Meeting of:	**SOCIAL SERVICES, HEALTH AND WELLBEING OVERVIEW AND SCRUTINY COMMITTEE**
Date of Meeting:	**10 SEPTEMBER 2026**
Report Title:	**SHARED LIVES SERVICE**
Report Owner: Responsible Chief Officer / Cabinet Member	**CLLR JANE GEBBIE, CABINET MEMBER FOR SOCIAL SERVICES AND WELLBEING** **CLAIRE MARCHANT, CORPORATE DIRECTOR – SOCIAL SERVICES AND WELLBEING**
Responsible Officer:	**JOE BOYLE** **COMMISSIONING AND SERVICE DEVELOPMENT OFFICER**
Policy Framework and Procedure Rules:	**There is no effect upon the Policy Framework and Procedure Rules.**
Executive Summary:	**This report provides the Committee with the additional information requested at their meeting on 9 July 2026 and to seek feedback on the proposal to introduce a banding system for payment to Shared Lives carers in Bridgend** **It is being proposed that the Shared Lives Service in Bridgend update its payments and funding model, to ensure carers allowances are sufficient to ensure the role allows for growth and sustainability in a key service area, whilst also ensuring individuals within the service are paying realistic contributions towards the cost of daily living.**

1. Purpose of Report

1.1 The purpose of the report is to provide Members with the additional information requested at the Social Services, Health and Wellbeing Overview and Scrutiny meeting that took place on 9 July 2026, and to seek feedback on the proposal to introduce a banding system for payment to Shared Lives carers in Bridgend, prior to a report being presented to Cabinet later in 2026/27 seeking approval to implement the proposed changes.

2. Background

2.1 The Shared Lives (Adult Placement) Service provides individuals over the age of 18 an alternative form of care to more traditional care settings such as supported living or residential care. The Service provides care and support to individuals within a Carer's home in a homely, family environment. There are currently 16 individuals in long-term shared live placements, with 13 households (either single or couple carers) living in Bridgend County borough.

2.2 The Shared Lives Service also provides short-stay 'respite' support, where carers support people for a short period of time to allow the main carers to take time away from their caring role. (**Appendix 1** provides a copy of the full Carer Agreement that is signed between carers and the scheme management).

2.3 In Bridgend County Borough Council (BCBC), the Shared Lives Service is provided in partnership with the Vale of Glamorgan (VOG) Council. The VOG run and manage the service, which is registered with Care Inspectorate Wales (CIW), on behalf of BCBC, and as such the service is called 'Vale of Glamorgan Shared Lives'. This partnership has been in place since 2019, taking over the provision and management of the service following several different management arrangements including internal provision and a previously commissioned external provider.

2.4 In March 2025, Cabinet approved the continuation of the VOG/BCBC Partnership Agreement for a further 5-year period, with an annual review of the arrangements to be overseen by a joint VOG/BCBC Shared Lives Project Board. Cabinet approval to continue the partnership also included the intention of identifying the best route towards a consistent banded payment system within the partnership.

2.5 In February 2026 Cabinet approved the commencement of public consultation regarding proposals to create a consistent service between BCBC and VOG based on a proposed Banding Structure. The consultation ran for a 12-week period from 30 March 2026 to 21 June 2026. Individuals supported by the Service and their carers were invited to 4 different consultation events (3 for supported individuals, supported by People First Bridgend with an easy read presentation, and 1 for carers) where the proposed changes were explained and discussed. A copy of the Consultation Document and the easy read Consultation Document is provided at **Appendix 2**, with a copy of the Shared Lives Service Banding Assessment Form/Structure provided at **Appendix 3**.

2.6 On 9 July 2026, a report was presented to the Committee following the public consultation and inviting Members to provide feedback relating to the proposed changes moving forward. The full anonymised feedback following the consultation is provided at **Appendix 4**.

2.7 At its meeting of 9 July 2026, the Committee noted the initial proposals and sought additional information from officers in a number of key areas (such as a review of Local Housing Allowance, detail of work linked to financial assessments/impacts, cost comparisons to other services, rationale for proposals and public consultation feedback), all of which is included throughout this report as set out in the following table.

