



COMING HOME GUIDE

Arranging care: help at home or a care home

A family guide

For England, Wales, Scotland and Northern Ireland

Version 1.0 • October 2026. Next review: April 2027

About this guide

This guide is correct at October 2026, version 1.0. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0. October 2026. Next review: April 2027. Information read on 4 October 2026. We review this guide every April, when most of the figures in it change, and straight away if a service or rule it describes changes.

Who this guide is for: you, if someone you love needs more help than the family can give. That might be help coming into their home, or a move into a care home. It might be your mum or dad, your partner, a grandparent or a close friend. You might live with them, live nearby, or help from far away. It covers England, Wales, Scotland and Northern Ireland.

How to use it: read only the part you need. Section 1 shows the three steps that are the same everywhere. Sections 2 to 4 cover the needs assessment and help at home. Sections 5 and 6 are about choosing a care home, and section 6 is a list of questions you can print and take on a visit. Sections 7 to 10 explain how paying for care works, and section 11 covers care the NHS pays for. Section 12 puts the four nations side by side. Every fact has a source and a date, and the full list is in "Sources" at the back.

Guidance, not advice. This guide explains how arranging and paying for care works, in plain words. It can't tell you what care the person you look after needs, whether they'll be eligible for help, or how much they'll pay. Only the council (the Health and Social Care Trust in Northern Ireland), the NHS and the professionals who know them can do that. For money or legal questions about your own situation, talk to one of the free advice services in section 14, or a solicitor.

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

We don't name any care homes, care companies or agencies in this guide, on purpose. We can't vouch for any of them, and we don't take money from any of them. Instead, section 5 shows you how to read what the official inspectors say about any care service, in every nation.

01

Where to start



Arranging care can feel like a maze, and it often starts in a hurry, after a fall or a hospital stay. The good news is that the first steps are the same in all four nations.

1. **A needs assessment.** The council looks at what the person struggles with day to day and what would help. In Northern Ireland it's the Health and Social Care Trust (we say "the Trust"). Section 2 explains how to ask.
2. **A care and support plan.** If they're eligible for help, the council or Trust writes down what help they'll have, and how.
3. **A financial assessment.** The council or Trust works out how much, if anything, they'll pay towards it. Sections 7 to 10 explain how.

Anyone who seems to need care can ask for a needs assessment, whatever their money. Even if they'll pay for all their own care, the assessment helps them understand what they need and what's on offer locally ([NHS, Getting a needs assessment, reviewed 22 Aug 2024](#)).

You don't have to wait for a crisis. It's fine to ask for help while things are still manageable. It gives everyone time to think.

Coming home from hospital? There's a separate route, with short-term help at home to get back on your feet. See [our guide to hospital discharge, section 5](#), and [section 3 on your rights as a carer](#).

You matter too. If you help look after them, you can have a carer's assessment of your own, at the same time or separately. See [our guide to looking after yourself, section 2](#).

If you'll be handling their money or signing things for them, a power of attorney helps. See [our guide to power of attorney, section 1](#).

02

The needs assessment, in all four nations



England

Contact the adult social care team at the council where the person lives. You can find it on GOV.UK by postcode. The NHS says the assessment can be face to face, by phone or online, and that you can have someone with you, such as a relative, or ask for an advocate (NHS, Getting a needs assessment). The duty comes from the Care Act 2014, and the council uses national eligibility criteria to decide who it helps ([GOV.UK, Care and support statutory guidance, updated 22 Jul 2025](#)).

If the council says they're not eligible, it must still give advice about help in the community ([NHS, Help at home from a paid carer, reviewed 18 Jan 2024](#)).

Wales

Contact the council's social services. The council must assess anyone who appears to need care and support, under section 19 of the Social Services and Well-being (Wales) Act 2014 ([legislation.gov.uk, section 19, read 4 Oct 2026](#)).

Scotland

Contact the council's social work or social care department. You have a right to an assessment of your care needs, and a relative or friend who looks after you has a right to be involved in it ([mygov.scot, Your rights as someone needing care, updated 4 Feb 2021](#)). How long it takes to get help depends on the National Eligibility Criteria, which councils use to decide who they help ([Care Information Scotland, How to get social care support, read 4 Oct 2026](#)). You can ask for an advocate to be there ([mygov.scot, Your rights as someone needing care](#)).

