



Your guide to social care funding

lifeways
yes to you



To live or stay in any supported living or residential care setting, you'll need to secure what's known as a funding agreement.

This is an agreement between the person receiving the support and their local council (or the NHS) to fund the cost of the support. Understanding how social care funding works can be difficult.

If you or your loved one is looking to move on from the family home and lives with long-term health needs such as autism, learning disabilities, physical disabilities, or acquired brain injuries, you may wish to seek support from your local authority's adult social care team.

Why is it important to secure funding for social care?

Having a funding agreement in place means a decision has been made with another party to pay for the services needed. Several health settings such as NHS hospitals, clinics, and GPs are directly paid for by government bodies, which is why we do not usually pay to access them.

However, most longer-term support and care services require funding agreements for an individual before they can stay at or move into a service. This means both the person receiving support, their local council, and in some cases the NHS, will be involved in the process of paying to access support and care services.

Don't worry if you're not sure about any stage of the process – your social worker will help put a funding agreement in place and explain how they will support you.

Seeking funding - starting the process

The first step is to get in touch with your local council's adult social care team. You can find your local authority by visiting [gov.uk/find-local-council](https://www.gov.uk/find-local-council), or by contacting your local GP who'll be able to make a referral.

Do be persistent if you don't hear back – it can take while to get started. At Lifeways, we're here to help at this stage if you need any advice.

Some things to think about before calling your local council:

- **What are your or your loved one's needs, and how do you think support will help?** Think about everyday tasks such as washing the dishes, household tasks, and getting out and about in the local community.
- **What are your or your loved one's short- and long-term goals?** And how might support help meet them? For example, it might be a move into an apartment to gain more independence, or learning how to manage finances.
- **What issues do you and your family regularly face?** It's worth thinking about the worst days, as well as the better days. It's also worth thinking about how your or your loved one's needs have changed over the years.

If you're seeking funding for yourself, do you need someone to support you in your assessment process such as a family member, a friend, or someone else who supports you?

Useful tip:
Before making the call, you may find it useful to write down some notes to help you remember everything you'd like to share.



Next steps

1. Once you've called your local council, the council's duty team will then discuss the case internally. If your local council thinks support is needed, you'll then be allocated a social worker, and sometimes also a case manager or care officer.
2. The social worker will then get in touch to arrange a needs assessment, which will enable them to gain a full picture of what kind of care and support needs you or your loved one has, and to then make an informed decision about whether they meet the eligibility criteria for support.
3. If the assessment concludes that you or your loved one has support needs, due to the high cost of care, you will usually be able to secure funding from your local council or other bodies. Alongside a needs assessment, most councils will also complete a financial assessment.

Financial assessments

A financial assessment looks into a person's financial situation, income and any savings they may have to assess what benefits they could be entitled to.

These benefits are available to help support people to live as independently as possible and can be used to cover extra costs that may occur due to an individual's support needs.



The main types of benefits:

1 Universal Credit (UC)

Universal Credit is a payment to help with living costs and may include housing costs. It's paid monthly - or twice a month for some people in Scotland.

2 Employment and Support Allowance (ESA)

Employment and Support Allowance is available for people living with a disability or health condition that affects how much they can work.

3 State Pension

State Pension is a government pension usually paid to people in their 60s. The age you are eligible to receive the pension varies depending on when you were born.

4 Pension Credit

Pension Credit provides extra money to help with living costs to those over State Pension age and on a low income.

5 Personal Independence Payment (PIP)

Personal Independence Payment can help with extra living costs for those living with a long-term physical or mental health condition, or where someone may have difficulty doing certain everyday tasks or getting around because of their condition/s.

6 Housing Benefit (HB)

Housing Benefit can help pay rent for people who are unemployed, on a low income, or claiming benefits. HB is in the process of being replaced by Universal Credit except for people with long-term support needs who qualify for exempt rent*.

7 Additional Grants

Additional Grants may also be available to put towards adapting a property, for example improving access by installing ramps or a stairlift.

**It's good to know:
The financial assessment only looks at the finances of the person needing support – not their families or guardians.**

*Exempt rents can be applied to supported living accommodation and allow a higher local authority housing allowance to be paid by housing benefit.

The benefits received and the amount paid will be based on individual circumstances, which may include age, health condition or disability, savings, housing costs, and whether you or your loved one lives in a supported living location or a residential care location.