Committee Recommendation	Section/Appendix of report
Detail of the work being undertaken by the Financial Safeguarding Team to include the impact of the proposed changes on individuals' disposable income and affordability	Section 3.12 onwards
Detail of all of the proposed changes to terms and conditions	Found in **Appendix 1**, **Appendix 2** and **Appendix 5**
Full cost analysis of the cost of a Shared Lives Placement compared to alternative accommodation such as Supported Living, etc	Section 8.3
The rationale for aligning individuals' contributions to the same level as those in the Vale of Glamorgan who receive a higher level of Local Housing Allowance	Section 3.10 and **Appendix 5**
The outcome of discussions regarding a possible two-tier approach to ensure Band 1 carers are at no detriment	Section 3.5
Detail regarding how each carer and service user were consulted and how the impact on each was presented and explained to them and their responses	Section 2.5 and **Appendix 4** and Full Equality Impact Assessment
The consultation paper and all anonymised responses to the consultation as an Appendix	**Appendix 2** and **Appendix 4**
The Banding criteria as an Appendix	**Appendix 3**

3. Current situation/ proposal

3.1 Following the completion of the consultation, officers identified there was a need for amendments to be made to the initial proposal in order to mitigate the challenges, concerns and risks that had been identified through the public consultation process and feedback received from the Committee.

3.2 The following part of the report is in two sections: firstly, regarding the proposed adjustments to proposals for the carer banding allowances: and secondly, regarding adjustments to the proposals for individual contributions towards their rent, food and utility bills.

Carer Banded Allowance Rates

3.3 Initial concerns were confirmed through the consultation about the viability of the implementation of the Band 1 rate and the proposed reduction in total carer allowance per week. Three out of five of the Band 1 carers raised concerns about the reduction, with 2 of those asking if there was an option to remain on current rates, and 1 indicating they would need to stop providing Shared Lives care and support as it would not be financially viable for them to continue.

3.4 These concerns were reiterated and confirmed further by Members where the need for a 'no-detriment' approach was discussed to ensure there would be no detrimental financial impact on existing Band 1 carers. As such officers have undertaken further discussions, both internally and with VOG service partners, as to how this could be implemented.

3.5 A permanent 'no detriment' approach would result in two parallel pricing models for the same service thereby having inconsistent decision making and no universal framework. A proposed option would therefore be to put transitional arrangements in place and protect existing arrangements for those carers who would otherwise be adversely affected by the proposal. This would provide carers with a reasonable period of financial stability and certainty while allowing the new banding system to become established. Below is an example of a temporary protection 'no detriment' approach taken in fostering services:

<u>*Transfer of IFA Carers with Protected Payments*</u> *Attracting experienced foster carers from Independent Fostering Agencies (IFAs) is a key mechanism for strengthening in-house fostering provision within a short timeframe. Nationally and locally, evidence consistently demonstrates that financial uncertainty is a significant barrier for carers considering transfer to a local authority fostering service.* *The proposed transfer arrangements reflect a nationally recognised approach to foster carer transfer, supported by practice guidance developed by Foster Wales. The guidance promotes a no-detriment principle for transferring carers, underpinned by time-limited protection of existing payments. This approach is intended to support carers to transfer with confidence while maintaining financial sustainability for local authorities.* *Under the proposed arrangements, eligible carers transferring from IFAs may receive temporary protection of their existing payment package, subject to defined criteria, time limits and review arrangements. This removes a key barrier to transfer, enables the authority to attract experienced carers, and increases in-house fostering capacity without the lead-in time associated with new approvals.*

3.5.1 There are 4 options which are subsequently being considered following the consultation and feedback from the Committee. These are:

1. Implement the proposed banding system as consulted upon (see **Appendices 2, 3, 4 and 5**).
2. BCBC set their own Band 1 rate at the current rate of carer allowance (£616.77) and implement a banding system with this as its starting point.
3. BCBC seeks another management arrangement or service delivery partner.
4. Implement a 'no-detriment' approach within the VOG/BCBC scheme where <u>existing</u> carers in Bridgend receive a 'protected' Band 1 allowance (possibly via a 'protection top-up' to the standard Band 1 rate), but all <u>new</u> band 1 placements are made in line with the proposed partnership

banded payment rates. This option would require consideration to be given to the duration of this transitional payment protection.