Northern Ireland

Contact the local Health and Social Care Trust, through the GP or the Trust's social work team. The Trust assesses needs before anything else is arranged ([nidirect, Arranging health and social care, read 4 Oct 2026](#)).

Getting ready

- Write down what a usual day looks like for them, the good days and the hard days, and what help family and friends already give. Bring the list.
- Ask if you can be there. Ask for a copy of the assessment and the care plan.
- If they find it hard to take part, ask about an advocate.

If you disagree

Ask the council or Trust to look at it again, then use its complaints process. If you're still unhappy, each nation has an ombudsman: the [Local Government and Social Care Ombudsman](#) (England), the [Public Services Ombudsman for Wales](#), the [Scottish Public Services Ombudsman](#) and the [Northern Ireland Public Services Ombudsman](#) (NHS, [Getting a needs assessment, for England](#)).

03

Help at home



What help at home can cover

A paid carer can visit for an hour a week, several hours a day, or at night, and some people have a live-in carer. The NHS lists help like getting up and going to bed, washing and dressing, using the toilet, preparing meals and drinks, reminders to take medicines, shopping and collecting prescriptions, and getting out, for example to a lunch club (NHS, Help at home from a paid carer). Most councils don't offer cleaning or gardening, so local charities may be the place to ask.

Other help that can make a difference at home:

- **Reablement:** short-term help to get back to doing things for yourself, often after a hospital stay. In England, the council must provide reablement and intermediate care at no charge for up to 6 weeks (Care and support statutory guidance, para 2.61). See [our guide to hospital discharge, section 5](#).
- **Day centres and meals:** ask the council or Trust what's available locally. In Northern Ireland, meals at home usually carry a charge (nidirect, Arranging health and social care).
- **Equipment and adaptations:** from grab rails to a ground-floor bathroom. See [our guide to adapting a home, section 2](#) and [how long it takes](#). Bigger changes may be paid for by a Disabled Facilities Grant, which has its own, different means test ([our guide to Disabled Facilities Grants, section 4](#)).
- **Technology at home:** for example a pendant they can press to call for help, or a reminder clock. Ask the council or Trust what they offer.

Paying for help at home

England. If the council arranges care at home, it does a financial assessment to work out what the person pays. The value of their home isn't counted for care at home, and the NHS says you won't have to sell your home to pay for help in your own home ([NHS, Paying for your own care, reviewed 17 Apr 2026](#)). The council must leave them with a set amount to live on, called the minimum income guarantee ([DHSC, Social care charging 2026 to 2027, local authority circular, 17 Feb 2026](#)).

Wales. There's a weekly maximum that anyone can be charged for care at home and in the community, and a capital limit (both in the figures box in section 7). You can ask the council to review what you've been asked to pay ([Welsh Government, Charging for social care, read 4 Oct 2026](#)).

Scotland. Personal care at home, like help with washing, dressing and eating, is provided without charge if the care needs assessment says the person needs it, whatever their age, income or savings.

Nursing care at home from the NHS doesn't carry a charge either, and the GP surgery arranges it. Other help, like housework and shopping, may be charged, and charges vary from council to council, after a financial assessment ([mygov.scot, Costs of personal and nursing care, updated 10 Jun 2026](#)). If you disagree with what you're asked to pay, you can ask for a review ([mygov.scot, Financial assessments for care, updated 3 Aug 2023](#)).

Northern Ireland. Ask the Trust whether it charges for the help at home it arranges, and how much. nidirect doesn't set out the rules for help at home, beyond saying that meals at home usually carry a charge (nidirect, Arranging health and social care).

Paying for help at home yourself. The NHS says a paid carer costs from £15 to £30 an hour, depending on where you live. If you arrange it yourself, ask for a clear price list (NHS, Help at home from a paid carer). Benefits that aren't means tested, like Attendance Allowance and Personal Independence Payment, can help with the cost. See [our benefits finder, which asks 8 quick questions](#), and [our guide to money and help, section 1](#).