If the needs assessment shows you or your loved one has support needs and can't afford to pay for social care, the local council or NHS body will provide financial support.

Who will fund my, or my loved one's, social care?

You will usually be able to secure funding from your local council or other bodies. However, you may have to contribute towards the cost of the care after your local council conducts a financial assessment - your allocated social worker can provide more detail on this.

The eligibility criteria for social care funding are usually the following:

- have a disability, along with accompanying support needs
- live in the UK
- be aged 18 or over (for under 18s a transition package may be put in place by the adult social care team)
- have less than £23,250 in savings

What happens if I, or my loved one, have more than £23,250 in savings?

If the person receiving support has more than £23,250 in savings, the additional amount saved can initially be used to pay for their social care.

For example: You have £30,000 in savings. You move into a supported living service which costs £1,125 per month. You pay the first six months of support (£1,125 per month x six months = £6,750).

As you now have £23,250 or less, you no longer have to pay for your social care from this point onwards.

I'm a family member and have over £23,250 in savings, but the person I'm seeking support for doesn't. Will I have to pay for their social care?

No, not unless you choose to do so. As everyone over 18 is regarded as an adult, and money belonging to a parent or your family is considered separate. This includes whether or not you are an appointee of the individual's finances.

The person needing support has several support needs – will this make funding different?

If you live with several different support needs, funding may work slightly differently. Following a needs assessment, the social worker may decide a further assessment is required from a separate body.

This body will sometimes be the local NHS Clinical Commissioning Group (CCG), or local Health Board if you live in Scotland or Wales. CCGs and Health Boards decide what health services are needed for local populations in the areas they serve. If it is determined you or your loved one has additional needs, the care may be paid by both your local council's adult social care services and your local CCG or Health Board.

For example: Your local council assesses that you need financial support with your housing and refers you to your local CCG for a specific long-term health condition. Your local CCG then decides you are eligible for financial support with your health condition.

You will receive income for both needs, paid by the two different bodies: the local council and the CCG. This system of multiple payers of social care may sound really confusing, but don't worry - your social worker is responsible for making sure the funding process to access support goes smoothly.



Making decisions on your loved one's behalf

There are several ways to make decisions on the behalf of individuals who do not have the capacity to make their own decisions.

The Mental Capacity Act

A key way to make decisions for someone else is through the Mental Capacity Act. This act underlines how adults should always be encouraged to make their own decisions wherever possible. To determine whether or not an individual can make their own decisions, a mental capacity assessment is usually completed by the individuals' assigned social worker or a nurse assessor.

Where it is determined through this assessment that an adult cannot make their own decisions, a best-interest decision can be made on their behalf and would involve a multi-disciplinary group of professionals (such as a social worker, occupational therapist) as well as family members where possible.

Whether or not an individual has capacity to manage their finances is determined at an early stage with an assessment by your social worker and Lifeways.

Becoming a deputy

In order to gain legal power to make decisions for another person, you will need to apply to the Court of Protection to become a deputy. An individual without capacity can have multiple deputies, which is called a joint deputyship. This may be made up of different family members, and/or another deputy, such as an accountant, a solicitor, or representatives of your local council. Being a deputy comes with responsibilities not only over the individual you're a deputy for, but with different authorities.

There are also certain procedures which need to be followed, such as when making financial decisions on behalf of the other person. As a deputy, you'll be supervised by the government's Office of the Public Guardian (OPG). They're authorised to contact you or visit you to check you're being an effective deputy.

For example: Your son has no capacity. You apply to the Court of Protection to become a Deputy. After you're appointed to be that person's deputy, you make a 'best interest' decision to decide which support service the individual should move to.

Becoming a deputy is not to be confused with Lasting Power of Attorney (LPA). By contrast to deputyships, a Lasting Power of Attorney is the power one adult can give to another in advance of a potential loss of capacity. Someone without capacity cannot consent to a Lasting Power of Attorney, and that is why to become a deputy, an application to the courts needs to be made, as outlined in the Mental Capacity Act.

Becoming an appointee

If you are just looking after someone's benefits, you do not need to become a deputy - you can become an appointee instead. Becoming an appointee means you have the right to deal with the benefits of someone who cannot manage their own affairs.

If there are no friends or family to assist the individual in managing their finances, Lifeways offers an appointeeship service. Lifeways is approved by the government's Department for Workforce and Pensions (DWP) to run this appointeeship service. Our appointeeship service is tailored to the needs of each individual. Only some people we support have their finances managed by Lifeways.