Options Appraisal

Option	Comment	Action Required
1	Option 1 does not mitigate the risk of losing carers from the service as it does not protect existing Band 1 carers from negative financial impact.	This is the simplest option to implement, as it will bring full consistency across the partnership. However, there is a high potential for the pool of carers to reduce in the short term, requiring a consolidated recruitment effort to regain lost capacity.
2	Option 2 would result in Bridgend Band 1 carers receiving a higher rate of allowance than others across the partnership.	Should this option be implemented, it could bring significant challenge to the viability and longevity of the partnership arrangement due to retaining differences and inequalities between carer allowance rates across the partnership.
3	For Option 3, BCBC has two choices: a) bring the service in-house, or b) seek another operational partner to manage the service on its behalf.	a) An internal service would need to be created which would come at significant cost to the Council through recruitment of management and support staff, registration processes with Care Inspectorate Wales, identification, registration and approval of an appropriate Responsible Individual, and continued ongoing recruitment and wellbeing events for existing and new carers. b) The South-East Wales partnership has been approached as part of ongoing service development considerations. This partnership also manages the services in RCT and Merthyr. However, as the largest partnership in Wales they have stated that they have no appetite or capacity at this time to include any other local authorities. The rates of pay are also lower than the VOG/BCBC proposal, which would not satisfy the need to protect payments in Bridgend.
4	Option 4 aligns most closely with the intentions of the partnership,	Option 4 will need to run two parallel pricing models for carers providing

	establishing a consistent banding system (see **Appendix 5**), but with a 'no detriment' protection for existing Band 1 placements in Bridgend.	the same level of service (one for protected placements, and one for new placements at standard banding rates). This option is viable in a similar manner to how foster carers have transferred to internal foster services from Independent Foster Agencies (IFAs), with protection of their rates of pay as outlined at paragraph 3.5. Further consideration is needed on the duration of the protection in order to mitigate the risk of carer loss following the end of any temporary protection of the existing rates. Consideration could be given to this transitional protection being in place for 2 years (24 months) for the existing long-term placements in Band 1 (of which there are 5 people), followed by a formal review thereafter taking account of the ongoing placement, the level of support required and any other relevant circumstances.

3.6 **Appendix 5** report provides a banding rate comparison across Wales (and England), which places the proposed VOG/BCBC rates as the most generous service. Also, a detailed analysis of the changes from current fixed rate payments in Bridgend, to the proposed banding system is provided in **Appendix 5** by our Shared Lives partner in the Vale of Glamorgan.

3.7 It is hoped that the proposed rates of payment for Shared Lives carers in the VOG/BCBC scheme will act as a recruitment incentive and support the Service in its aim of growing by 5 long-term placements per year. In order to do this, more carers must be recruited. More information on the target for annually increased numbers of placements can be found within the financial section of this report. .

3.8 Based on the above, it is proposed that Option 4 be recommended to Cabinet for implementation.

<u>Individual Contributions</u>

3.9 As part of the consultation, it was proposed that individual contributions (including rent and personal contributions) would be increased, in total, from £105 per week, to £197.08 per week. This was intended to better reflect the rising costs of food and utility bills which, in Bridgend, had not been passed on to the individuals supported through the Shared Lives Service.

3.10 In the VOG, individuals have been paying increased rates of individual contributions towards their food and utilities, where annual uplifts have been implemented, and so at this point, individuals supported by the same service in the two areas are contributing different amounts towards these costs.

3.11 Also in other care and accommodation services, such as Supported Living, the real costs of daily living are paid for by individuals living within those schemes. Typically, weekly costs to the individuals in supported accommodation, excluding rent, will vary between £115 to £135 per week per person to cover food, utilities and other daily living costs. On that basis, the people in Shared Lives placements in Bridgend, by paying the static £27.05 per week towards these daily living costs, have unintentionally been protected by an arrangement that has not kept up with the real costs of living, which is inequitable compared to other people with care and support needs.

3.12 One of the main themes from the consultation was about the affordability and scale of the proposed increase in Bridgend, which has led to a financial assessment being undertaken for all long-term placements details of which are provided below.

