Live-in Care

A Guide for Families

Costs and funding, the questions to ask carers and agencies, and checklists to get the home ready.



Print it

Every checklist and worksheet is made to be printed and written on.

Share it

Pass it to brothers, sisters or anyone else helping you decide.

Keep it

Use the last pages to keep your own contacts and reference numbers together.

INSIDE · WHAT'S IN THIS PACK

Everything in one place, ready to print



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This pack is general information about care in England, not financial, legal or medical advice. Rules and rates change, so check your own situation with your council or an independent adviser. Figures were checked in July 2026.

1 · CHECKLIST

Is it time for more help?

It's rarely one moment. Tick what you've noticed: one tick is a bad day; several, or the same ones again and again, is a pattern worth acting on.



Around the house

- [ ] Unopened post, unpaid bills or reminder letters
- [ ] Out-of-date food in the fridge, or very little food at all
- [ ] Burnt pans, or the cooker left on
- [ ] Laundry piling up, or the house less clean than usual
- [ ] The house too cold, or the heating on full in summer
- [ ] New dents or scratches on the car

In them

- [ ] Weight loss, or loose-fitting clothes
- [ ] The same clothes for days, or less attention to washing
- [ ] Medication not taken, or taken twice
- [ ] More forgetful or confused about the day or recent conversations
- [ ] Seeing friends less, or giving up things they enjoyed
- [ ] Saying they're "fine" but avoiding detail

What to do first

1. Talk to your loved one: ask how they're finding things, and listen.
2. Talk to their GP about falls, weight loss or memory.
3. Ask the council for a care needs assessment. It's free, whatever their savings.

2 · WORKSHEET

What I noticed: a two-week log

Everyone has off days. Jot down what you notice and when, so you can tell a bad day from a pattern.

Date	What I noticed	Time of day / who saw it

Call 999

If your loved one is seriously unwell or injured.

Call NHS 111 or their GP

For urgent advice that isn't an emergency, or sudden changes such as new confusion over a day or two.

Your options at a glance

There's no single right answer. It depends on how much help is needed, and when.



	Hourly visits	Live-in care	Care home
Who it suits	Someone who needs help at set times, such as getting up or meals	Someone who needs help through the day and company at night, and wants to stay at home	Someone who needs nursing care, or more help than one person can give
What it covers	Short visits, often at fixed times	A carer living in, there all day and overnight, with breaks of about two hours a day	Room, meals, care and staff on site around the clock
What it doesn't	Nobody there between visits or overnight	Nursing tasks, care needing two people at once, or someone awake every night	Their own home, garden, pets and routine
Typical cost	About £37 a visit hour; 4 hours a day is about £1,035 a week	**With us, from £1,095 a week**	Nursing homes in our counties: from £1,750 to £1,950 a week per person

When visits stop being enough

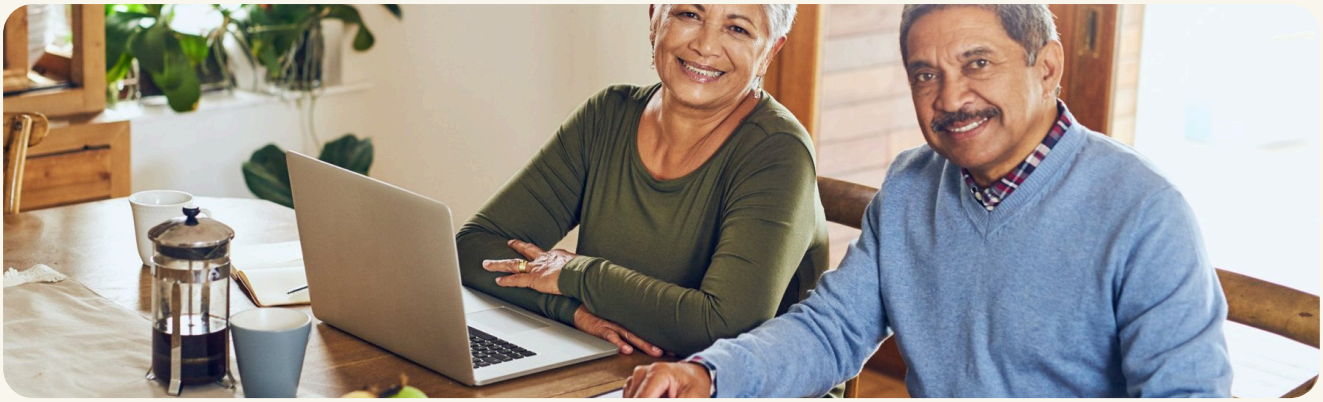
- Falls when nobody's there
- Missed meals or medication between visits
- Nights alone becoming a worry
- Family covering the gaps, and getting worn out

Visit cost: a published home care agency rate in our area, about £37 a one-hour visit (2026). Nursing home figures: upper end of the typical range per county, July 2026.

