



Private Homecare vs. Council-Funded Care
WHAT'S BEST FOR YOU?





Understanding Your Options & Choosing with Confidence

When arranging homecare for yourself or a loved one, one of the biggest decisions is whether to choose private homecare or council-funded care. Each option has its own advantages, limitations, and costs, and the right choice depends on your needs, preferences, and financial situation.

At Care with Confidence, we make the process easier, clearer, and stress-free by helping families navigate their options with expert advice and personalised recommendations.

This guide breaks down the key differences between private and council-funded care, so you can decide what's best for your situation. Plus, you can speak to our care advisors for tailored guidance or watch our YouTube playlist to explore your options in more detail.

1

What is Private Homecare?

Private homecare is care that you arrange and pay for yourself, giving you full control over your provider, carer selection, and care plan.

Key Benefits:

- ♥ **You choose your care provider** – No restrictions on which company you use.
- ♥ **More flexibility in care options** – You decide the type, schedule, and level of care.
- ♥ **Consistency of carers** – You can request regular carers for familiarity and trust.
- ♥ **No waiting lists** – Care can start as soon as you need it.
- ♥ **Specialist care available** – Tailored support for dementia, stroke recovery, or complex needs.

Potential Downsides:

- ♥ **Higher costs** – You must pay for care yourself unless you qualify for benefits or funding.
- ♥ **Responsibility for provider selection** – You need to research and vet care agencies.



How Care with Confidence Helps:

- ♥ We pre-vet trusted homecare providers, so you don't have to.
- ♥ We negotiate locked-in rates with no hidden fees.
- ♥ We help you find funding options to make private care more affordable.

2

What is Council-Funded Homecare?



Council-funded homecare is care arranged and paid for (fully or partly) by your local council if you meet their financial eligibility criteria.

Key Benefits:

- ♥ **Reduced or no cost** – If you qualify, the council may cover some or all homecare costs.
- ♥ **Care arranged for you** – The council selects and manages the provider.
- ♥ **Support for those with low savings** – If your assets are under £23,250, you may get help.

Potential Downsides:

- ♥ **Limited choice** – You must use the care provider chosen by the council.
- ♥ **Less flexibility** – Care schedules and visit lengths may be restricted.
- ♥ **Waiting lists** – It can take weeks or months for care to start.
- ♥ **Changing carers frequently** – You may not have the same carer every time.
- ♥ **Not everyone qualifies** – Means-tested assessments determine eligibility.



How Care with Confidence Helps:

- ♥ We explain how to apply for council funding and check if you qualify.
- ♥ If council-funded care doesn't meet your needs, we help you explore private or part-funded options.
- ♥ We assist with Direct Payments so you can choose your own provider instead of using the council's default options.

3

Can You Get Council Funding & Still Choose Your Own Provider?

Yes! If you qualify for local authority funding, you don't have to settle for their chosen provider. You can request Direct Payments and use that funding to hire a homecare provider of your choice.

How Direct Payments Work:

- ♥ The council gives you the funding directly instead of arranging care on your behalf.
- ♥ You can use this funding to pay for a homecare provider of your choice.
- ♥ This gives you more control and flexibility over your care plan.



How Care with Confidence Helps:

- ♥ We help families apply for Direct Payments so they can choose a provider that better suits their needs.
- ♥ We assist in finding high-quality providers that accept Direct Payments.

4

How Much Does Homecare Cost?

Private Homecare Costs:

- ♥ **Hourly rates:** £20–£35 per hour.
- ♥ **Live-in care:** £900–£1,600 per week.
- ♥ **Overnight care:** £100–£200 per night.

Council-Funded Homecare Costs:

- ♥ If you qualify for funding, you may pay nothing or a subsidised amount.
- ♥ You may be asked to contribute towards costs based on a financial assessment.



How Care with Confidence Helps:

- ♥ We provide clear cost comparisons and help you find funding where possible.
- ♥ We negotiate locked-in rates with trusted providers to keep costs fair.



| Feature | Private Homecare | Council-Funded Homecare |
|-------------------------|--|--|
| Choice of provider | Yes – Full choice | No – Must use council-approved providers |
| Waiting times | Immediate care | Can take weeks/months |
| Care flexibility | Full control over schedule | Limited by council restrictions |
| Specialist care options | Available (dementia, stroke, etc.) | May not be available |
| Continuity of carers | More likely | Less likely – staff may change |
| Cost | Paid privately (unless using benefits) | Free or subsidised if eligible |

Not sure which option is right for you? [Speak to our team](#) for personalised advice.

Need Help **Choosing the Best Homecare Option?**

At Care with Confidence, we take the stress out of the decision-making process by offering:

- ♥ **Expert guidance** – We help you navigate private and council-funded care options.
- ♥ **Pre-vetted, trusted providers** – No need to research providers alone.
- ♥ **Funding support** – We help you access Direct Payments, Attendance Allowance, and other financial aid.
- ♥ **Locked-in rates & no hidden fees** – Transparent pricing you won't get elsewhere.
- ♥ **Personalised recommendations** – We match you with the right care for your needs and budget.



Book a FREE consultation today
and choose homecare with confidence.

Email: hello@bigsistercare.com
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Speak to an Expert Now



Want more guidance? [Watch our YouTube Playlist](#) for expert insights on homecare options!