Live-in care funding checklist

A simple prompt sheet for exploring possible funding routes with your council, health professionals or an independent adviser.

Use the boxes to note what you have checked. Not every option will apply to every family.

1. Start with the local council

- [ ] Ask the council for a care needs assessment and explain what help is needed day to day.
- [ ] Ask whether a financial assessment may help, and how support at home is considered.
- [ ] If the council may contribute, ask whether direct payments could be used for the care arrangement you are considering.

2. Check health-related support

- [ ] If health needs are complex, ask a nurse, doctor or social worker whether an NHS Continuing Healthcare checklist is appropriate.
- [ ] Ask what happens next if the initial checklist indicates that a full assessment should be considered. A checklist is not a funding decision.

3. Look at benefits and private funding

- [ ] If the person is at State Pension age, check the current Attendance Allowance eligibility and claim guidance.
- [ ] List income, savings and any benefits already received. For equity release or a care fees annuity, speak to a regulated later-life finance adviser.

4. Compare the whole cost

- [ ] Ask for the care price in writing and check what it includes, how often it is paid, and what could change it.
- [ ] Allow for household bills, the carer’s food or food allowance, a suitable bedroom, and any agreed holiday or complex-needs supplements.
- [ ] Write down what matters most: staying at home, familiar carers, support for a couple, or another priority.

Useful starting points

GOV.UK: care needs assessments | GOV.UK: direct payments
NHS: Continuing Healthcare | GOV.UK: Attendance Allowance

This checklist is general information, not financial advice. Funding rules and benefit rates can change; check your circumstances with your local council, the NHS or a suitably qualified independent adviser.