

Moving into a care home: who to tell

Every organisation to tell, with a tick box and a date. Then what stops, carries on or can be claimed, by who pays and by nation.

General information, not legal or financial advice. Every rule was read from its source on **10 October 2026**. Rules change, so check the source first.

Get advice before selling or letting the home, or if NHS continuing healthcare is refused. Get it too if the family disagrees about who acts, or money is being given away.

Tell them first

Tell each office that pays a benefit as soon as the move happens.

Tell each one separately. Someone else can do it, giving their own name and contact details.

Have these ready:

- ☐ The care home's name and address;
- ☐ The date they went in, and their previous address;
- ☐ How the stay is paid for, and which council or Trust is involved;
- ☐ Any power of attorney or appointee;
- ☐ Any hospital stay in the 28 days before they went in;
- ☐ In Scotland, any application for free personal and nursing care.

The 28-day rule. The first 28 days in a care home are paid, whoever pays the fees. If the council or Trust pays any part of the fees, or the NHS pays for the whole place, Attendance Allowance, PIP daily living and DLA care stop from day 29.

Stays no more than 28 days apart count together. State Pension carries on in every case.

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What to do

Your details

Write these once. Every office will ask for most of them.

Their full name

As it appears on their benefit letters.

The care home: name and address

Every benefit office asks for this.

The date they moved in

This is day 1.

Day 29: 28 days after day 1

If the council, a Trust or NHS continuing healthcare pays, disability benefits stop from this day.

Permanent, or a short stay

A short stay or respite is treated differently.

Who pays: themselves, the council or Trust, or the NHS

This decides most of what changes.

Which nation the care home is in

England, Wales, Scotland or Northern Ireland.

The home they left: empty, still lived in, rented, or none

This decides Council Tax or rates.

Power of attorney or appointee: who, and the reference

Banks and offices will ask to see it.

Social worker, care manager or Trust contact

Name and phone number.

The home starts to count: day 85, after 12 weeks

In a council-funded permanent stay, unless a partner or qualifying relative lives there.

What to do

The tracker: 71 organisations

Tick each one when you have told them, and write the date and any reference. Skip the ones for another nation.

"Practice" rows are prompts: there is no official rule, so ask them.

Benefits and pensions (22)

☐ DWP — Attendance Allowance

Where: England, Wales, Scotland · **Official guidance**

Tell them: That they have gone into a care home: the home's address, the dates, and how the stay is paid for.

How: Attendance Allowance helpline 0800 731 0122.

What changes: Stops after 28 days if the council pays any part or the NHS pays for the whole place; carries on for a self-funder. In Scotland, only for anyone not yet moved to Pension Age Disability Payment.

Told on (date), and their reference:

☐ DWP — Personal Independence Payment

Where: England, Wales, Scotland · **Official guidance**

Tell them: Going into a hospital, hospice, nursing home or care home, and any change in how the fees are funded.

How: PIP enquiry line 0800 121 4433.

What changes: Daily living stops after 28 days if public money pays; mobility usually carries on. New Scottish claims are for Adult Disability Payment instead.

Told on (date), and their reference:

☐ **DWP — Disability Living Allowance**

Where: England, Wales, Scotland · **Official guidance**

Tell them: The care-home stay, then any change in how the fees are funded, a temporary stay becoming permanent, a move to another home, or a hospital stay.

How: The Disability Service Centre, which pays DLA.

What changes: The care part stops after 28 days if public money pays; the mobility part may carry on.

Told on (date), and their reference: _____

☐ **The Pension Service — State Pension**

Where: England, Wales, Scotland · **Official guidance**

Tell them: That they have moved into a care home, even for a temporary stay.

How: By phone or post — and only after they have moved in.

What changes: Nothing stops: State Pension carries on, and is counted as income in the fees assessment.

Told on (date), and their reference: _____

☐ **The Pension Service — Pension Credit**

Where: England, Wales, Scotland · **Official guidance**

Tell them: Going into a care home. After 4 weeks there, also any change in who pays the fees, a temporary stay becoming permanent, a move to another home, or a hospital stay.

How: The Pension Service helpline on GOV.UK's Pension Credit page, or by post to the address on their letters.

What changes: Carries on. Assessed income period (AIP): "Your Pension Credit award letter will tell you if you have an AIP." If they have one, GOV.UK says it "will end if your household circumstances change, for example if you move into a care home", and "You'll get a letter saying your AIP has ended." The severe disability amount may end when Attendance Allowance or PIP daily living stops. A couple's joint claim may need to become two single claims after a permanent move — ask.

Told on (date), and their reference: _____

☐ **DWP — Carer's Allowance Unit (if someone claims for caring)**

Where: England, Wales, Scotland · **Official guidance**

Tell them: The carer reports that the person cared for has gone into a care home.

How: Online, or the Carer's Allowance Unit on 0800 731 0297.

What changes: Depends on the person still getting a qualifying benefit and 35 hours' care a week, so it is likely to end when their benefit stops.

Told on (date), and their reference: _____

☐ **Universal Credit**

Where: England, Wales, Scotland · **Official guidance**

Tell them: The move into a care home.

How: A message in the online journal, or the Universal Credit helpline.

What changes: We found no Great Britain rule to quote on housing costs in a care home — ask.

Told on (date), and their reference: _____

☐ **Housing Benefit — the local council**

Where: England, Wales, Scotland · **Official guidance**

Tell them: Going into a care home.

How: The council that pays the Housing Benefit.

What changes: Expect housing payments to end on a permanent move, and ask the council.

Told on (date), and their reference: _____

☐ **Jobcentre Plus (working age: ESA or JSA)**

Where: England, Wales, Scotland · **Official guidance**

Tell them: The move, if they claim either benefit.

How: By phone, as GOV.UK's care-home page says.

What changes: Rare for this move — most people moving into a care home are over pension age.

Told on (date), and their reference: _____

☐ **Winter Fuel Payment Centre**

Where: England, Wales · **Official guidance**

Tell them: A change of address.

How: The Winter Fuel Payment Centre.

What changes: Still payable in a care home, unless on a means-tested benefit and in care for the whole time from 29 June 2026 or earlier.

Told on (date), and their reference: _____

☐ **DWP — becoming an appointee (if they cannot manage)**

Where: England, Wales, Scotland · **Official guidance**

Tell them: Apply to deal with their DWP benefits if they cannot manage their own affairs.

How: Apply to the DWP. A power of attorney is a separate route.

What changes: A DWP appointee cannot normally act for Social Security Scotland awards.

Told on (date), and their reference: _____

☐ **Social Security Scotland — Pension Age Disability Payment**

Where: Scotland · Law

Tell them: Going into the care home, and any change in how the fees are paid — including any free personal care.

How: Freephone 0800 182 2222, 8am to 5pm, Monday to Friday.