How can benefits pay towards living costs?

As well as varying with individual needs, the amount of benefits a person can receive will depend on the type of location they live in.

Supported living

If you live at a supported living location, you are effectively living in your own home and will likely be in charge of your own support and lifestyle. This usually means you have your own tenancy agreement and Adult Social Care Charges (the cost Lifeways charges for your support).

Your local council, CCG or Health Board may pay for these costs. Everyday living expenses, such as money for food, clothing, and leisure will be paid by your source of income, in this case, benefits received from the government or local bodies.

Lifeways operates supported living locations, but it does not own the buildings. The landlord is a separate specialist housing provider and the tenancy will be between the person supported and the housing association.

Residential care

If you live at a residential care location, most costs are covered by the Adult Social Care Charges, including bills such as food, electricity, gas, and water. This means you may receive less money in benefits, as you will have fewer costs.



What's the minimum number of hours of social care per week that Lifeways can support?

There's no minimum number of hours Lifeways can support with - we consider each case separately. Once you're in touch with us, one of our regional referrals managers will assess whether the desired support package can be delivered, based on current capacity and suitable locations in the area.

For example: You have been assessed by your local council to need 12 hours a week of support.

Lifeways can support this at a supported living service near where you're currently living – and agrees with you and the local council to support you. After going through the Lifeways referral process, you then prepare to move in.

Preparing to move into supported living - what costs do you need to think about?

There will be certain costs that need to be considered when moving into supported living. We've shared some of these below along with examples of where funding may be able to support.



Rent

You may qualify for financial help with your rent through Housing Benefit or Universal Credit (UC) housing costs. Your rent would be paid directly to your landlord. However, if you have savings of £16,000 or more, you may not be entitled to Housing Benefit. This means you may need to pay your own rent until your savings are below £16,000.



Food, clothing and leisure

These costs will be paid from your UC and PIP benefits, if you're eligible. If you're accompanied by your support staff for an activity, such as going to a restaurant or the cinema, you'll also need to pay their costs – such as your support workers' meal or cinema ticket.



Utility bills

You are responsible for your supported living property's phone line, gas, electricity, council tax, internet, and TV license, where these costs apply. These costs would be paid from your UC and Personal Independence Payment (PIP) benefits, if you're eligible for these benefits.



Transport

Transport costs will be paid from your UC and PIP benefits, if you're eligible. You may be eligible for a disabled person's bus pass, railcard and also a blue badge scheme for parking a car. You may also qualify to lease a vehicle under the charity-run Motability Scheme - this is subject to your eligibility to PIP benefits.

Further reading and resources

We've added links below to useful organisations and charities for more information related to the topics we've covered in this guide.

NHS - Council social care explained

[nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/when-the-council-might-pay-for-your-care/](https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/when-the-council-might-pay-for-your-care/)

NHS - Guidance on the Mental Capacity Act

[nhs.uk/conditions/social-care-and-support-guide/making-decisions-for-someone-else/mental-capacity-act/](https://www.nhs.uk/conditions/social-care-and-support-guide/making-decisions-for-someone-else/mental-capacity-act/)

GOV.UK - Becoming a deputy

[gov.uk/become-deputy](https://www.gov.uk/become-deputy)

GOV.UK - Becoming an appointee

[gov.uk/become-appointee-for-someone-claiming-benefits](https://www.gov.uk/become-appointee-for-someone-claiming-benefits)

More advice and information from Lifeways

More about our support

lifeways.co.uk/for-families-and-individuals

Transitioning to adult services

lifeways.co.uk/resources/transitioning-to-adult-services

Our referral process

lifeways.co.uk/for-professionals/the-referral-process

About Lifeways

Lifeways has been a provider of supported living and residential care since 1995, and empowers nearly 5,000 adults across the UK who live with autism, learning disabilities and a range of other conditions to lead more independent and fulfilling lives.

We provide support from our dedicated team of experienced support workers, as well as partnering with specialist housing providers to offer individual and shared housing. You can find out more about our support and browse the types of housing we offer at lifeways.co.uk.

If you're interested to find out more about what we offer, you can either contact us directly or we may be one of several providers approached by the council on your behalf once your assessment has been carried out.

Finding out more

If you'd like to ask any questions you have about funding, supported living or residential care, we're here to offer friendly advice and support.

Call us on **0333 321 4881** or email referrals@lifeways.co.uk

lifeways.co.uk

