Funding care

Practical advice and support to help you navigate paying for care.

care UK


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Finding a care home

Finding a care home can be overwhelming, particularly if it's your first time going through the process.

At Care UK, we're dedicated to supporting you and your loved ones from initial enquiry, to moving in and for the duration of your stay with us. Our expertly trained team are always on-hand to offer support and guidance through your care journey – that's why we're trusted to care.

Understanding how care fees are determined and what support may be available to you means you can stay fully informed. We've produced this helpful, easy to digest guide to provide you with all the tools to make the right decision for you and your family.

What’s included in my care fees?

Your fees cover a variety of things which enable you to live a comfortable, safe and fulfilling life.

What is covered?

At Care UK, the fee you pay is entirely inclusive of your room, care, communal facilities such as the cinema and café, day-to-day upkeep of your new home and every delicious meal you are served by our Chef-led catering team. It also includes a busy, weekly activities schedule delivered by our dedicated Lifestyle team, entirely tailored to your unique needs and preferences.

Whilst we pride ourselves on our transparency, if you are unsure of what may or may not be included in your care fee, this is outlined in your contract. You may wish to seek independent legal advice before signing your contract and joining the home – as we appreciate how big of a decision this can be.

What isn’t covered?

Your weekly care fee will not cover any enhanced care needs such as one-to-one care, or costs associated with staff accompanying you to any medical appointments.

Your weekly fee also excludes additional services such as†:

- Newspapers
- Personal toiletries
- Hairdressing appointments in our salon
- Beauty treatments
- Outings e.g. event tickets
- Podiatry care
- Dental care
- Cigarettes/vapes

† This is not an exhaustive list. If you are unsure of whether something is or is not included in your weekly fee, please ask our helpful team.

How are my care fees determined?

When determining how much you will pay for your care, your financial circumstances (income and assets such as property or savings) and care needs will need to be considered*.

Before you move into a Care UK care home, one of our expertly trained team will visit you to conduct an assessment. The purpose of this assessment is to understand your care needs and the support you will need when moving in, such as support with your mobility, personal care, dietary requirements and any religious or cultural needs.

The outcome of this assessment will determine how much you will pay for your care; if your care needs are higher, you are likely to pay more in care fees. It may be that you require nursing care, or care from our dementia care team. This pre-assessment is also key in enabling us to ensure we are able to accommodate your care needs.

As part of your pre-assessment, we also like to gather information about how you'd like to live your life at the home. As part of our person-centred approach to care, we'll work with you and your loved ones to understand more about your hobbies, interests and wishes so we can create a care and lifestyle plan entirely tailored to you.

* Rules will differ based on what part of the UK you live.

Local Authority fee contributions

In some cases, it may be that you are eligible for care funding contributions that cover part of your care fees.

Local Authority (LA) funding

If you have less than £23,250 in assets (this may include property*), you may be eligible for a funding contribution towards your care from your local council. The UK Government has indicated that, from October 2025 this will increase from £23,250 to £100,000, however this is not yet confirmed.

To find out if you are eligible for LA funding, your local council will undertake an assessment of their own to understand how much support you need (needs assessment). This is free and can be given to anybody who requests it. Representatives (such as your appointed Power of Attorney or Deputy, or if you do not have one, a family member), can also request a local authority care assessment on your behalf.

Exactly how much your council will pay depends on your care needs and how much you can afford to pay.

Local authorities have set rates that they will pay towards your care and this differs between councils. Most often the local authority pays less than the fees charged by your chosen care home.

In these cases we will require a third-party (i.e. friend, relative, charity) top up payment to cover the rest of the cost of care. The cost of the top-up payment is variable dependent on the care home. If a top up payment can't be provided, the local authority will provide you with a choice of care homes within their rate range.

* Rules will differ based on where in the UK you live.

12-Week Disregard

If you are considered by your local council to have sufficient funds to pay for your own care, but this money is tied up in property assets, a 12-week property disregard may be considered, provided it meets the LA's 'eligibility criteria'.

If a 12-week disregard is agreed, your property value will be disregarded, meaning you would fall below the threshold and the council would fund your care for this period or until your property is sold‡.

