*Local Authority Funding for care (590 – 85%)*

*Personal budget for carers (140 – 88%)*

**LOCAL AUTHORITY FUNDING FOR CARE**

If you have ongoing care needs, you could be entitled to funding from your Local Authority, or council. The funding is called a Personal Care Budget and can be used to pay for care, including in your own home if you wish.

This type of funding is means tested which means that it looks at your income and savings before calculating any money you may be entitled to. If you have less than £23,250 in savings, your Local Authority could contribute towards the cost of your care. The exact amount you will be awarded will take into account savings of over £14,250 and also the care that you require.

**What next?**

If you think you may be entitled to Local Authority funding for care, A ‘needs assessment’ will need to be undertaken. This will assess your needs and determines what care or support you may need. The assessment is free, and anyone can ask for one. Find out more about [needs assessments](https://www.nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/getting-a-needs-assessment/).

If the assessment determines that you need a level of ongoing care, a means tested financial assessment will be undertaken to determine how much your local authority will contribute to the cost of your care. Find out more about [financial assessments](https://www.nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/financial-assessment-means-test/).

The financial assessment could determine:

* That the council will pay the full cost of your care
* That the council will pay some of the cost and you will pay the remainder
* That you will be responsible for the full cost of your care

If the assessment determines that the Local Authority will make a full or part contribution towards your care, you will be allocated a Personal Care Budget.

**What are the funding bands?**

* If you have savings of less than £14,250 you will be entitled to full funding
* If your savings are between £14,250 and £23,250 you will be eligible for part funding
* If your savings are more than £23,250 you will not be eligible for funding

If you give away money or property to relatives or friends, your Local Authority could deem this act to be an attempt to avoid paying for your care and may still take this into account in your assessment.

**What won’t be included in a financial assessment?**

* If you live with a partner, only the partner requiring care will be means tested
* Only 50% of any joint savings will be taken into account
* Only 50% of a private pension will be taken into account

**Personal Care Budgets**

If you are awarded Local Authority funding for care, this is called a Personal Care Budget. This could cover all or part of the cost of your ongoing care needs.

You can choose one of three ways to access your Personal Care Budget:

* Your Local Authority can make a payment directly into your bank each month. This allows you the flexibility to choose and pay for your own care
* Your Local Authority can arrange and pay for your care on your behalf. This most commonly involves care in a residential, care or nursing home setting but can also include care at home
* You can choose a mixed budget where your Local Authority arranges and pays for some elements of your care and you arrange the rest through a smaller Personal Care Budget

Remember, even if you decide that you want your Local Authority to arrange your care, you still have the right to decide how your Personal Care Budget will be spent. This can include choosing where you want this care to be provided – in a care or residential setting, or in your own home. Even complex medical, physical or mental health needs can be provided for in the comfort of your own home.

Your Personal Care Budget will be initially reviewed after three months and then at least once a year. If your care needs change in the future, your funding could change. In this case you would have the right to challenge this decision.

**Personal Budget for Carers**

If you are a carer, you may be entitled to a Carer’s Personal Budget to cover the cost of things like a respite carer so that you can take a break, gym membership or exercise classes to relieve stress, help with transport costs if you don’t drive, help with gardening and housework, access to support groups and training in things such as lifting and moving. This is also means tested but is separate to a Personal Care Budget. Find out more about [carer assessments](https://www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/carer-assessments/).