04

Direct payments and Self-directed Support



Instead of the council arranging care, the person can usually take the money as a **direct payment** and arrange it themselves. Some people use it to employ a personal assistant they know, who speaks their language, or who can help them get out.

England

If the council is paying for some or all of the care, it sets a **personal budget**. You can ask the council to manage it, to pay it to a care organisation, or to pay it to you or someone you choose as a direct payment, or a mix ([NHS, Personal budgets and direct payments, reviewed 25 Nov 2022](#)). You should be offered direct payments after the needs assessment, and you can also ask. Most councils ask for evidence of how the money's been spent every 3 months, and may ask you to sign a direct payment agreement. Spending it on something outside the care plan can mean the council takes the money back (NHS, [Personal budgets and direct payments](#)). You can apply through the council, and you must be over 16 ([GOV.UK, Apply for direct payments, read 4 Oct 2026](#)).

Wales

Councils offer direct payments under the Care and Support (Direct Payments) (Wales) Regulations 2015 (legislation.gov.uk, read 4 Oct 2026). Contact the council directly (GOV.UK, Apply for direct payments).

Scotland

Scotland calls this **Self-directed Support**. After an assessment of needs, if the person is eligible, they choose one of four options (mygov.scot, Self-directed Support, updated 25 Jun 2026):

1. a direct payment, to arrange support themselves
2. an Individual Service Fund, where they choose the support and the council arranges it
3. the council chooses and arranges the support
4. a mix of these

You can ask for a review at any time if things change (mygov.scot, Self-directed Support).

Northern Ireland

The Trust offers direct payments and decides the amount. Direct payments don't affect other benefits, and you'll need to keep records of how the money's spent (nidirect, Direct payments, read 4 Oct 2026).

Becoming an employer

If you use a direct payment to employ someone, you may need to arrange references and background vetting, tax, National Insurance, pension contributions and insurance (NHS, Personal budgets and direct payments). The council or Trust should be able to support you with this. If you're worried about managing the money, ask the council, or call MoneyHelper (section 14).

Paying a family member from a direct payment is allowed in some cases and not others, and the rules differ in each nation. Ask the council or Trust before you agree anything.



05

Choosing a care home



Residential and nursing homes

There are two main types of care home ([NHS, Care homes, reviewed 28 Apr 2026](#)):

- **Residential homes** give accommodation and personal care, like help with washing, dressing, medicines and using the toilet.
- **Nursing homes** give personal care too, and always have one or more qualified nurses on duty. They're sometimes called care homes with nursing.

Some homes offer both. Other options, like extra care housing, supported living or more help at home, may suit some people better. The council or Trust can explain the options and what each would cost.

If the council or Trust is paying

In England, you can choose the care home you prefer, as long as the council agrees it meets the person's needs and isn't more expensive than another suitable home, and the home has a place and accepts the council's terms ([NHS, Care homes](#)). If you choose one that costs more, someone may need to pay a top-up (section 10). In Northern Ireland, the Trust tells you how much it usually pays for a home that will meet the person's needs ([nidirect, Paying your care home fees, read 4 Oct 2026](#)).

Don't sell the home or end a tenancy before the council has made its decision (NHS, Care homes).

What the inspectors say

Every care home in the UK is inspected by an official regulator, and you can read its reports for free on its website. Read the latest report for any home you're thinking about, and look at the date it was published.

