

# HELP WITH LONG-TERM CARE COSTS FROM YOUR LOCAL COUNCIL OR HSCNI

If you need help with long-term care, your local council, or Health and Social Care Trust in Northern Ireland (HSCNI), can provide support. Find out if you qualify for help and how to get a care needs assessment.

## Do I qualify for local council, or HSCNI, funding for care costs?

You might be eligible for your local council, or HSCNI, to pay towards your care if you have savings and capital less than the threshold shown in the table below. How much they will contribute depends on the type of care you need and how much you can afford.

| Region           | Upper savings and capital threshold for any local council funding in 2026/27 | Lower savings and capital threshold for maximum local council funding in 2026/27 |
|------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| England          | £23,250                                                                      | £14,250                                                                          |
| Wales            | £24,000 (care at home) or £50,000 (care in a care home)                      | £24,000 (care at home) or £50,000 (care in a care home)                          |
| Scotland         | £35,000                                                                      | £21,500                                                                          |
| Northern Ireland | £23,250                                                                      | £14,250                                                                          |

If your savings and capital are above the upper threshold shown in the table, you'll need to pay the full cost of your care until your savings drop below that threshold.

If your savings and capital fall between the two thresholds, you will receive some help from the council, or HSCNI. But it will be assumed that your savings and capital generate an income, and you will need to contribute to the costs, called a 'tariff income'.

Paying for care is complex. Find out more about your options in our guides:

[Beginner's guide to paying for long-term care](#)

[Ways to pay care home fees](#)

[How to pay for your long-term care at home](#)

## What is a care needs assessment?

The first step to see if your local council, or HSCNI, will help pay towards your care is to get a care needs assessment.

A care needs assessment is free, and anyone can ask for it, no matter how much savings you have or your income.

This assessment aims to work out how much help you need to live as independently as possible, regardless of how simple or complex your needs are.

If you care for someone, you're also entitled to ask for a free carer's assessment. This can be done separately or together with the assessment of the person needing care. Find out more in our guide [Support services available to carers](#).

## Are you eligible for NHS or HSC funding?

Your local council, or HSCNI, is only responsible for your personal care needs. The NHS is responsible for your healthcare needs. If you have a disability or complex medical condition, you might qualify for NHS or HSC funding. Find out more in our guide [NHS continuing healthcare or NHS-funded nursing care](#).

## How to get a care needs assessment

Contact the adult social services department of your local council, or HSCNI, and ask for a care needs assessment.

Explain that you need help, whether it's managing at home, attending a day-care centre, or moving into a care home. It's important not to feel embarrassed or ashamed.

Being honest about your needs can help you get the right support.

| If you live in:   | Find out where you can get a care assessment:         |
|-------------------|-------------------------------------------------------|
| England and Wales | <a href="#">find your local council on GOV.UK</a>     |
| Scotland          | <a href="#">find your local council on mygov.scot</a> |
| Northern Ireland  | <a href="#">find your local HSC on nidirect</a>       |

## How the care needs assessment is carried out

A care specialist will assess your support needs on behalf of the local council, or HSCNI. This might be done by an occupational therapist, nurse, or social worker.

The assessment can be done over the phone, via a self-assessment form with support, or face-to-face, usually at your home. It's helpful to have a friend or family member for support.

If you have trouble understanding the process or discussing your needs, an advocate can help. You can find one through your local council or HSCNI.

If you live in England or Wales, find out about [advocacy services](#) on NHS.UK.

If you live in Scotland, see [Care Information Scotland](#)

During the assessment, you'll talk about difficulties with everyday activities, like washing, dressing, using the toilet, and staying safe at home. Even if you already get help with these tasks, it's important to tell your assessor.

## What happens after the care needs assessment?

After your care needs assessment, your local council, or HSCNI, will let you know whether you qualify for care and support.

This decision is made by comparing your care needs with a set of nationally agreed criteria. You will qualify for care and support if:

- You have a mental or physical need or you have an illness.
- You're unable to achieve two or more of the everyday tasks (or 'eligibility outcomes'). These are things like preparing and consuming food and drink, or getting yourself washed and dressed.
- There's a significant impact on your wellbeing because you're not getting the help you need.