What changes: £0 from day 29 if public money pays — and taking free personal care counts. Not telling them may be an offence.

Told on (date), and their reference: _____

☐ **Social Security Scotland — Adult Disability Payment**

Where: Scotland · Official guidance

Tell them: Entering or leaving a care home — they have a legal duty to tell Social Security Scotland.

How: Freephone 0800 182 2222.

What changes: Daily living stops on the 29th day if the place is publicly funded; mobility is not affected; self-funders keep daily living.

Told on (date), and their reference: _____

☐ **Social Security Scotland — Carer Support Payment**

Where: Scotland · Official guidance

Tell them: That the person you care for is in residential care, such as respite or a care home.

How: Freephone 0800 182 2222.

What changes: Ends when the cared-for person's qualifying benefit is set to £0 or stopped because of the stay.

Told on (date), and their reference: _____

☐ **Social Security Scotland — Pension Age Winter Heating Payment**

Where: Scotland · Official guidance

Tell them: The move, with the date they went into care.

How: Freephone 0800 182 2222.

What changes: Not paid if in residential care for the whole qualifying week, in care before 29 June 2026 and on a listed means-tested benefit.

Told on (date), and their reference: _____

☐ **Social Security Scotland — appointee**

Where: Scotland · **Official guidance**

Tell them: Apply to act for them if they cannot make or communicate decisions.

How: Through Social Security Scotland.

What changes: A person who can make their own decisions cannot have an appointee, but can have a third-party representative.

Told on (date), and their reference: _____

☐ **Disability and Carers Service — Attendance Allowance and DLA**

Where: Northern Ireland · **Official guidance**

Tell them: That they have gone into a residential or care home.

How: DLA: 0800 587 0912. For Attendance Allowance, contact the Disability and Carers Service — nidirect lists no separate number.

What changes: Paid for the first four weeks if the Trust helps with the fees; usually continues for a self-funder.

Told on (date), and their reference: _____

☐ **PIP Centre (Northern Ireland)**

Where: Northern Ireland · **Law**

Tell them: That they have gone into a residential or care home.

How: 0800 587 0932.

What changes: Daily living stops after 28 days if public money pays.

Told on (date), and their reference: _____

☐ **Carer's Allowance (Northern Ireland)**

Where: Northern Ireland · **Official guidance**

Tell them: If the person you care for will be in hospital, a nursing home or respite care for more than 12 weeks.

How: 0800 587 0912.

What changes: Depends on the person still getting a qualifying benefit and 35 hours' care a week.

Told on (date), and their reference: _____

☐ **Jobs and Benefits office**

Where: Northern Ireland · **Official guidance**

Tell them: Changes to any other benefit, such as Pension Credit or Housing Benefit.

How: Your local Jobs and Benefits office.

What changes: Pension Credit carries on; Universal Credit gives no help with housing costs after a permanent move.

Told on (date), and their reference: _____

☐ **State Pension (Northern Ireland)**

Where: Northern Ireland · [Official guidance](#)

Tell them: That they have moved into a care home.

How: The office that pays it — the address is on their pension letters. We did not research a Northern Ireland number, so none is printed.

What changes: Not affected by the move; counted as income when the Trust assesses the contribution.

Told on (date), and their reference: _____

☐ **Winter Fuel Payment Centre (Northern Ireland)**

Where: Northern Ireland · [Official guidance](#)

Tell them: That they have moved into a care home.

How: nidirect's report-a-change route.

What changes: The Northern Ireland care-home eligibility rule could not be read — do not assume Great Britain's.

Told on (date), and their reference: _____

Care, the council and the NHS (12)

☐ **Council adult social care**

Where: England, Wales · [Official guidance](#)

Tell them: Ask for a needs assessment; a financial assessment follows. If a care package or direct payment is in place at home, tell them it ends.

How: The council's adult social care team.

What changes: The council's help depends on capital: in England it may not pay above £23,250.

Told on (date), and their reference: _____

☐ **Council social work department**

Where: Scotland · [Official guidance](#)

Tell them: Ask for a care needs assessment — free personal and nursing care is paid only after it — and the financial assessment.

How: The local council.

What changes: Free personal care is not backdated before the assessment.

Told on (date), and their reference: _____

☐ **Health and Social Care Trust**

Where: Northern Ireland · **Official guidance**

Tell them: The Trust assesses care needs and advises on the type of home, then the financial assessment.

How: The local HSC Trust.

What changes: Whether the Trust helps with the fees changes how Attendance Allowance and DLA are treated.

Told on (date), and their reference: _____

☐ **Integrated care board — NHS continuing healthcare**

Where: England · **Official guidance**

Tell them: Ask for a continuing-healthcare checklist before or at the move; funded nursing care follows if they need nursing but do not qualify.

How: Through the hospital team, the GP or the integrated care board.

What changes: A decision normally within 28 days of a completed checklist; if a delay is unjustifiable, care costs are refunded from the 29th day.

Told on (date), and their reference: _____

☐ **Local health board — continuing healthcare (Wales)**

Where: Wales · **Official guidance**

Tell them: Ask for an assessment: eligibility turns on a primary health need.

How: The local health board.

What changes: Funded nursing care is paid by the health board to the home, at one all-Wales weekly rate.

Told on (date), and their reference: _____

☐ **Beacon — free continuing-healthcare advice**

Where: England · **Official guidance**

Tell them: Questions about an NHS continuing-healthcare assessment or decision.

How: The helpline NHS.UK names: 0345 548 0300.

What changes: Independent advice; the NHS names it on its own page.

Told on (date), and their reference: _____

☐ **Council Tax — the billing council (England)**

Where: England · **Law**

Tell them: The home is empty because the owner or tenant has moved permanently into a care home — or that a partner still lives there.

How: The council's own form or phone line. You must apply.

What changes: Empty: exempt (Class E). Partner left alone: 25% off.

Told on (date), and their reference: _____

☐ **Council Tax — the billing council (Wales)**

Where: Wales • Law

Tell them: The same, under Wales's own 2026 regulations.

How: The local authority's Council Tax department, with evidence.

What changes: Empty: exempt (Class E, WSI 2026/8). A resident in a care home is not counted.

Told on (date), and their reference: _____

☐ **Council Tax — the council (Scotland)**

Where: Scotland • Law

Tell them: The former home is unoccupied because the owner now lives in a care home.

How: The council's own form. Ask for the decision in writing.

What changes: Exempt under SI 1997/728 Schedule 1 paragraph 5 while unoccupied.

Told on (date), and their reference: _____

☐ **Scottish Water charges (billed with Council Tax)**

Where: Scotland • Practice • no official rule

Tell them: Ask the council whether the water and waste-water charges stop with the Council Tax exemption.

How: The council's Council Tax team.

What changes: We could not read Scottish Water's 2026–27 leaflet, so we state no rule.