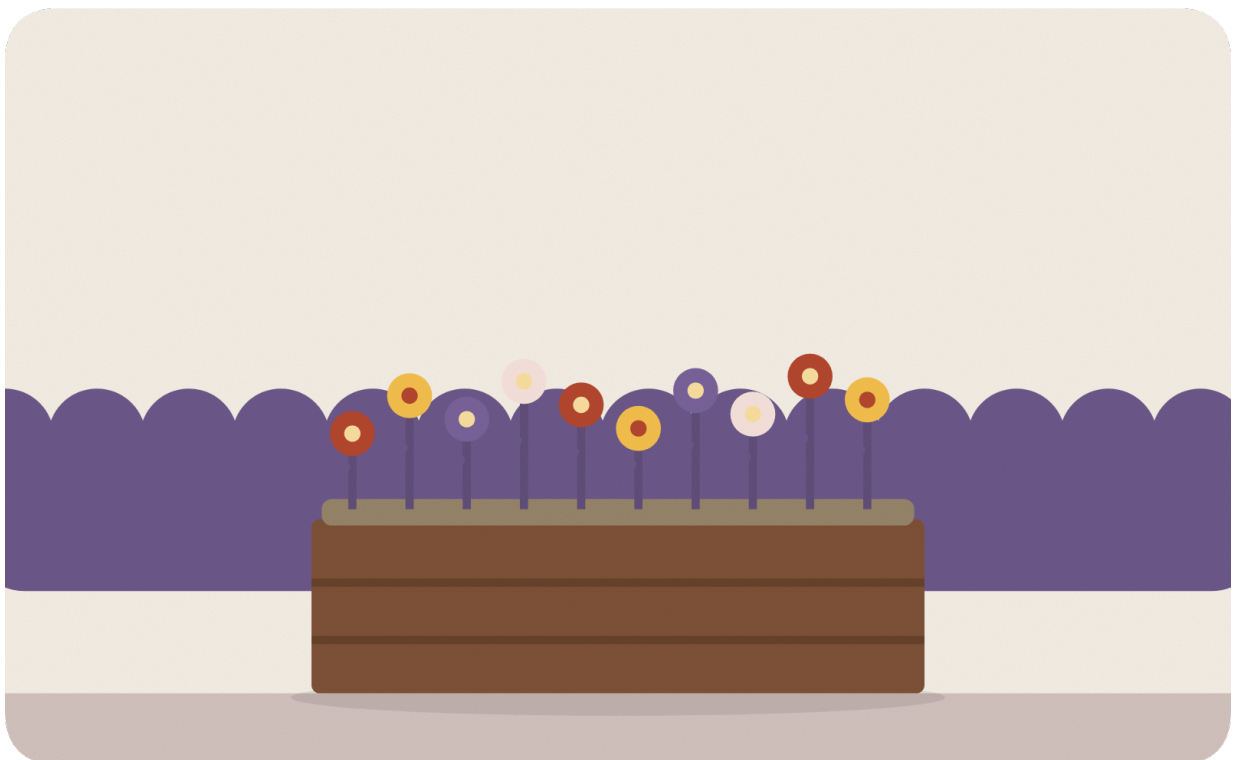
Nation	Regulator	What you'll see
England	Care Quality Commission (CQC)	An overall rating: Outstanding, Good, Requires improvement or Inadequate. Newer reports also show scores
Wales	Care Inspectorate Wales (CIW)	A rating for each of four themes (Well-being, Care and support, Leadership and management, Environment): Excellent, Good, Requires improvement or Requires significant improvement. Homes must display their ratings
Scotland	Care Inspectorate	Grades on a six-point scale: 6 Excellent, 5 Very good, 4 Good, 3 Adequate, 2 Weak, 1 Unsatisfactory
Northern Ireland	RQIA	Inspection reports you can search by service. No single rating

Sources: CQC, Our ratings and scores; CIW news, 1 Apr 2025; Care Inspectorate, Evaluations and grades, updated 17 Aug 2026; RQIA, Inspections; all read 4 Oct 2026.

Help at home is inspected by the same regulators, so you can read reports on home care services in the same way.

Contracts and fees

Care homes must deal fairly with residents under consumer law. The Competition and Markets Authority has a short guide to what residents and families can expect, including clear information about fees before you agree, and fair contract terms ([Competition and Markets Authority, Care homes: short guide to consumer rights for residents, 16 Nov 2018](#)). Ask for the contract before the move, and read it with someone you trust. If you hold a power of attorney, see [our guide to power of attorney, section 7](#).



06

Questions to ask on a care home visit

Print this page and take it with you. Visit more than once if you can, at different times of day. Take the person you care for if they're able to come, and ask what they think.

Living there

- What does a usual day look like? Can residents get up and go to bed when they like?
- What activities are there, and can residents go out?
- Can residents bring their own furniture, photos and belongings?
- Can the home meet their cultural, religious and language needs?
- What's the food like? Can we see a menu? Can residents eat when and where they like?
- Is there a garden or outside space they can use?

