

# Your Guide to Care Funding in Cornwall



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Navigating the complexities of adult social care funding can be challenging. If you reside in Cornwall and are seeking financial assistance for care services, understanding the available options and the processes involved is crucial. This guide provides an overview of the funding opportunities offered by Cornwall Council and outlines the steps to access them.

## 1. Care Needs Assessment

Before exploring funding options, it's essential to determine your eligibility for care services. Cornwall Council offers a Care Needs Assessment, which evaluates your daily living requirements and identifies suitable support services. This assessment is free and serves as the foundation for any subsequent financial assistance.

### How to Request an Assessment:

- **Online:** Visit the [Adult Social Care Needs Assessment](#) page for more information.
- **Phone:** Contact Adult Social Care at 0300 1234 131. Phone lines are open from 9:00 AM to 6:00 PM on Monday, Tuesday, Thursday, and Friday, and from 10:00 AM to 6:00 PM on Wednesday.

## 2. Financial Assessment (Means Test)

Following the Care Needs Assessment, if you're deemed eligible for support, a Financial Assessment will be conducted to determine your contribution towards the cost of care. This assessment considers your income, savings, and assets.

### Key Thresholds:

- **Savings over £23,250:** You're expected to pay the full cost of your care.
- **Savings between £14,250 and £23,250:** You'll contribute an amount based on your financial assessment.
- **Savings below £14,250:** You may be eligible for maximum financial support, contributing only from your income.

For a detailed explanation, refer to Cornwall Council's [Paying for Adult Social Care](#) page.

### 3. Types of Care Services and Associated Costs

Cornwall Council provides various care services, each with specific funding considerations:

#### a. Non-Residential Services (Home Care)

If you receive care services at home, the council will assess your financial situation to determine your contribution. Details are available on the [Paying for Adult Social Care](#) page.

#### b. Residential and Nursing Care

For those moving into residential or nursing homes, a separate financial assessment is conducted. If you own property, its value may be considered in the assessment. Information about this process can be found on the [Financial Assessment for Adult Social Care](#) page.

### 4. Direct Payments

For greater control over your care, you can opt for Direct Payments. This arrangement provides funds directly to you, enabling you to arrange and manage your care services. Guidance on obtaining and using Direct Payments is available on the [Direct Payments for Adults](#) page.

### 5. Individual Service Funds (ISFs)

An Individual Service Fund is an alternative to Direct Payments, where the council allocates funds to a provider of your choice to manage your care and support. This offers flexibility without the responsibility of managing the funds yourself. More information is available on the [Individual Service Funds](#) page.

### 6. Additional Support and Benefits

Beyond the primary funding avenues, consider exploring:

- **Carer's Assessments:** If you have someone providing regular care, they might be eligible for support. Details can be found on the [Assessments and Financial Support for Carers](#) page.
- **Deferred Payment Agreements:** If your wealth is primarily tied up in property, you might be eligible for a Deferred Payment Agreement. This scheme allows you to defer care home costs, with the council covering

expenses upfront and reclaiming the amount when your property is sold. Eligibility criteria and details are outlined on the [Deferring Paying for Your Care](#) page.

## 7. Seeking Independent Financial Advice

Making decisions about care funding is significant. It's advisable to consult with an independent financial adviser to understand all available options and implications. The council's [Paying for Adult Social Care](#) page provides additional resources and guidance.

# How Care with Confidence Helps for FREE.

At [Care with Confidence](#), we know that navigating care funding can feel overwhelming — especially when you're already juggling the emotional and practical demands of finding the right support. That's why we created this guide: to offer you a clear, simple starting point, built on years of experience helping families just like yours.

But you don't have to do it alone.

We're only ever a phone call away — and we're happy to take your call out of hours, so you can speak to someone when you get home from work, when the house is quiet, or simply when it suits you best. Whether you want to talk through your funding options, understand what support is available, or just need a reassuring voice on the other end of the line, we're here for you.

You can feel confident in the advice you receive from Care with Confidence. This guide is just the first stage of support— and if you'd rather skip the pages and talk it through instead, that's absolutely fine. Our mission is to provide the information you need, in the way that feels most comfortable for you.

Whatever stage you're at, we're here to help you move forward — with confidence.

Best wishes

*Care with Confidence x*



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