Told on (date), and their reference: _____

☐ **Land & Property Services — rates**

Where: Northern Ireland • Official guidance

Tell them: Apply to exclude the empty home from rates when all the legal owners are in permanent care.

How: 0300 200 7801, with the Application for Exclusion from Rating of Empty Homes.

What changes: 100% relief if granted. Keep paying while they decide.

Told on (date), and their reference: _____

☐ **Community alarm or telecare service (often the council)**

Where: UK-wide · Practice · no official rule

Tell them: Cancel the service and arrange to return the equipment.

How: The provider's own route.

What changes: Ask whether there is a cancellation charge — no official rule covers it.

Told on (date), and their reference: _____

Money, tax and legal authority (6)

☐ **HMRC**

Where: UK-wide · Official guidance

Tell them: The new address, for Income Tax, National Insurance and State Pension.

How: Through their personal tax account, after the move.

What changes: Their tax post goes to the right place.

Told on (date), and their reference: _____

☐ **Workplace, personal and annuity pension providers**

Where: UK-wide · Official guidance

Tell them: The new address, and who is acting for them.

How: Each provider's own route. GOV.UK's pension finder works for someone else's scheme with their permission.

What changes: Each provider has its own power-of-attorney process.

Told on (date), and their reference: _____

☐ **Bank and building society**

Where: UK-wide · The organisation's own terms

Tell them: The new address, and who will help with the account.

How: Branch, phone or the bank's own form; a power of attorney needs the registered copy.

What changes: A third-party mandate is for everyday transactions and, at Lloyds at least, is not suitable once someone has lost mental capacity. A registered power of attorney lasts.

Told on (date), and their reference: _____

☐ **Office of the Public Guardian**

Where: England, Wales · Official guidance

Tell them: That the donor or an attorney has changed address.

How: No supporting documents are needed. Do not alter the lasting power of attorney itself.

What changes: The register stays accurate.

Told on (date), and their reference: _____

☐ **Office of the Public Guardian (Scotland)**

Where: Scotland · Official guidance

Tell them: That a granter or any attorney has changed address.

How: OPG Scotland, with up-to-date contact details.

What changes: The register stays accurate.

Told on (date), and their reference: _____

☐ **Office of Care and Protection (Northern Ireland)**

Where: Northern Ireland · Official guidance

Tell them: If there is an enduring power of attorney, it must be registered with the High Court (Office of Care and Protection) once the attorney believes they are no longer capable of managing their affairs.

How: The Office of Care and Protection.

What changes: We could not read its change-of-address route — ask.

Told on (date), and their reference: _____

The home, the bills and the post (14)

☐ **Private landlord (England)**

Where: England · Official guidance

Tell them: Notice to end the tenancy.

How: In writing. If the agreement does not say, at least 2 months' notice.

What changes: If they cannot sign, the notice is usually given by their attorney (practice).

Told on (date), and their reference: _____

☐ **Landlord (Wales — occupation contract)**

Where: Wales · Charity guidance

Tell them: Notice to end the occupation contract.

How: In writing. Citizens Advice Wales says usually at least 4 weeks for a periodic standard contract.

What changes: The statute itself was not read — check the contract.

Told on (date), and their reference: _____

☐ **Private landlord (Scotland)**

Where: Scotland · Official guidance

Tell them: Notice to end the tenancy.

How: At least 28 days' notice — plus 2 extra days if sent by email or letter.

What changes: If they cannot sign, the notice is usually given by their attorney (practice).

Told on (date), and their reference: _____

☐ **Private landlord (Northern Ireland)**

Where: Northern Ireland · Official guidance

Tell them: Written notice to quit.

How: At least 4 weeks if the tenancy is 10 years old or less; at least 12 weeks after that.

What changes: If they cannot sign, the notice is usually given by their attorney (practice).

Told on (date), and their reference: _____

☐ **Council or housing association landlord**

Where: UK-wide · Practice · no official rule

Tell them: Notice to end the tenancy.

How: Check the landlord's own notice form. An attorney, or sometimes next of kin, may be able to sign it.

What changes: Each landlord sets its own rules.

Told on (date), and their reference: _____

☐ **Mortgage lender**

Where: UK-wide · Practice · no official rule

Tell them: Ask in writing before letting the home or leaving it empty.

How: The lender's own phone line, app or form.

What changes: Each lender sets its own conditions — no official rule.

Told on (date), and their reference: _____

☐ **Home insurer — the empty house**

Where: UK-wide · Practice · no official rule

Tell them: That the home will be empty, before the policy's unoccupied limit (often 60 days).

How: Read the schedule; then the insurer or broker.

What changes: Cover can be lost if an empty home is not declared. Do not just cancel buildings cover — lenders usually expect it.

Told on (date), and their reference: _____

☐ **Insurer — belongings in the care home**

Where: UK-wide · Practice · no official rule

Tell them: Ask whether their belongings are covered in the care home.

How: The insurer.

What changes: Some policies have a limit for contents in a nursing home — ask.

Told on (date), and their reference: _____

☐ **Electricity and gas supplier**

Where: UK-wide · Official guidance

Tell them: The move, meter readings, and where to send the final bill.

How: Give notice, meter readings and a forwarding address — nidirect says at least 48 hours before the move.

What changes: Bills stop being run up in their name.

Told on (date), and their reference: _____

☐ **Priority Services Register**

Where: England, Wales, Scotland · Official guidance

Tell them: Nominate someone to receive the supplier's letters and bills.

How: The energy supplier or network operator.

What changes: A family member gets the post that matters.

Told on (date), and their reference: _____

☐ **Water company**

Where: England, Wales · Practice · no official rule

Tell them: That the home will be empty.

How: The water company.

What changes: Ask what is charged on an empty home — no official rule read.

Told on (date), and their reference: _____

☐ **Phone, broadband and TV provider**

Where: UK-wide · Practice · no official rule

Tell them: Cancel or move the contract.

How: The provider.

What changes: There is no published right to leave early because of a care-home move; early-exit fees usually apply. Ask — some waive them.

Told on (date), and their reference: _____

☐ TV Licensing

Where: UK-wide · Official guidance

Tell them: Cancel or move the licence; ask the care home manager about the reduced-price licence.

How: The care home manager arranges the reduced-price licence; otherwise TV Licensing.

What changes: Eligible residents who are retired and over 60, or disabled, pay a reduced price.

Told on (date), and their reference: _____

☐ Royal Mail — redirection

Where: UK-wide · The organisation's own terms

Tell them: Redirect their post to you, using the special-circumstances route for a care-home move.

How: By post or at a Post Office — not online. You need a power of attorney or similar authority.

What changes: Up to four years. Royal Mail cannot redirect from a nursing home or other shared building.

Told on (date), and their reference: _____

GP, pharmacy, dentist and optician (7)

☐ GP practice (England)

Where: England · Official guidance

Tell them: Ask the care home which practice looks after its residents.