Staff and care

- How many staff are on duty in the day and at night?
- Will they have the same staff most of the time?
- How will the home get to know them, and who writes their care plan?
- How do residents see the GP, a dentist and an optician?
- For a nursing home: how many nurses are on duty, day and night?

Family and visiting

- When can family and friends visit? Can they stay for a meal?
- How will the home keep the family up to date?
- Who do we talk to if we have a worry, and how do we complain?

Money and the contract

- What's the weekly fee, and what's included?
- What costs extra, for example hairdressing, outings or toiletries?
- How often do fees go up, and how much notice do you give?
- Do you accept the fee the council or Trust pays? Would there be a top-up?
- What happens if their money runs low?
- Can we have a copy of the contract to read before we decide?

The inspection report

- When was the latest inspection, and what did it say?
- What has the home changed since then?

Notes:

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07

Paying for care: the means test



If the council or Trust arranges care, it does a **financial assessment** (the means test) to work out what the person pays. It looks at their **income** (like pensions and some benefits) and their **capital** (like savings, investments and property). Some things aren't counted at all. The person can say no to a financial assessment, but then they'll pay the full cost (mygov.scot, Financial assessments for care).

Figures for 2026 to 2027, read 4 Oct 2026. Explained in sections 7 to 11, with sources.

England: upper capital limit £23,250; lower limit £14,250; £1 a week counted for every £250 between them; personal expenses allowance £31.80 a week (DHSC circular). NHS-funded nursing care £267.68 a week, higher rate £368.24 (NHS).

Wales: care home capital limit £50,000, keeping at least £46.35 a week. Care at home: capital limit £24,000 and a weekly maximum charge of £100 (Welsh Government).

Scotland: lower capital limit £22,750; upper limit £36,750; £1 a week counted for every £250 or part of £250 between them; personal expenses allowance £37.65 a week (Care Information Scotland).

Scotland, in a care home: the personal care payment is £260.30 a week and the nursing care payment is £117.10 a week (mygov.scot).

Northern Ireland: upper capital limit £23,250; lower limit £14,250; £1 a week counted for every £250 between them (nidirect); personal expenses allowance £36.62 a week (Department of Health circular). The Trust pays £100 a week towards nursing (nidirect).

Capital limits

Every nation has capital limits, which are in the figures box in this section.

- **Over the upper limit:** the person pays the full cost of their care.
- **Between the two limits:** they pay something, and part of their capital is counted as if it gives them a weekly income (£1 a week for every £250 between the limits, in England, Scotland and Northern Ireland).
- **Under the lower limit:** their capital isn't counted, and what they pay comes from their income.

Wales is different. It has one capital limit for a care home and another for care at home, and a weekly maximum for care at home (Welsh Government, Charging for social care).

In England, councils can choose to set more generous limits for care that isn't in a care home (DHSC circular).

Money they keep

In a care home, the person always keeps a weekly amount for themselves, for things like clothes, hairdressing and small extras. England, Scotland and Northern Ireland call it the **personal expenses allowance**. In Wales the council leaves them at least a set weekly amount. The figures are in the box in this section ([Care Information Scotland, Personal expenses allowance and savings disregard, updated 21 Apr 2026](#); [Department of Health NI, Circular HSC \(CHU\) 1/2026, 12 Mar 2026, listed on its charging guidance page](#)).

Their home

The value of the home is only counted for a permanent move into a care home. It isn't counted for care at home, or for a temporary stay in a care home (NHS, [Paying for your own care](#); [nidirect, Paying your care home fees](#)). Even then, it isn't counted for the first 12 weeks, and it's never counted if certain people still live there (section 8).

When savings run low

In England, contact the council about 3 months before you think the person's savings will drop below the upper limit, and ask it to reassess. Help is paid from the date you contact the council ([NHS, Paying for your own care](#)).

Benefits that change in a care home

Some benefits change when someone moves into a care home. For example, in Scotland, Attendance Allowance is no longer paid after 28 days if the council is paying the personal care payment ([Care Information Scotland, Personal and nursing care in care homes, updated 21 Apr 2026](#)). See [our guide to Attendance Allowance, section 9](#) and [our guide to PIP, section 9](#). Council Tax or rates may change too, so see [our guide to money and help, section 4](#) for Northern Ireland, and ask the council in England, Wales and Scotland.