4 · WORKSHEET

Weekly cost worksheet

Put your own quotes side by side. Ask every provider what's included, so you're comparing like with like.



Each week	Hourly visits	Live-in care	Care home
Carer or care fees			
Waking night carer, if needed around £30 an hour on top			
Food and household bills			
Care home extras: hairdresser, outings, toiletries			
Expected yearly fee rise			
Other			
Total per week			
Per year (× 52)			

Our price, plainly

From £1,095 a week

One weekly price, with no hidden fees. Couples from £1,445 a week if you both need care, or £1,260 if only one of you does. Bank holidays and Christmas days are charged at 15% extra.

Easy to miss

- Care home fees include food and bills; at home you still pay those.
- Live-in carers need a bedroom, and meals or a food allowance (around £40 a week).
- Ask how and when fees rise.

Funding checklist

Many families miss help they're entitled to. Check these in order, and tick each one off.



☐ Attendance Allowance: check this first

For people over State Pension age who need help with personal care, or someone to keep an eye on them. It isn't means-tested: savings, income and the house don't matter.

Rate (2026–27)	Weekly	When it applies
Lower	£76.70	Help needed during the day or at night
Higher	£114.60	Help needed day and night, or someone is terminally ill

Claim with form AA1 from GOV.UK, or call the helpline on 0800 731 0122. Once it's awarded, re-check Pension Credit and council tax help.

☐ NHS Continuing Healthcare: for complex health needs

Free care paid for by the NHS, at home too, for people whose main need is health care. It isn't means-tested. Ask a nurse, doctor or social worker for the checklist, for example before a hospital discharge. Eligibility depends on needs, not a diagnosis, and decisions can be challenged.

☐ Council needs and financial assessments

Anyone can ask the council for a free care needs assessment, whatever their savings. If there are eligible needs, a financial assessment works out what you pay. In England for 2026–27:

- **Over £23,250** in savings and other capital: you usually pay in full.
- **Between £14,250 and £23,250:** the council contributes and you pay part.
- **Below £14,250:** that capital is ignored, though you still pay something from income.

If the council contributes, ask whether a direct payment can be used for live-in care through an introductory agency. Councils vary.

Will we have to sell the house?

- **Care at home:** the house isn't counted in the council's means test.
- **Care home:** it usually is, after the first 12 weeks.
- It isn't counted if a partner, or a relative aged 60 or over, still lives there.
- A deferred payment agreement means you don't have to sell straight away.
- Giving the house away to avoid care fees can be treated as "deprivation of assets". Take legal advice first.

Notes and reference numbers

What	Reference / who we spoke to	Date
Attendance Allowance		
NHS Continuing Healthcare		
Council needs assessment		
Financial assessment		
Pension Credit / council tax		

Free, independent advice: Age UK Advice Line 0800 678 1602 (8am to 7pm, every day) · Independent Age 0800 319 6789 (Monday to Friday).

6 · PRINT AND TAKE WITH YOU

Questions to ask a carer

You'll learn more from how someone answers than from their CV. Let your loved one lead where they can.



1. "Tell me about someone you've cared for with similar needs. What did a good day look like?"
2. "What would you do if Mum didn't want to get washed or dressed one morning?"
3. "How do you like to spend your breaks?"
4. "What do you enjoy cooking?"
5. "How do you usually keep in touch with the family?"
6. "What makes a placement work well for you?"
7. "How long do you usually stay with one family?"
8. "Are you comfortable with the dog, stairs, a rural area?"
9. "Is there anything you'd need from us to do this well?"

Notice, beyond the answers

- [ ] Do they talk to your loved one, or about them to you?
- [ ] Does your loved one seem relaxed with them?
- [ ] Do they ask good questions about routines and what matters?
- [ ] Are they honest about what they can and can't do?

7 · PRINT AND TAKE WITH YOU

Questions to ask any agency

Ask every agency the same questions, including us. The answers tell you how each one works and what you're paying for.



1. Who employs the carer: you, us, or are they self-employed?
2. Who will we deal with day to day, and how do we reach them?
3. What exactly is included in the weekly price, and what costs extra?
4. What notice do we need to give, and is there an entry or exit fee?
5. What happens during the carer's breaks and holidays?
6. How do you check carers: DBS, references, right to work, insurance?
7. Will we meet and choose our carers before they start?
8. What happens if it doesn't work out?
9. Are you CQC-registered? Why, or why not?