How: The care home manager.

What changes: Every care home in England is aligned to a primary care network. Within 7 working days of admission each resident should have had an assessment of need and a personalised care plan.

Told on (date), and their reference: _____

☐ GP practice (Wales)

Where: Wales · Official guidance

Tell them: Register with a GP near the care home.

How: The new practice.

What changes: NHS 111 Wales: away from home for 3 months or more, register at the new address.

Told on (date), and their reference: _____

☐ **GP practice (Scotland)**

Where: Scotland · **Official guidance**

Tell them: Register with a local GP if staying more than 3 months.

How: The new practice.

What changes: Otherwise they can be seen as a temporary resident.

Told on (date), and their reference: _____

☐ **GP practice — Business Services Organisation (NI)**

Where: Northern Ireland · **Official guidance**

Tell them: A change of address, or ask for a new medical card.

How: The Business Services Organisation's own instructions.

What changes: Their health record follows them.

Told on (date), and their reference: _____

☐ **Pharmacy (nominated for prescriptions)**

Where: England, Wales · **Official guidance**

Tell them: Change the nominated pharmacy.

How: The NHS App, or the pharmacy. The care home may use its own supplying pharmacy — ask.

What changes: Electronic prescriptions go to the right place. This is an England and Wales system; Scotland and Northern Ireland were not read.

Told on (date), and their reference: _____

☐ **Dentist**

Where: England · **Official guidance**

Tell them: Nothing to tell: there is no registration list for NHS dentistry.

How: Find a dentist near the home on NHS.UK.

What changes: A practice may ask them to fill in a form at the first visit.

Told on (date), and their reference: _____

☐ **Optician**

Where: England · **Official guidance**

Tell them: Ask whether a visiting optician comes to the care home.

How: The care home, or a local optician.

What changes: Anyone 60 or over is entitled to a free NHS eye test.

Told on (date), and their reference: _____

Driving, voting and everything else (10)

☐ DVLA — driving licence

Where: England, Wales, Scotland · **Official guidance**

Tell them: The new address.

How: Online or by post.

What changes: Not telling DVLA about an address change can bring a fine.

Told on (date), and their reference: _____

☐ DVLA — dementia or another medical condition

Where: England, Wales, Scotland · **Official guidance**

Tell them: A driver with dementia must tell DVLA — a separate duty from the address.

How: DVLA's online medical form.

What changes: Not telling DVLA about a condition that affects driving can bring a fine.

Told on (date), and their reference: _____

☐ DVLA — vehicle log book (V5C)

Where: England, Wales, Scotland · **Official guidance**

Tell them: The new address on the log book.

How: On GOV.UK. It is usually free.

What changes: The log book stays in step with the licence.

Told on (date), and their reference: _____

☐ DVA — driving licence (Northern Ireland)

Where: Northern Ireland · **Official guidance**

Tell them: A change of address, immediately.

How: The Driver and Vehicle Agency.

What changes: NI licences are held by DVA, not DVLA.

Told on (date), and their reference: _____

☐ Blue Badge — the issuing council

Where: UK-wide · **Official guidance**

Tell them: The change of address.

How: The council that issued the badge.

What changes: mygov.scot says update the badge when the address changes; in England, Wales and Northern Ireland, ask the issuing council.

Told on (date), and their reference: _____

☐ **Electoral registration**

Where: England, Wales, Scotland · **Official guidance**

Tell them: Register again with the new address.

How: Online at GOV.UK.

What changes: Where a care-home resident should register was not confirmed from an official source — ask the council's electoral office.

Told on (date), and their reference: _____

☐ **Electoral Office for Northern Ireland**

Where: Northern Ireland · **Official guidance**

Tell them: Register again after the move.

How: Online with EONI.

What changes: Registering at the new address removes them from the register at the old one.

Told on (date), and their reference: _____

☐ **Subscriptions, memberships, deliveries and charity direct debits**

Where: UK-wide · **Practice** · **no official rule**

Tell them: Cancel or redirect each one.

How: Each provider.

What changes: No official rule — a prompt, not a requirement.

Told on (date), and their reference: _____

☐ **Other insurance (life, travel, health, car)**

Where: UK-wide · **Practice** · **no official rule**

Tell them: The new address.

How: Each insurer.

What changes: No insurer's care-home wording was read — ask each one.

Told on (date), and their reference: _____

☐ **Solicitor, will-writer or funeral-plan provider**

Where: UK-wide · **Practice** · **no official rule**

Tell them: The new address.

How: Each provider.

What changes: So letters about the will or plan reach the right place. A prompt, not a rule.

Told on (date), and their reference: _____

What stops, carries on or can be claimed

Find the nation, then the line for who pays. "Ask in writing" marks places where the official guidance is unclear.

Which route are you on? The capital limits.

England: Over **£23,250** in capital, the council may not pay towards a permanent care-home place. (Law)

Wales: The capital limit for residential care is £50,000. (Law)

Scotland: From 6 April 2026 the lower limit is £22,750 and the upper limit £36,750. Above the upper limit they pay the fees, and still get free personal and nursing care. (Official guidance)

Northern Ireland: Over £23,250 the HSC Trust assesses them as able to pay in full. Between £14,250 and £23,250 they pay £1 a week for every £250; at £14,250 or under, capital is ignored. (Official guidance)

England & Wales

DWP pays these benefits across Great Britain. Wales differs from England only where a line says so.

Attendance Allowance

Tell: DWP Attendance Allowance helpline · Law

Self-funded — Carries on. While their own money — or their own with help from family or a charity — meets the whole cost. If the NHS pays a nursing contribution, see the note below.

Council-funded — Stops from day 29. Paid for the first 28 days, then stops while the council pays any part of the cost of accommodation, board or personal care — even a small part.

NHS-funded — Stops from day 29. GOV.UK: most benefits usually stop within 28 days of admission when NHS continuing healthcare funds the stay.

Short stay — Paid for 28 days. Paid for the first 28 days, whoever pays. Stays no more than 28 days apart are added together.

If the NHS also pays a nursing contribution: GOV.UK's summary lists it as a trigger, but the regulations test whether public money pays for accommodation, board or personal care, and nursing by a registered nurse is not on that list. Tell the office exactly how the fees are paid and ask in writing whether it affects the award.

Sources (read 10 October 2026): AA Regulations 1991 reg 7; AA Regulations 1991 reg 8; SSCBA 1992 s.67; GOV.UK · AA eligibility; GOV.UK · benefits in a care home (published 3 February 2026); DWP Decision Makers' Guide ch.61.

PIP — daily living part

Tell: DWP PIP enquiry line · Law

Self-funded — Carries on. While their own money, or family or a charity, meets the whole cost. The note on the NHS nursing contribution under Attendance Allowance applies here too.