Giving away money or property

Families often ask about this, so here are the official rules, in brief. If someone gives away money or property, or uses up their assets, on purpose to pay less for care, at a time when they knew they needed care, the council can count it as if they still had it. This is called **deprivation of assets** ([GOV.UK, Care and support statutory guidance, annex E](#)). The statutory guidance says councils shouldn't assume this automatically, and that paying off a debt isn't deprivation. In Scotland the council can't refuse care because of it, but can charge as if the person still owned the asset ([Care Information Scotland, Deprivation of capital, read 4 Oct 2026](#)). In Northern Ireland the Trust can count the asset as still owned and recover the cost from the person or from whoever received the gift (nidirect, [Paying your care home fees](#)). Wales has similar rules in its charging code of practice. Read your council's or Trust's own guidance, and get advice from a solicitor or a free advice service in section 14 before giving away money or property.

08

The 12-week property disregard



When someone moves into a care home permanently, the value of their home isn't counted for the first 12 weeks. This gives the family time to think about what to do with it.

- **England:** the council must ignore the main home for 12 weeks when someone first moves into a care home permanently, or when a disregard for a relative living there ends unexpectedly (Care and support statutory guidance, annex B, para 45).
- **Wales:** the home is ignored for 12 weeks where the person's other capital is below the limit. If they leave and come back within 12 weeks, they have the rest of it ([Welsh Government, Part 4 and 5 code of practice: charging and financial assessment, December 2025](#)).
- **Scotland:** the home is ignored for the first 12 weeks as a permanent resident. If they leave before 12 weeks and come back permanently within 52 weeks, they have the rest of it ([Care Information Scotland, Property disregard, updated 14 Oct 2020, read 4 Oct 2026](#)).
- **Northern Ireland:** the home counts as capital 12 weeks after a permanent move into a care home (nidirect, Paying your care home fees).

When the home isn't counted at all

In every nation, the home isn't counted if certain people still live there. nidirect lists a husband, wife or partner, a close relative who is 60 or over or disabled, a child under 16 they support, and an ex-partner who is a lone parent (nidirect, Paying your care home fees). England, Wales and Scotland have similar lists. The council or Trust can also choose not to count the home in other cases, for example if a carer who gave up their own home to look after them lives there (Care Information Scotland, Property disregard; nidirect).



09

Deferred payments



If most of the person's money is in their home and they don't want to sell it straight away, a **deferred payment agreement** may help. The council pays the care home fees, and the money is paid back later, when the home is sold or after the person dies (NHS, Paying for your own care).

- **England:** the council must offer one to people who need a care home, whose capital (not counting the home) is at or below the upper limit, and whose home isn't ignored, if adequate security can be agreed. The council can charge interest and an administration fee (Care and support statutory guidance, para 9.7).
- **Wales:** councils must offer deferred payment agreements to people who are eligible, under the Care and Support (Deferred Payment) (Wales) Regulations 2015 (Welsh Government, Part 4 and 5 code of practice).
- **Scotland:** the council may use a deferred payment agreement, or a charging order, which is a legal charge on the home so the council gets back what it paid when the home is sold ([Care Information Scotland, Deferred payment, updated 14 Apr 2022, read 4 Oct 2026](#)). Ask the council for its current rules.
- **Northern Ireland:** nidirect doesn't describe a deferred payment scheme. Ask the Trust what's possible. nidirect mentions renting out the home or selling it as other options (nidirect, Paying your care home fees).

These are big decisions. Talk to a free advice service in section 14, or a solicitor, before signing anything.

10

Top-ups



If the family chooses a care home that costs more than the council or Trust usually pays, someone may need to pay the difference. This is called a **top-up**, an additional cost, or in Northern Ireland a **third party contribution**.

