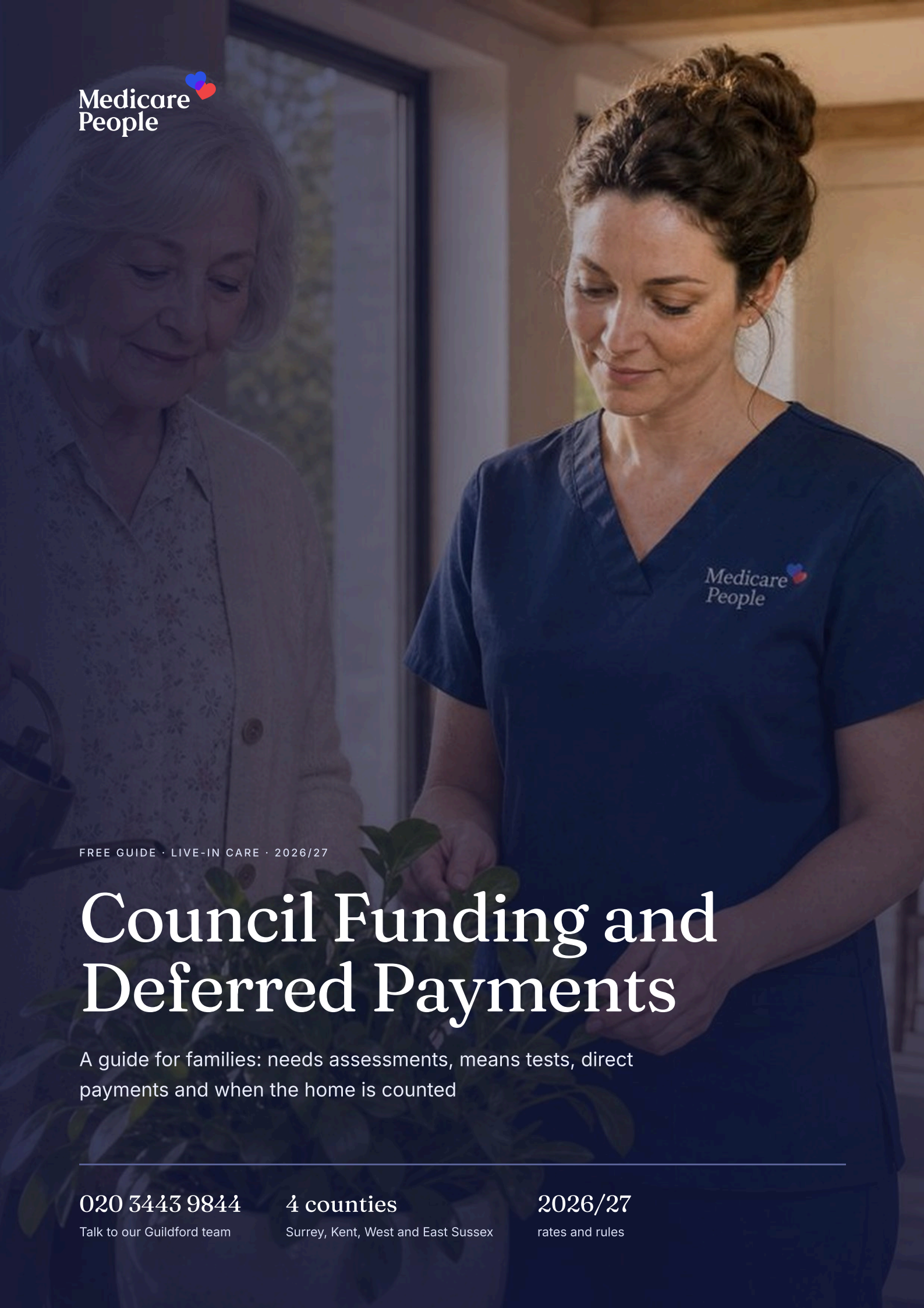
Medicare People



FREE GUIDE · LIVE-IN CARE · 2026/27

Council Funding and Deferred Payments

A guide for families: needs assessments, means tests, direct payments and when the home is counted

020 3443 9844
Talk to our Guildford team

4 counties
Surrey, Kent, West and East Sussex

2026/27
rates and rules

Medicare People

ABOUT THIS GUIDE

Your local council can assess your loved one's needs and finances, and may help pay for care at home. This guide explains the process step by step, what the savings limits mean, and how deferred payment agreements work.