Council-funded — Stops from day 29. Paid for the first 28 days, then stops while the council pays any part of the cost.

NHS-funded — Stops from day 29. GOV.UK: usually stops within 28 days when NHS continuing healthcare funds the stay.

Short stay — Paid for 28 days. The first 28 days are paid. Separate stays no more than 28 days apart count as one (reg 32).

Sources (read 10 October 2026): PIP Regulations 2013 reg 28; PIP Regulations 2013 reg 30; PIP Regulations 2013 reg 32; Welfare Reform Act 2012 s.85; GOV.UK · benefits in a care home (published 3 February 2026).

PIP or DLA — mobility part

Tell: DWP (PIP enquiry line or Disability Service Centre) · Official guidance

Self-funded — Carries on. The care-home rules stop only the daily living and care parts.

Council-funded — Carries on. The care-home rules stop only the daily living and care parts. GOV.UK puts it as "might still be able to get" the mobility parts of PIP and DLA.

NHS-funded — Ask in writing. Can stop after 28 days. Where the NHS funds the whole place in a home that employs doctors or nurses and treats them there, DWP may treat the home like a hospital (Decision Makers' Guide 61821). Ask in writing.

Short stay — Carries on. In a care home, yes. A hospital stay of more than 28 days is different: both parts can stop.

Sources (read 10 October 2026): GOV.UK · benefits in a care home (published 3 February 2026); PIP Regulations 2013 reg 28; DWP Decision Makers' Guide ch.61.

DLA — care part (adults still on DLA)

Tell: [DWP Disability Service Centre](#) · [Official guidance](#)

Self-funded — Carries on. GOV.UK: a self-funder may be able to keep the care and mobility parts.

Council-funded — Stops from day 29. Paid for the first 28 days, then not payable while public money meets the costs (Decision Makers' Guide 61715–61716).

NHS-funded — Stops from day 29. GOV.UK: usually stops within 28 days when NHS continuing healthcare funds the stay.

Short stay — Report it. GOV.UK's DLA page asks for a report of any stay of more than 2 days, and of any change in how the fees are paid.

Sources (read 10 October 2026): [GOV.UK · DLA changes](#); [GOV.UK · benefits in a care home](#) (published 3 February 2026); [DWP Decision Makers' Guide ch.61](#).

Pension Credit

Tell: [The Pension Service](#) · [Official guidance](#)

Every route — Carries on. Report the move. After 4 weeks in a care home, also report any change in who pays the fees, a temporary stay becoming permanent, a move to another home, or a hospital stay.

Assessed income period (AIP): "Your Pension Credit award letter will tell you if you have an AIP." If they have one, GOV.UK says it "will end if your household circumstances change, for example if you move into a care home", and "You'll get a letter saying your AIP has ended." The extra amount for severe disability goes with Attendance Allowance or PIP daily living, so it may end when they do. A couple's joint claim may need to become two single claims after a permanent move: [nidirect](#) says so for Northern Ireland; ask the Pension Service.

Sources (read 10 October 2026): [GOV.UK · Pension Credit changes](#); [GOV.UK · Pension Credit amounts](#); [nidirect · care homes and benefits](#).

State Pension

Tell: [The Pension Service](#) · [Official guidance](#)

Every route — Carries on. It is counted as income in the council's financial assessment. Tell the Pension Service after the move — even for a temporary stay. (GOV.UK's care-home page says "any other benefits you get will stop"; State Pension does not.)

Sources (read 10 October 2026): [GOV.UK · Pension Service changes](#); [nidirect · care homes and benefits](#); [GOV.UK · benefits in a care home](#) (published 3 February 2026).

Carer's Allowance (the carer's own benefit)

Tell: [DWP Carer's Allowance Unit](#) · [Official guidance](#)

Self-funded — Ask in writing. Continues only while the person still gets a qualifying benefit (such as Attendance Allowance or PIP daily living) and you still care for them 35 hours a week. Report the move.

Council-funded — Stops from day 29. It depends on their Attendance Allowance or PIP daily living, so it is likely to end when that stops after 28 days (read from the qualifying-benefit rule; GOV.UK does not say it in one sentence).

NHS-funded — Stops from day 29. As for a council-funded place: likely to end when their qualifying benefit stops.

Short stay — Report it. GOV.UK: report a hospital, nursing-home or respite stay of more than 12 weeks, or a break in caring of more than 28 days for any other reason.

Sources (read 10 October 2026): [GOV.UK · Carer's Allowance eligibility](#); [GOV.UK · Carer's Allowance breaks](#); [GOV.UK · Carer's Allowance changes](#).

Housing Benefit or Universal Credit housing costs

Tell: [The council \(Housing Benefit\) or the UC journal](#) · [Official guidance](#)

Every route — Report it. Report it: GOV.UK lists going into a care home as a change for Housing Benefit, and for Universal Credit says use the online account. We found no Great Britain rule to quote on what then happens to housing payments; expect them to end on a permanent move, and ask.

Sources (read 10 October 2026): [GOV.UK · Housing Benefit changes](#); [GOV.UK · benefits in a care home](#) (published 3 February 2026).

Winter Fuel Payment (winter 2026 to 2027)

Tell: [DWP Winter Fuel Payment Centre](#) · [Official guidance](#)

Every route — Same in every route. Can still be paid in a care home — unless they get Universal Credit, Pension Credit or income-related ESA and lived in a care home for the whole time from 29 June 2026 or earlier.

Sources (read 10 October 2026): [GOV.UK · Winter Fuel Payment](#).

Council Tax on the home left behind

Tell: [The council's Council Tax team](#) · [Law](#)

Every route — Apply for it. If the home is left empty after a permanent move, it is exempt for as long as it stays empty (Class E) — apply, it is not automatic. If a husband, wife or partner still lives there it is not empty:

the resident is not counted, so one adult left alone gets 25% off. A short stay does not usually qualify, because Class E needs the care home to have become their main home.

Wales: Since 1 April 2026 Wales has its own law: Class E of the Council Tax (Discounts, Disregards and Exemptions) (Wales) Regulations 2026, which also covers a contract-holder. A care-home resident is not counted (reg 17). Contact the council's Council Tax department with evidence.

Sources (read 10 October 2026): SI 1992/558 art 3, Class E (England); WSI 2026/8, Class E and reg 17 (Wales); GOV.UK · empty homes; GOV.UK · discounts; Welsh Government · Council Tax (updated 28 September 2026).

The home in the council's financial assessment

Tell: Council adult social care · Law

Self-funded — Not this route. Not assessed while they pay their own way. It matters if their money runs down and they ask the council for help.

Council-funded — Ask in writing. Ignored for the first 12 weeks of a permanent stay, then counted — unless a partner, a relative aged 60 or over or incapacitated, or a child under 18 still lives there. Leave and re-enter within 52 weeks and the unused weeks carry over.