- **England:** a top-up is usually paid by someone else, like a relative or friend. The person can only pay their own top-up during the 12-week disregard, under a deferred payment agreement, or in some cases of mental health aftercare (Care and support statutory guidance, annex A, para 39). If the family can no longer pay it, the person may have to move (NHS, Care homes).
- **Wales:** an additional cost can be paid by someone else, or in certain circumstances by the person themselves. It must always be a choice, never to cover a gap in what the council should pay, and it needs a written agreement (Welsh Government, Part 4 and 5 code of practice).
- **Scotland:** someone else can usually pay the difference above the council's standard rate. The person can only pay it themselves in limited cases, such as during the 12-week disregard or under a deferred payment agreement ([Care Information Scotland, Additional charges \(top-up fees\), updated 17 Apr 2026](#); [Standard rates, updated 14 Apr 2026](#)).
- **Northern Ireland:** a relative or friend can pay the extra. The person can't pay it themselves. If the Trust can't find a suitable home in the area, it must pay more than its usual amount (nidirect, Paying your care home fees).

Before agreeing to a top-up, ask: how much it is, how often it can go up and by how much, what happens if the person paying can't keep it up, and who signs the agreement. Get it in writing.

11

NHS-funded care



If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

Some people's care is paid for by the NHS, wholly or in part. This doesn't depend on their money.

NHS continuing healthcare

NHS continuing healthcare is care arranged and funded by the NHS for some adults with long-term complex health needs. It depends on their needs, not on a particular condition ([NHS, NHS continuing healthcare, reviewed 11 Apr 2024](#)). There's usually a short first assessment, and a decision usually within 28 days. If someone's health is changing quickly and they may be nearing the end of their life, there's a fast-track route (NHS, NHS continuing healthcare). See [our guide to end of life care, section 4](#) and [our guide to MND, section 9](#).

Wales: this is called Continuing NHS Healthcare, and it's arranged by the health board ([Welsh Government, Continuing NHS Healthcare: how it is organised if you are eligible, updated 21 Sep 2026](#)).

Scotland: NHS continuing healthcare was replaced in 2015 by Hospital Based Complex Clinical Care, which is hospital based care for people whose care needs can only be met in hospital ([Care Information Scotland, read 4 Oct 2026](#)).

Northern Ireland: ask the Trust about help with complex care needs. The Department of Health's circular HSC (ECCU) 1/2021 covers continuing healthcare in Northern Ireland ([Department of Health NI, Charging for residential accommodation guidance, read 4 Oct 2026](#)).

Help with nursing costs in a care home

- **England:** if someone lives in a nursing home and isn't eligible for NHS continuing healthcare, the NHS may pay **NHS-funded nursing care** straight to the home. They should be assessed for NHS continuing healthcare first ([NHS, NHS-funded nursing care, reviewed 20 May 2024](#)). The weekly rate is in the figures box in section 7.
- **Wales:** NHS-funded nursing care is a weekly amount paid by the health board to the care home for each resident assessed as needing nursing care. The rate is reviewed every year, all health boards pay the same, and it isn't means tested ([Welsh Government, NHS Funded Nursing Care interim policy statement, November 2022](#)). Ask the health board for the current weekly rate.
- **Scotland:** if the assessment says the person needs personal or nursing care in a care home, the council pays a weekly amount towards it, whatever their money. The official names are below, and the weekly figures are in the box in section 7 ([mygov.scot, Costs of personal and nursing care](#)).

Scotland calls these "free personal care" and "free nursing care".

- **Northern Ireland:** the Trust pays a weekly amount towards nursing for people in a nursing home with assessed nursing needs ([nidirect, Paying your care home fees](#)). The figure is in the box in section 7.

If you think any of this might apply, ask the GP, the hospital team or the social worker.

12

Across the four nations



Assessment and care at home

	England	Wales	Scotland	Northern Ireland
Who assesses	Council adult social care	Council social services	Council social work	Health and Social Care Trust
Paying for care at home	Means tested; home not counted	Means tested, with a weekly maximum	Personal care at home has no charge if assessed as needed; other help may be charged	Ask the Trust
Taking the money yourself	Direct payments	Direct payments	Self-directed Support, four options	Direct payments

Care homes

	England	Wales	Scotland	Northern Ireland
Upper capital limit	£23,250	£50,000	£36,750	£23,250
Lower capital limit	£14,250	None	£22,750	£14,250
Weekly amount they keep	£31.80	At least £46.35	£37.65	£36.62
12-week home disregard	Yes	Yes	Yes	Yes
Deferred payment	Council must offer to those eligible	Council must offer to those eligible	Agreement or charging order	Ask the Trust
Top-ups by the person themselves	Only in limited cases	In certain circumstances	Only in limited cases	No
Inspector	CQC	CIW	Care Inspectorate	RQIA

All figures are for 2026 to 2027 and were read on 4 Oct 2026. Sources are in sections 7 to 11 and at the back.

