not specifically used for a disability or health condition.
- A good or service that can be met by a grant or funder.
- A good or service that can be sourced more cheaply via social care or the NHS.

**Community Organisations who can advise and help you:**



Citizens Advice  
Bradford and Airedale  
0808 278 7828

St Vincent de  
Paul  
[wyinfo@svp.org.uk](mailto:wyinfo@svp.org.uk)

Karmand Centre  
[info@karmand.org.uk](mailto:info@karmand.org.uk)

Equality Together  
[enquiry@equalitytogether.org.uk](mailto:enquiry@equalitytogether.org.uk)