



Understanding **HEMECARE COSTS & FUNDING GUIDE**



A woman with short brown hair and glasses is sitting at a desk, looking down at a stack of papers. She is wearing a dark grey V-neck sweater. In the background, there is a white brick wall and a vase with pink flowers.

A Guide to Making Homecare Affordable & Accessible

One of the biggest concerns when arranging homecare is cost—how much will it be, what funding options are available, and how can you make care as affordable as possible?

At Care with Confidence, we help families understand the true cost of homecare, explore funding options, and make informed financial decisions that ensure your loved one gets the best possible care without unnecessary stress.

This guide breaks down homecare pricing, hidden fees, funding sources, and financial support, so you can plan with clarity and confidence.

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How Much Does Homecare Cost?

The cost of homecare varies depending on:

- ♥ The type of care (e.g., personal care, companionship, nursing care).
- ♥ The level of support needed (e.g., a few hours a week vs. 24/7 care).
- ♥ The location (prices are often higher in London and the South East).
- ♥ Whether care is privately paid or council-funded.

Average Homecare Costs in the UK:

- ♥ **Hourly care:** £20–£35 per hour.
- ♥ **Live-in care:** £900–£1,600 per week.
- ♥ **Overnight care:** £100–£200 per night.
- ♥ **Respite care:** £700–£1,500 per week (temporary care for a break or recovery).



Tip:

Costs can vary significantly, so it's essential to get a clear price breakdown before choosing a provider.

How Care with Confidence Helps:

- ♥ We provide locked-in rates with trusted providers, meaning no hidden fees or surprise charges.
- ♥ Our advisors offer free consultations to help you compare pricing and find the most cost-effective solution.



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Hidden Fees to Watch Out For

Not all homecare providers are upfront about additional costs. Make sure to ask about:

- ♥ **Travel fees** – Some providers charge extra for travel time or mileage.
- ♥ **Weekend & evening surcharges** – Higher rates may apply for out-of-hours care.
- ♥ **Minimum visit charges** – Some agencies have minimum visit lengths (e.g., 30 or 60 minutes).
- ♥ **Cancellation fees** – Check if there are charges for pausing or stopping care.



How Care with Confidence Helps:

- ♥ We work with providers who offer transparent pricing, so you always know exactly what you're paying for.
- ♥ Our advisors help you find the best value for your budget.



You may not have to pay for care alone! There are several financial support options that can help cover homecare costs.

Council Funding (Means-Tested Support)

Your local council may cover some or all of your homecare costs—but this depends on a financial assessment.

- ♥ If your savings are below £23,250 (in England), you may qualify for subsidised or fully funded care.
- ♥ The council will carry out a Care Needs Assessment to determine if you qualify.
- ♥ If eligible, they will either arrange care for you or give you Direct Payments so you can choose your own provider.



How Care with Confidence Helps:

- ♥ We guide you through the funding application process.
- ♥ If you receive Direct Payments, we help you find a high-quality provider that accepts them.

NHS Continuing Healthcare (CHC) – Fully Funded Care

If your loved one has complex medical needs, they may qualify for NHS Continuing Healthcare (CHC), which covers 100% of homecare costs.

- ♥ CHC is not means-tested (savings don't affect eligibility).
- ♥ Funding is based on medical need, not income.
- ♥ You must undergo a CHC assessment to qualify.



How Care with Confidence Helps:

- ♥ We explain who qualifies for CHC and how to apply.
- ♥ We help you find a provider experienced in CHC-funded care.

Direct Payments – More Control Over Your Care

If you qualify for council funding, you can choose to receive Direct Payments, allowing you to:

- ♥ Hire your own homecare provider instead of using a council-approved agency.
- ♥ Pay for specialist or more flexible care that suits your needs.
- ♥ Have greater control over who provides care.



How Care with Confidence Helps:

- ♥ We match you with high-quality providers who accept Direct Payments.
- ♥ We ensure you get the most value from your funding.

Benefits That Can Help Pay for Care

Even if you don't qualify for full funding, you may be eligible for benefits that help cover homecare costs:

- ♥ **Attendance Allowance** (for over State Pension age) – Up to £108.55 per week.
- ♥ **Personal Independence Payment (PIP)** (for under State Pension age).
- ♥ **Carer's Allowance** – If a family member provides care for 35+ hours per week.



How Care with Confidence Helps:

- ♥ We help families apply for benefits that can reduce homecare costs.
- ♥ Our advisors explain how to combine funding sources for maximum support.

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Paying Privately – How to Reduce Costs

If you're paying for care yourself, here are ways to make it more affordable:

- ♥ **Compare provider rates** – Prices vary, so it's worth shopping around.
- ♥ **Use benefits & tax relief** – Attendance Allowance, PIP, and VAT exemptions can reduce costs.
- ♥ **Consider part-time or live-in care** – Live-in care can be more cost-effective than hourly care for those needing full-time support.
- ♥ **Plan ahead** – Starting with fewer hours and increasing as needed can help manage costs.



How Care with Confidence Helps:

- ♥ We negotiate exclusive, locked-in rates with our providers to keep care affordable.
- ♥ We help you explore ways to combine private payments with funding support.

Need Help Understanding Homecare Costs?

At Care with Confidence, we make homecare simpler, more transparent, and more affordable by:

- ♥ **Explaining costs clearly** – No hidden fees or surprises.
- ♥ **Helping you access funding** – Council funding, Direct Payments, NHS support, and benefits.
- ♥ **Matching you with the right provider** – At a locked-in rate, saving you money.
- ♥ **Providing expert advice for free** – No obligation, just guidance you can trust.



**Book a FREE consultation today
and find the best care at the best price.**

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Speak to an Expert Now



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