Help with nursing costs in a care home

England	Wales	Scotland	Northern Ireland
NHS-funded nursing care, £267.68 a week	NHS-funded nursing care, set each year; ask the health board	Nursing care payment, £117.10 a week	Trust nursing contribution, £100 a week

13

How Coming Home can help



Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't financial, legal or medical advice.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. Use it to share who's visiting when, and how things went.

Everyone in the circle can join at no cost.

The family care diary helps you note who came in and when, and anything you want to raise with the council, the Trust or the care home.

Every plan includes the 8 quick questions on what you might be entitled to, and a lasting power of attorney to-do list.

Care Plus (£14.99 a month or £99.99 a year) includes a 20 GB document vault, stored in the UK, for the care plan, the financial assessment letter, the care home contract and the power of attorney.

To hear when Coming Home is ready, join the waitlist:

www.cominghomecare.app/?ref=guide-arranging-care

Built by people who know home care.

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Who to call



This guide is guidance, not advice. For support and advice:

- **Your council's adult social care team** (social services in Wales, social work in Scotland), or the **Health and Social Care Trust** in Northern Ireland, for a needs assessment, a carer's assessment and a financial assessment
- **Age UK Advice Line** (England): 0800 678 1602, 8am to 7pm, every day of the year ([Age UK Advice Line, read 4 Oct 2026](#))
- **Age Cymru Advice** (Wales): 0300 303 44 98, in Welsh or English, Monday to Friday 9am to 4pm ([Age Cymru, Information and advice, read 4 Oct 2026](#))
- **Age Scotland helpline**: 0800 12 44 222, Monday to Friday 9am to 1pm ([Age Scotland, Helpline, read 4 Oct 2026](#))
- **Age NI Advice**: 0808 808 7575, Monday to Friday 9am to 5pm ([Age NI, Advice and advocacy, read 4 Oct 2026](#))
- **Independent Age Helpline**: 0800 319 6789, Monday to Friday 8.30am to 5.30pm, closed on bank holidays ([Independent Age, Contact the Helpline, read 4 Oct 2026](#))
- **MoneyHelper** (backed by government): 0800 011 3797, Monday to Friday 9am to 5pm ([MoneyHelper, Contact us, read 4 Oct 2026](#))
- **Care Information Scotland**: 0800 011 3200, Monday to Friday 9am to 5pm ([Care Information Scotland, read 4 Oct 2026](#))
- **Advice Direct Scotland**: 0808 800 9060, Monday to Friday 9am to 5pm (as printed on Care Information Scotland, Deferred payment, read 4 Oct 2026)
- **Advice NI**: 0800 915 4604 ([Advice NI, Contact, read 4 Oct 2026](#))

- **Carers UK Helpline:** 0808 808 7777, Monday to Friday 9am to 6pm ([Carers UK, Helpline and other support, read 4 Oct 2026](#))
- **The inspectors:** CQC, Care Inspectorate Wales, the Care Inspectorate and RQIA (section 5)
- **The ombudsmen,** if a complaint isn't sorted out (section 2)

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

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All read on 4 October 2026 unless another date is given. Dates in brackets are the page's own published, updated or reviewed date.

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Wales

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- Age NI, Advice and advocacy: www.ageni.org/services/advice-advocacy/
- Independent Age, Contact the Helpline: www.independentage.org/get-advice/helpline
- MoneyHelper, Contact us: www.moneyhelper.org.uk/en/contact-us
- Advice NI, Contact: www.adviceni.net/contact
- Carers UK, Helpline and other support:
www.carersuk.org/help-and-advice/helpline-and-other-support/

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Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Information read on 4 October 2026

The next review is due in April 2027, when most figures change, or straight away if a service or rule changes. The latest version is always at www.cominghomecare.app/guides/arranging-care



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