Wales: the same 12 weeks and the same relatives, under the Care and Support (Financial Assessment) (Wales) Regulations 2015, Sch 2.

NHS-funded — Not this route. Not assessed: NHS continuing healthcare is free, arranged and funded solely by the NHS.

Short stay — Carries on. For a temporary stay the home is ignored while they intend to return to it and it is still available to them (the same rule in Wales).

Sources (read 10 October 2026): SI 2014/2672 Sch 2; WSI 2015/1844 Sch 2; NHS · continuing healthcare.

NHS nursing contribution (funded nursing care)

Tell: Integrated care board (England) · health board (Wales) · Official guidance

Self-funded — Apply for it. Paid by the NHS straight to the nursing home for anyone assessed as needing nursing care, whoever pays the rest. England: **£267.68** a week from 1 April 2026.

Wales: a weekly amount paid by the local health board to the home, the same in every board and reviewed each year. We found no published 2026–27 Welsh rate, so none is printed here.

Council-funded — Apply for it. Paid in the same way: it is available whoever funds the rest of the fees.

NHS-funded — Not this route. Not paid separately: NHS continuing healthcare already covers the whole placement.

Short stay — Ask in writing. Ask the integrated care board or health board: we found nothing published on short stays.

Sources (read 10 October 2026): NHS · funded nursing care; NHS · continuing healthcare; Welsh Government · funded nursing care (updated 21 March 2023).

TV licence

Tell: The care home manager, or TV Licensing · Official guidance

Every route — Same in every route. A resident of an eligible care home who is retired and over 60, or disabled, can get a reduced-price licence — the housing manager checks and applies. Otherwise their room needs its own licence. The free licence for over-75s needs Pension Credit.

Sources (read 10 October 2026 (browser-only page: 3 October 2026)): GOV.UK · TV licence; TV Licensing · care homes.

Scotland

Social Security Scotland pays Pension Age Disability Payment, Adult Disability Payment and Carer Support Payment. The trap is free personal care.

Pension Age Disability Payment (replaces Attendance Allowance)

Tell: Social Security Scotland · Law

Self-funded — Ask in writing. Carries on only while they, family or a charity pay — not a local authority. Taking the free personal care payment counts as public funding: Pension Age Disability Payment then becomes £0 from day 29. The nursing payment alone does not affect it — though the guide says nursing care is unlikely without personal care in a care home.

Council-funded — Stops from day 29. Becomes £0 from the day after 28 days in a care home, while the council pays any part (the self-funder exception excludes a local authority).

NHS-funded — Not this route. Scotland has no NHS continuing-healthcare route into a care home since 1 June 2015 — see the NHS row below.

Short stay — Paid for 28 days. The first 28 days are paid. The 28 days can be made of separate stays, if no more than 28 days lie between them.

Still on DWP Attendance Allowance, not yet moved across? The Great Britain rules in the England & Wales table apply until Social Security Scotland moves the award. Not telling Social Security Scotland about a change may be an offence (s.72 Social Security (Scotland) Act 2018).

Sources (read 10 October 2026): SSI 2024/166 reg 19; Social Security Scotland · PADP guide; mygov.scot · PADP; mygov.scot · PADP changes.

Adult Disability Payment — daily living (working age)

Tell: Social Security Scotland · Official guidance

Self-funded — Carries on. Kept for the whole stay if the full cost is paid by them, or by them with help from another person or a charity — not a local authority (reg 27(4)). Low-income benefits used to pay count as their own money. The guide mentions free personal care alongside public funding but does not say outright whether it ends daily living — ask in writing before relying on keeping it alongside free personal care.

Council-funded — Stops from day 29. Paid for the first 28 days. Where the place is publicly funded, the guide says: "The individual stops being paid the daily living component on the 29th day of their time spent in a care home" (reg 27(2)).

NHS-funded — Not this route. See the NHS row below. In hospital, both parts stop on the 29th day for anyone aged 18 or over (reg 28(2)).

Short stay — Paid for 28 days. The first 28 days are paid; separate stays no more than 28 days apart count together.

They have a legal duty to tell Social Security Scotland about entering or leaving a care home (s.56 Social Security (Scotland) Act 2018).

Sources (read 10 October 2026): ADP guide · time in a care home (published 7 August 2025); ADP guide · exceptions (published 7 August 2025); Social Security Scotland · ADP guide (published 7 August 2025).

Adult Disability Payment — mobility

Tell: Social Security Scotland · Official guidance

Every route — Carries on. The guide: "An individual's entitlement to payment of the mobility component of ADP is not affected by time spent in a care home" (reg 27). A hospital stay is different: after 28 days in hospital both parts stop for anyone aged 18 or over.

Sources (read 10 October 2026): Social Security Scotland · ADP guide (published 7 August 2025); ADP guide · time in a care home (published 7 August 2025).

Pension Credit

Tell: [The Pension Service](#) · [Official guidance](#)

Every route — Carries on. The same Great Britain rules as England and Wales. Report the move, and after 4 weeks any change in who pays the fees. Assessed income period (AIP): "Your Pension Credit award letter will tell you if you have an AIP." If they have one, GOV.UK says it "will end if your household circumstances change, for example if you move into a care home", and "You'll get a letter saying your AIP has ended." Pension Age Disability Payment and Adult Disability Payment daily living both count for the severe disability amount, so it may end when they stop.

Sources (read 10 October 2026): [GOV.UK](#) · Pension Credit changes; [GOV.UK](#) · Pension Credit amounts.

State Pension

Tell: [The Pension Service](#) · [Official guidance](#)

Every route — Carries on. It is counted as income in the council's financial assessment. Tell the Pension Service after the move.

Sources (read 10 October 2026): [GOV.UK](#) · Pension Service changes; [mygov.scot](#) · care homes.

Carer Support Payment (the carer's own payment)

Tell: [Social Security Scotland](#) · [Official guidance](#)

Self-funded — Ask in writing. Ends if their Pension Age Disability Payment is set to £0 — which taking free personal care does after 28 days. Report the change in your hours of care.

Council-funded — Stops from day 29. Stops when the qualifying benefit is set to £0 (a Social Security Scotland benefit) or stopped (a DWP one) because of the stay.

NHS-funded — Not this route. See the NHS row below.

Short stay — Paid for 28 days. Can carry on through a break in caring of up to 4 weeks for any reason, or up to 12 weeks where hospital is involved.

Sources (read 10 October 2026): [Social Security Scotland](#) · CSP guide; [mygov.scot](#) · CSP changes.

Housing Benefit or Universal Credit housing costs

Tell: The council (Housing Benefit) or the UC journal · Official guidance

Every route — Report it. Report it, as in England and Wales. We found no rule to quote on what then happens to housing payments; expect them to end on a permanent move, and ask.