£23,250
upper capital limit, 2026/27

£14,250
lower capital limit, 2026/27

Free
care needs assessment from the council

IN THIS GUIDE

- The needs assessment
- The financial assessment
- Direct payments
- Top-ups
- When the home is counted
- Deferred payment agreements

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Step 1: the care needs assessment

Anyone who appears to need care can ask their council for a free care needs assessment, whatever their finances. If you help look after your loved one, ask for a carer's assessment too. In our area this is Surrey, Kent, West Sussex or East Sussex County Council, Brighton & Hove City Council or Medway Council.

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Step 2: the financial assessment

SAVINGS AND CAPITAL	WHAT USUALLY HAPPENS
Over £23,250	Pays the full cost of care (a "self-funder")
£14,250 to £23,250	Contributes from income, plus £1 a week for every £250 over £14,250
Under £14,250	Capital is ignored; contributes from income only

These limits apply for 2026 to 2027. For care at home, the home your loved one lives in is not counted. They must be left with a minimum income each week: £241.45 for a single person of Pension Credit age in 2026 to 2027. The council should also allow for disability-related costs.

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Step 3: personal budgets and direct payments

If the council will contribute, it sets a personal budget. Your loved one can ask for it as a **direct payment** and use it to arrange the care in their plan. Whether that can go towards live-in care depends on the council agreeing the plan meets their needs, so raise it early. If you choose care that costs more than the budget, you may be able to pay the difference yourself.

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When the home is counted

HOME NOT COUNTED

Care at home

The home your loved one lives in is ignored in the financial assessment, so it doesn't have to be sold to pay for care.

HOME CAN BE COUNTED

Care home

Once someone moves into a care home, the home can be counted unless a partner or dependent relative still lives there.

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Deferred payment agreements

A deferred payment agreement lets the council pay care home fees now, to be repaid later, usually when the home is sold. It is secured with a legal charge on the property. Councils must offer one to people who need a care home, have under £23,250 in other capital, and whose home is counted. They can charge interest, up to a national maximum reviewed every six months, plus administration fees, so ask for these in writing.

> Deferred payments are designed for care homes. With live-in care, the home isn't counted, so the question of selling it doesn't usually arise.

Important information and sources

This guide is general information for families in England. It is not financial, legal or benefits advice. Rules and rates change, so always check the official sources below or speak to an independent adviser before making decisions.

Prices shown are a guide. Your exact costs depend on your loved one's needs and will be confirmed in writing before care starts.

Sources

- Apply for a needs assessment (GOV.UK): gov.uk/apply-needs-assessment-social-services
- Social care charging for care and support 2026 to 2027 (GOV.UK): gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027
- Care and support statutory guidance (GOV.UK): gov.uk/government/publications/care-act-statutory-guidance
- Local Government and Social Care Ombudsman: lgo.org.uk
- Paying for care (Age UK): ageuk.org.uk/information-advice/care/paying-for-care/
- Choosing a financial adviser (MoneyHelper): moneyhelper.org.uk

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Your next steps

- ✓ Ask the council for a free care needs assessment
- ✓ Ask for a carer's assessment if you help look after them
- ✓ Gather bank statements and pension details for the financial assessment
- ✓ Ask whether a direct payment could go towards live-in care
- ✓ Speak to an independent adviser before agreeing a deferred payment



FREE, NO-OBLIGATION ADVICE

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medicarepeople.co/live-in-care

We arrange live-in care across Surrey, Kent, West Sussex and East Sussex.

020 3443 9844

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Medicare People currently provides introductory live-in care services. We have submitted our application to the Care Quality Commission (CQC) and intend to introduce a fully managed live-in care service following registration.

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