The financial support provided by the LA in this 12-week period does not have to be repaid. If your property has not sold within 12 weeks, the LA may lend you the money through a deferred payment agreement.

Deferred Payment Schemes

Deferred payment agreements are arranged with the LA and allow you to use the value of your property to pay towards care home costs.

If you qualify for a deferred payment scheme, your LA will pay towards your weekly fee on your behalf until your property is sold. The LA will usually ensure the money you owe for your care fees will be repaid by putting a legal charge on your property.

When 70% of the value of your home is deferred, the local authority should review the cost of your care including whether a deferred payment agreement is still the best way to meet your care costs.

Attendance Allowance

Attendance Allowance is available to claim from the Department of Work and Pensions if you have a physical or mental disability (including sensory disabilities such as blindness or a learning disability), and your disability is severe enough for you to need additional care or supervision according to their eligibility criteria.

Attendance Allowance is offered at two rates, and which you are eligible for will depend on your care needs. You can claim this funding contribution whilst living in a care home, providing you are privately funded.

‡ If your choice of care home costs more than your LA will fund, a top-up fee is applicable.

Nursing care fee contributions

Depending on your care needs, you may be eligible for contributions towards your fees from the NHS.

To understand whether you are eligible, your local Integrated Care Board (ICB) will complete an assessment of their own, to determine whether you are eligible for Funded Nursing Care (FNC) or Continuing Healthcare (CHC).

Continuing Healthcare (CHC)

CHC funding is available to people living with significant nursing care needs and will cover the whole cost of care. Similar to LAs, CHC funding is offered at different rates. If the CHC rate you are offered does not meet the weekly cost of care in your chosen care home, unlike LA funding this cannot be topped up by a third party due to NHS rules. In this case, you can choose to pay privately for care in your chosen care home, or the ICB should arrange for a different care home for you.

To understand whether you are eligible for CHC, you will be assessed by a team of healthcare professionals. If your care needs change, your eligibility for CHC may also change.

If you are eligible for CHC, the ICB will arrange a care and support package that meets your assessed needs.

Funded Nursing Care (FNC)

FNC is a flat rate contribution that the NHS will pay directly to a care home for the cost of delivering nursing care. If you are eligible for FNC whilst in one of our care homes, the FNC collected by us from the NHS is applied against your weekly fee, meaning your payments will be net of FNC.

You may be eligible for this funding contribution if you are:

- Not eligible for CHC but have been assessed as needing care from a registered Nurse.
- Also live in a Registered Nursing home.

Change of circumstances

If your care needs change, our team can assist you in progressing an application with the Integrated Care Board (ICB) or LA regarding your funding.

Should your funding status change, the Home Manager must be informed and if you anticipate your funds running out, notice should be given 6 months beforehand.

Whilst you are progressing your application with the ICB or LA, your original weekly fee still remains payable. The ICB or LA may agree to backdate your funding, however this is not always the case and it may be that the ICB or LA only agree to cover part of your weekly fee, even if backdated.

See the Local Authority Contributions section above for further information on LA payments and top ups.


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What happens next

Our team are dedicated to supporting you and your loved ones make the best decision for you.

When you feel ready to take the first step in your journey into care, we'll conduct our initial assessment and take you through our necessary steps before moving in.

How are my fees paid?

Fees are charged weekly and are collected by direct debit each month. We will work with you before you join the home to set up your direct debit payment.

An initial payment will be payable in advance of your move in. This includes a 2 weeks' fee deposit and the first 4 weeks' fee upfront. Your direct debit payments will kick in following this period.

Do I pay a deposit?

You will need to pay a deposit equivalent to 2 weeks' fee. This deposit will usually be refunded within 28 days of a termination of contract, whilst any outstanding monies owed will be deducted from this.

Will my fee increase?

Your fee is subject to an annual increase on 1st April each year, which is intended to cover inflation and/or other regular and broadly predictable increases in the costs of delivering your care. This annual increase percentage is detailed in the admission agreement.

Here when you need us

There's a lot to consider when you're thinking about a care home for a loved one. Get in touch with us to find out how we can help.

careuk.com

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