Sources (read 10 October 2026): GOV.UK · Housing Benefit changes; GOV.UK · benefits in a care home (published 3 February 2026).

Pension Age Winter Heating Payment (winter 2026 to 2027)

Tell: Social Security Scotland · Official guidance

Every route — Same in every route. Not paid if they were in residential care for the whole qualifying week, went in before 29 June 2026, and got Pension Credit, income-based JSA, income-related ESA, Income Support or Universal Credit. Residential care means a care home, or a hospital that is not part of the NHS.

Sources (read 10 October 2026): mygov.scot · winter heating.

Council Tax on the home left behind

Tell: The council · Law

Every route — Apply for it. The former home of someone now living elsewhere to receive personal care stays exempt while it is unoccupied — Schedule 1, paragraph 5 of the Council Tax (Exempt Dwellings) (Scotland) Order 1997. Ask the council to confirm it in writing: most empty homes are exempt only for 6 months, and councils may charge a premium on long-term empty homes (the cap on that premium was lifted on 1 April 2026). If someone still lives there, the resident is not counted (LGFA 1992 Sch 1 para 8). Water and waste-water charges: check with the council.

Sources (read 10 October 2026): SI 1997/728 Sch 1 para 5 (Scotland); LGFA 1992 Sch 1; mygov.scot · empty homes; Scottish Government circular 6/2026; mygov.scot · discounts.

The home in the council's financial assessment

Tell: Council social work department · Official guidance

Self-funded — Not this route. Not assessed while they pay their own way.

Council-funded — Ask in writing. Ignored for the first 12 weeks of a permanent admission. Ignored for good while a husband, wife or partner, a relative aged 60 or over or incapacitated, or a dependent child under 16 lives there — and at the council's discretion in other cases.

NHS-funded — Not this route. See the NHS row below.

Short stay — Carries on. Ignored for a temporary stay, which can last up to 52 weeks or longer in some cases.

Sources (read 10 October 2026): Care Information Scotland · property disregard.

Free personal and nursing care

Tell: Council social work department · Official guidance

Self-funded — Apply for it. Paid to self-funders too, after a care needs assessment: £260.30 a week for personal care and £117.10 for nursing care from 1 April 2026. Not backdated before the assessment. Taking the personal care payment ends Pension Age Disability Payment after 28 days — weigh the two before you apply.

Council-funded — Apply for it. Part of the council-funded package after the assessment.

NHS-funded — Not this route. See the NHS row below.

Short stay — Ask in writing. Ask the council: we found nothing published on short stays.

Moving a parent to Scotland while keeping their home in England, Wales or Northern Ireland? Care Information Scotland says they are not eligible for free personal and nursing care.

Sources (read 10 October 2026): mygov.scot · personal and nursing care (updated 10 June 2026); Care Information Scotland · personal care; Care Information Scotland · capital limits (updated 14 May 2026).

Fully NHS-funded care

Tell: The NHS board · Official guidance

Every route — Not this route. Since 1 June 2015 Scotland has no NHS continuing-healthcare route into a care home. Its replacement, Hospital Based Complex Clinical Care, asks whether care needs can be met anywhere other than a hospital. People already NHS-funded in a care home under the old rules stay so while they remain eligible.

Sources (read 10 October 2026): Scottish Government DL(2015)11 (effective 1 June 2015); Care Information Scotland · HBCCC (updated 2 September 2020).

TV licence

Tell: The care home manager, or TV Licensing · Official guidance

Every route — Same in every route. The same UK-wide scheme: a reduced-price licence for eligible residents who are retired and over 60, or disabled, applied for by the manager.

Sources (read 10 October 2026 (browser-only page: 3 October 2026)): GOV.UK · TV licence; TV Licensing · care homes.

Northern Ireland

The Department for Communities pays these benefits; the HSC Trust, not a council, assesses and funds care. Rates, not Council Tax.

Attendance Allowance

Tell: Disability and Carers Service · Law

Self-funded — Carries on. nidirect: usually continues when the Trust is not helping with the fees.

Council-funded — Stops from day 29. Paid for the first four weeks when the Trust helps with the fees (if they were entitled before moving in). The law is the 28-day rule in the NI regulations.

NHS-funded — Ask in writing. We found no Northern Ireland page on fully NHS-funded care-home places. Ask the Trust how the place is funded, and tell the Disability and Carers Service.

Short stay — Paid for 28 days. The first 28 days are paid; separate stays no more than 28 days apart count as one.

If the home is ignored for the first 12 weeks of a permanent stay and the Trust funds that time: paid for the first four weeks, then restarts from week 13 or when they start self-funding.

Sources (read 10 October 2026): AA Regulations (NI) 1992 reg 8; nidirect · care homes and benefits; nidirect · Attendance Allowance.

PIP — daily living part

Tell: PIP Centre · Law

Self-funded — Carries on. While their own money, or family or a charity, meets the total cost (reg 30(5)).

Council-funded — Stops from day 29. Paid for the first 28 days, then stops while public money pays (regs 28 and 30).

NHS-funded — Ask in writing. Ask the Trust how the place is funded, and tell the PIP Centre.

Short stay — Paid for 28 days. The first 28 days are paid.

Sources (read 10 October 2026): PIP Regulations (NI) 2016 reg 28; PIP Regulations (NI) 2016 reg 30; nidirect · PIP.

DLA — care and mobility parts

Tell: Disability and Carers Service · Official guidance

Self-funded — Carries on. The care part usually continues; nidirect says the move should not affect the mobility part.

Council-funded — Ask in writing. Care part: paid for the first four weeks. Mobility part: nidirect says it should not be affected and is ignored when the Trust works out the contribution — but also that both parts may be affected if the Trust funds the fees. Ask in writing.

NHS-funded — Ask in writing. Ask the Trust how the place is funded, and tell the Disability and Carers Service.

Short stay — Paid for 28 days. At least the first four weeks are paid; a self-funder's usually continues.

Sources (read 10 October 2026): nidirect · care homes and benefits.

Pension Credit

Tell: Jobs and Benefits office · Official guidance

Every route — Carries on. It counts as income when the Trust works out the contribution. A temporary stay can keep it for up to 52 weeks. After a permanent move a couple should claim as separate individuals.

Sources (read 10 October 2026): nidirect · care homes and benefits.

State Pension

Tell: The office that pays it · Official guidance

Every route — Carries on. nidirect: moving into a home will not affect it, but it is counted as income when the contribution to the fees is assessed.

Sources (read 10 October 2026): nidirect · care homes and benefits.

Carer's Allowance (the carer's own benefit)

Tell: Disability and Carers Service · Official guidance

Self-funded — Ask in writing. Continues only while the person still gets a qualifying benefit and you still care for them 35 hours a week.

Council-funded — Stops from day 29. Likely to end when their qualifying benefit stops (read from the qualifying-benefit rule).