Our answers, briefly

We're an introductory agency: your carers are self-employed, and you choose them and agree the care directly with them. One weekly price, two weeks' notice, no entry or exit fee. Every carer has an Enhanced DBS check, followed-up references, right-to-work and ID checks, and insurance. We're not CQC-registered, because we introduce carers rather than provide care with off-site care management.

Talking to your loved one

For many families the hardest part isn't finding a carer. It's the conversation that comes first.



Ways to start

"What would make day-to-day life easier for you at the moment?"

"If things got harder, where would you want to be living?"

"I worry about you on your own at night. Can we talk about what would help?"

"What matters most to you about staying here?"

"Would you be happy to meet someone for a cup of tea, with no commitment?"

Before you start

- Talk to brothers and sisters first.
- Pick a calm moment at home, with time.

If they say no

- Don't push for a decision in one go. Come back to it.
- Suggest a small first step, like meeting a carer for tea.
- Involve someone they trust, such as their GP or an old friend.
- Ask what worries them: often cost, strangers or losing control.

Whose decision is it?

Theirs, as long as they have the mental capacity to decide. Encourage a Lasting Power of Attorney while they can: it lets someone they trust decide about health, care or money if they can't in future. Apply through the Office of the Public Guardian (GOV.UK).

9 · CHECKLIST

Getting the home ready

A few things to sort before your carer moves in, so the first day feels settled.



For your carer

- [ ] Their own bedroom, clean and clear of other people's belongings
- [ ] Wi-fi, so they can keep in touch with their family
- [ ] Shared meals or a food allowance (around £40 a week) agreed
- [ ] A comfortable place to take their breaks
- [ ] Somewhere to park, if they drive
- [ ] Car insurance in place if they'll drive your loved one's car

For the house

- [ ] A key safe, or spare keys arranged
- [ ] Emergency contacts by the phone (page 15)
- [ ] An up-to-date list of medication and the pharmacy
- [ ] Routines and preferences written down (page 13)
- [ ] Who covers the carer's daily breaks, if needed
- [ ] Trip hazards, rugs and lighting checked

About your loved one

Fill this in with your loved one and leave it out for your carers. It helps them get to know the person, not just the routine.



Likes to be called

A usual day: getting up, meals, bedtime

Food: favourites, dislikes, how they take their tea

Things they enjoy: programmes, music, hobbies, outings

Friends, neighbours and visitors

Pets and their routines

Things that worry or upset them, and what helps

Anything else your carers should know

Useful contacts

Ask the council where your loved one lives for a free care needs assessment. Family carers can ask for a carer's assessment too.



County	Adult social care	Support for family carers
West Sussex	West Sussex County Council: 01243 642121	Carers Support West Sussex: 0300 028 8888
East Sussex	East Sussex County Council: 0345 60 80 191 Brighton & Hove City Council: see its website	Care for the Carers: 01323 738 390
Surrey	Surrey County Council: 0300 200 1005	Action for Carers Surrey: 0303 040 1234
Kent	Kent County Council: 03000 41 61 61 Medway Council: 01634 334 466	Imago (West Kent): 0300 011 1965 Involve Kent (East Kent): 03000 810 005
Berkshire	Bracknell Forest 01344 351500 · Reading 0118 937 3747 · Slough 01753 475111 · West Berkshire 01635 503050 · Windsor and Maidenhead 01628 683744 · Wokingham 0300 365 1234	Age UK Berkshire: 0118 959 4242
Hampshire	Hampshire County Council: 0300 555 1386 Southampton 023 8083 3003 · Portsmouth 023 9268 0810	Hampshire Carers Support: 01264 311680

For everyone

Age UK Advice Line: **0800 678 1602**, free, 8am to 7pm, every day · Independent Age: **0800 319 6789** · Attendance Allowance helpline: **0800 731 0122** · NHS 111 · Emergencies 999

12 · FILL IN

Your own contacts

Keep this by the phone, and give a copy to your carers.



Who	Name and phone	Notes
GP surgery		
Pharmacy		
District nurse		
Council social worker		
Neighbour with a key		
Family contact 1		
Family contact 2		
Carer 1		
Carer 2		
Homestay Carers	01798 300 463	

HOMESTAY CARERS

Live-in carers we'd welcome into our own parents' homes

We help families in Sussex, Surrey, Kent, Berkshire and Hampshire find experienced live-in carers, and we stay in touch once care begins.

An introductory agency, not a care provider

We're not CQC-registered and we don't manage care, so you stay in control and you don't pay extra for off-site care managers or 24-hour call centres. You choose your carers and agree the care directly with them. We introduce carers rather than provide care.

CALL US

01798 300 463

Monday to Friday, 8.30am to 6pm

ONLINE

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