If you qualify for help, your local council, or HSCNI, must provide or arrange the services you need. They'll make a care and support plan with you and carry out a financial

assessment to see how much you'll have to pay for any services.

## Financial assessment and eligibility

When your local council, or HSCNI, has worked out what care services you need, they'll then carry out a financial assessment. This is called a 'means test'.

This will work out if you need to contribute towards the cost of your care, and whether the local council, or HSCNI, will pay for all or some of your care costs. Find out [how to prepare for a financial assessment and what to expect](#).

The outcome of the financial assessment will be that the local council, or HSCNI, will:

- agree to meet the full cost of your care needs
- agree to meet some of the cost – and you'll need to top up the rest, or
- leave you meet the full cost of your care.

If you qualify for financial help, you'll get a personal budget. The amount will be decided when the council, or HSCNI, creates a care and support plan with you. It will set out:

- the cost of the care
- the amount you must pay, and
- [how much the local council, or HSCNI, will pay](#).

## How to manage your personal care budget

If you qualify for financial help, you can choose to get your personal budget by:

- Asking your local council, or HSCNI, to arrange the care services for you.
- Direct payments from the council, or HSCNI, to arrange your own care, giving you more independence, choice and control over your care and finances.
- Have a mix of both options, where the council, or HSCNI, arranges some parts of your care and you receive direct payments for other parts.

Find out more in our guide [Direct payments for care](#)

## Reviewing your care and support plan

Once you have a care and support plan, you can ask for a review anytime if your care needs or financial situation changes. Your local council, or HSCNI, must also review it regularly, usually once a year.

If you move to a different area, both councils, or HSCNIs, must ensure you continue to receive the support you need.

It's important to tell your local council, or HSCNI, about your move so they can get your care needs assessment and care plan or tell your current council to notify the new one.

If you have a carer moving with you, the local council in the new area must support them too.

## Check if you're entitled to benefits

When your local council, or HSCNI, carries out a financial assessment to work out how much you'll pay towards your care, they will assume that you're already receiving certain disability benefits, even if you aren't already claiming them. So, it's important to check if you qualify and claim:

- Attendance Allowance – if you're State Pension age or over and need help with personal care because of an illness or disability.
- Personal Independence Payment or Adult Disability Payment – if you're over 16 and under State Pension age.
- Disability Living Allowance – if you're under 16.

Find out what you might be entitled to in our guide [Benefits to help with your disability or care needs](#)

### Use our Benefits calculator

If you're living on a low income or have had an income shock, [use our Benefits calculator](#) to quickly find out what you could be entitled to.

## What care services do local councils provide for free?

Some services must be provided for free by the council, or HSCNI, if you've been assessed as needing them. These services are not means-tested, so your savings and income doesn't matter. They include:

- some equipment and home adaptations that each cost less than £1,000
- help after coming home from hospital.

If you need to adapt your home because of a disability or old age, you can apply to the council, or HSCNI, for equipment or help.

| If you live in:  | Apply for a home assessment:                       |
|------------------|----------------------------------------------------|
| England          | GOV.UK - <a href="#">apply for equipment</a>       |
| Wales            | GOV.WALES - <a href="#">adapt your home</a>        |
| Scotland         | mygov.scot - <a href="#">care equipment</a>        |
| Northern Ireland | nidirect - <a href="#">adaptions and equipment</a> |

Find out what help is available in our guide [Funding to adapt your home for accessibility](#).

## How to challenge a decision over your care

If your local council, or HSCNI, says you don't qualify for support, they must provide information and advice on other places to get help, like charities or local organisations. This information should be tailored to your needs.

If you disagree with the care needs assessment, ask for a written explanation of their decision. If you're still unhappy, explain to them why you think their decision is unfair. They must inform you about their complaints procedure and how to use it.

You can challenge their decision if they refuse to pay for your care services or if you don't think you've been offered enough support.

Find out more in our guide [How to make a complaint if you have problems paying for your care](#)

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