<u>Financial Assessment findings</u>

3.12.1 When a person receives a care and support service, they are invited to request a financial means assessment to calculate how much they need to contribute towards their care.

3.12.2 BCBC's Financial Safeguarding Team (FST) look at the person's weekly income, certain weekly outgoings and the person's "capital", which means savings, investments and, in some circumstances, property. Capital of less than £24,000 is disregarded. Outgoings include housing costs and any expenses the person has that is related to their disability. The FST works out:

- The total cost of the services the person receives (i.e. the cost of a Shared Lives placement), but they will not be charged any more than the maximum charge of £100 per week.
- The person's disposable income (this is the money which our means assessment shows the person has left each week after allowances are made for day to day living costs and any costs relating to the persons disability)

The person will pay whichever of the above is the lowest amount.

3.12.3 The FST currently act as Appointee for 14 of the 16 people who are residing in the Shared Lives Service. An Appointee is legally responsible for managing a person's welfare benefits, reporting any changes that could impact on a person's claim, and to ensure spending of the benefit is in the persons best interests. As part of this role, the FST actively monitors each person's capital position to ensure that welfare benefits are claimed appropriately, which includes making new claims as and when necessary.

3.12.4 The FST has reviewed the impact of the proposed changes to the individuals for whom they act as Appointee. In most cases (11 of the 14) people have maximised their welfare benefit entitlement and receive a level of benefits that allows them to continue living a good quality of life.

3.12.5 There are 3 people who cannot maximise their welfare benefits, as they currently have savings at a level that prevents them from doing this. These people currently have the financial means (i.e. sufficient savings) to be able to pay their increased contributions. Their capital balances are actively monitored by the FST, which ensures that benefits are claimed and maximised at the appropriate time, i.e. when their current level of savings reaches the threshold for claiming additional benefit income.

3.12.6 As such, all those under the Appointeeship of BCBC have sufficient means to pay for the increased contributions without creating a negative level of weekly disposable income. For those that will need to use their savings to make their contributions, their capital position is actively monitored by the FST, where additional benefit claims will be made at the appropriate time to ensure the person does not fall into a negative financial position as a result of their payments towards their service.

3.12.7 The two remaining individuals (for whom BCBC does not currently act as Appointee) have also had a financial assessment done, based on the same process of financial analysis as carried out by the FST for those who BCBC acts as Appointee. In both of these cases, there remains a positive level of disposable income each week, after accounting for the full level of increase needed.

3.12.8 In summary, all individuals either currently have sufficient income to afford the increased personal contributions without reducing them to a 'negative' weekly accrual of disposable income (or savings); or they will be actively monitored by the FST to ensure that their savings do not deplete beyond established thresholds.

3.13 Whilst the outcome of the consultation was general agreement to the principle and need for an increase to be made to the rate of this individual contribution, concern was raised as to the scale of increase for individuals to deal with in one go. As such, in response to these concerns, officers have identified an alternative that moves in the right direction but adds a level of protection.

3.14 In order to mitigate the sudden increase in contributions to match those paid in the VOG, it is recommended to implement a phased increase in the rent and individual contribution for food and utility bills as follows:

Year	**Food and Utility Bill Individual Contribution**	**Rent**	**Total Contribution**
2026-27	£27.05	£77.95*	£105.00
2027-28	£50.00	£92.05*	£142.05
2028-29	£90.00	£92.05	£182.05
2029-30	£105.03**	£92.05	£197.08**

*The rent is currently set at historical Housing Benefit rates but can be increased to match the LHA rates under the new system.
**It is proposed that annual increases/uplifts are applied to these rates from this third year in order to keep up with providing a realistic contribution to the cost of living.

3.15 Individuals supported through the Shared Lives Service are eligible for the 1 bed Local Housing Allowance (LHA) rate. These rates are calculated and determined by the national UK government (Department for Works & Pensions) and BCBC has no influence on the rates set. The LHA rates for Wales are attached at **Appendix 6**.

4. Equality implications (including Socio-economic Duty and Welsh Language)

4.1 A full Equality Impact Assessment (EIA) has been carried out as part of the development of this strategy, policy or proposal and is attached as **Appendix 7**. The full EIA considers the impact of the strategy, policy or proposal on the nine protected characteristics, the Socio-economic Duty and the use of the Welsh Language.

4.2 Should the proposed recommendations be approved by Cabinet, the full EIA has determined negligible negative impacts, as mitigations will be implemented to ensure the current financial arrangements are maintained for existing Band 1 Carers, and also to phase the implementation of increased individual contributions. The increased individual contribution can also be viewed as a positive impact as this provides a more realistic contribution and is then equitable with others in different services.

5. Well-being of Future Generations implications and connection to Corporate Well-being Objectives

5.1 The Act provides the basis for driving a different kind of public service in Wales, with 5 ways of working to guide how public services should work to deliver for people. The following is a summary to show how the 5 ways of working to achieve the well-being goals have been used to formulate the recommendations within this report.

Involvement	Individuals, their family members, and their carers in the Shared Lives Service have been directly engaged with as part of the consultation and provided feedback. This feedback has been used to form this report.
Long term	The aim of these proposals is to create a single unified shared lives service, with consistent terms and conditions for individuals and carers across the partnership. This will in turn promote and support the expansion and development of the service by increasing the number of shared lives placements available.
Prevention	These proposals look to prevent inequity of terms and conditions of individuals and carers within the service by having consistent individual contributions towards their daily living expenses, and consistent carer allowances, regardless of if they are classed as Bridgend or the Vale. Expansion of the Shared Lives service itself can be seen as a way to prevent placing people into less appropriate or more restrictive care settings.
Integration	These proposals will be integrated across the Shared Lives partnership with the Vale of Glamorgan, and as an integrated element of supported accommodation options in Bridgend.

Collaboration	Officers from both BCBC and VOG have contributed and been involved collaboratively in the creation and development of the partnership and these proposals. External partners, including People First Bridgend, have also been part of the collaboration.

6. Climate Change and Nature Implications

6.1 There are no climate change or nature implications as a result of this report.

7. Safeguarding and Corporate Parent Implications

7.1 The use of the Shared Lives Partnership supports the Council to fulfil its corporate safeguarding requirements by allowing for greater care to be provided to adults with additional needs. The proposal enables the Council to extend these duties through the provision of a fairer, more equitable and realistic service.

7.2 There are no Corporate Parenting implications from this report or its associated proposals.

8. Financial Implications

8.1 While cost savings are not the driver for the proposed changes, the implications for the Council include potential cost efficiencies through: a) rebalancing of contributions from supported individuals alongside the funding of Shared Lives placements by the Council; b) growing capacity in a cost-effective and outcomes-focused service model.

8.2 As mentioned in this report, the service has been set a target of growing by 5 long-term placements per year in Bridgend.

8.3 The Shared Lives scheme is a financially beneficial service to Council budgets. Comparative costs below show the weekly cost of different types of care settings (correct at the time of drafting).

Type of accommodation	Cost per placement per week
Specialist Residential Care (Learning Disability / Mental Health settings)	LD £4805.46 MH - £2851.34
Specialist Supported Living (Closer to Home)	£4052.27
General Supported Living	£2203.91
Standard Residential care (inc. older people)	£947
Shared Lives (under current proposed bandings)	£505.91 - £670.82

8.4 Over and above the individual placement costs, there is also an annual service management cost of circa £130,000 for operating the current Shared Lives scheme. Increasing the number of placements that are made into the Shared Lives scheme will also generate proportionate efficiencies within the service running costs.

8.5 For the purposes of comparison, the target of 5 new placements into Shared Lives is compared to the placement costs in General Supported Living:

	Individual Placement costs per week	Cost for 5 people per week
General Supported Living	£2203.91	£11,019.55
Shared Lives (Band 3 rate)	£670.82	£3,354.10

8.6 Should the target of 5 additional Shared Lives placements be achieved, whereas the alternative would be a Supported Living placement, this could equate to a relative cost efficiency of £7,665.45 per week for Adult Social Care budgets.

9. Recommendation

9.1 It is recommended that the Committee review the contents of this report and provide comments on the recommendations being proposed to the Shared Lives Service to help inform Cabinet consideration in their decision making on the proposed changes to these areas.

Background documents

None