NHS-funded — Ask in writing. Ask the Disability and Carers Service.

Short stay — Report it. Report a hospital, nursing-home or respite stay of more than 12 weeks.

Sources (read 10 October 2026): nidirect · Carer's Allowance.

Housing Benefit or Universal Credit housing costs

Tell: [Jobs and Benefits office](#) · [Official guidance](#)

Self-funded — Stops from day 29. After a permanent move Universal Credit can be claimed, but with no help for housing costs, because care-home charges are not rent.

Council-funded — Stops from day 29. The same: no help with housing costs after a permanent move.

NHS-funded — Stops from day 29. The same: no help with housing costs after a permanent move.

Short stay — Carries on. Housing Benefit can continue for up to 52 weeks for a short break or temporary care — but stops if a trial period goes beyond 13 weeks.

Sources (read 10 October 2026): [nidirect](#) · [care homes and benefits](#).

Winter Fuel Payment

Tell: [Winter Fuel Payment Centre](#) · [Official guidance](#)

Every route — Report it. Report a move into a care home. We could not read the Northern Ireland care-home eligibility rule, so we do not state one — do not assume Great Britain's.

Sources (read 10 October 2026): [nidirect](#) · [Winter Fuel Payment](#).

Rates on the home left behind (not Council Tax)

Tell: [Land & Property Services](#) · [Official guidance](#)

Every route — Apply for it. Rates are the same for empty or lived-in homes, but an empty home can be excluded — 100% relief — where all the legal owners are in permanent care. Apply to Land & Property Services with evidence, and keep paying while they decide. A spouse still living there, or one joint owner not in care, means no exclusion.

Sources (read 10 October 2026): [nidirect](#) · [empty homes and rates](#).

The home in the Trust's financial assessment

Tell: [HSC Trust](#) · [Official guidance](#)

Self-funded — Not this route. Not assessed while they pay their own way.

Council-funded — Ask in writing. Counts as capital 12 weeks after a permanent move — unless a husband, wife or civil partner, or a close relative who is 60 or over or disabled, still lives there.

NHS-funded — Ask in writing. Ask the Trust.

Short stay — Ask in writing. A temporary stay may be means-tested in the same way as a permanent one — ask the Trust.

Sources (read 10 October 2026): nidirect · paying care home fees; nidirect · temporary stays.

Trust nursing payment

Tell: HSC Trust · Official guidance

Every route — Apply for it. In a nursing home with assessed nursing needs, the Trust pays £100 a week towards the nursing — as nidirect prints it. The 2026–27 charging circular could not be opened, so check the figure with the Trust.

Sources (read 10 October 2026): nidirect · paying care home fees.

TV licence

Tell: The care home manager, or TV Licensing · Official guidance

Every route — Same in every route. The same UK-wide scheme: a reduced-price licence for eligible residents who are retired and over 60, or disabled, applied for by the manager.

Sources (read 10 October 2026 (browser-only page: 3 October 2026)): GOV.UK · TV licence; TV Licensing · care homes.

Seven things that catch families out

A part-funded council place still stops Attendance Allowance

Only the whole cost met from their own money — or with help from family or a charity — keeps Attendance Allowance or PIP daily living. If the council pays any part, however small, both stop after 28 days. The law says "any of the costs".

Sources (read 10 October 2026): AA Regulations 1991 reg 7; AA Regulations 1991 reg 8.

Scotland: free personal care ends Pension Age Disability Payment

Taking the free personal care payment in a care home counts as public funding. Pension Age Disability Payment becomes £0 after 28 days — and any Carer Support Payment that rests on it ends too. The nursing payment on its own does not have this effect.

Sources (read 10 October 2026): Social Security Scotland · PADP guide; SSI 2024/166 reg 19; Social Security Scotland · CSP guide.

The NHS nursing payment: nobody can give you a flat answer

GOV.UK's summary lists "NHS funding for nursing care" as a reason most benefits stop. The regulations ask whether public money pays for accommodation, board or personal care — and nursing by a registered nurse is not on that list. Tell the benefit office exactly how the fees are paid, including any NHS nursing payment, and ask in writing whether it affects the award.

Sources (read 10 October 2026): GOV.UK · benefits in a care home (published 3 February 2026); SSCBA 1992 s.67; DWP Decision Makers' Guide ch.61.

A fully NHS-funded place can stop mobility too

Where the NHS pays for the whole place in a home that employs doctors or nurses and treats the person there, DWP may treat the home like a hospital. Then the mobility part can stop after 28 days as well (DWP Decision Makers' Guide 61821).

Sources (read 10 October 2026): DWP Decision Makers' Guide ch.61.

GOV.UK says "any other benefits will stop". State Pension does not.

That sentence sits on GOV.UK's care-home page above a table that sends State Pension questions to the Pension Service. State Pension carries on; it is counted as income in the fees assessment.

Sources (read 10 October 2026): GOV.UK · benefits in a care home (published 3 February 2026); nidirect · care homes and benefits.

Do not cancel the house insurance

Most home policies limit how long a house can stand empty. Tell the insurer before that limit, and keep buildings cover — a mortgage lender will usually expect it. This is practice, not law: read the policy schedule.

Practice: no official rule — the insurers' own terms.

Royal Mail cannot redirect post from a nursing home

Royal Mail will redirect someone's post to you for a care-home move, but only by post or at a Post Office, with a power of attorney or similar authority — and it cannot redirect from shared buildings such as nursing homes.

Sources (read 10 October 2026 (browser-only page: 3 October 2026)): Royal Mail · redirecting for someone else.

What to claim or apply for

None of these arrives on its own. Each has to be asked for.

An NHS continuing-healthcare assessment

Where: UK-wide

England: ask for the checklist before or at the move; the integrated care board normally decides within 28 days of a completed checklist, and refunds care costs from the 29th day if a delay was unjustifiable. Wales: the local health board decides on a primary health need. Scotland: no care-home route since 1 June 2015. Northern Ireland: ask the Trust.

Sources (read 10 October 2026): NHS · continuing healthcare; Welsh Government · CHC; Scottish Government DL(2015)11 (effective 1 June 2015).

The NHS nursing contribution

Where: England, Wales, Northern Ireland

If they need nursing care in a nursing home, the NHS pays a flat rate to the home, whoever pays the rest — in England **£267.68** a week from 1 April 2026. Wales has its own weekly rate (none published for 2026–27). In Northern Ireland the Trust pays a weekly amount towards nursing.

Sources (read 10 October 2026): NHS · funded nursing care; Welsh Government · funded nursing care (updated 21 March 2023); nidirect · paying care home fees.

Free personal and nursing care (Scotland)

Where: Scotland

Free whatever their age, income or savings, once a care needs assessment shows they need it — and self-funders get it too. Not backdated. It ends Pension Age Disability Payment after 28 days, so weigh the two.

Sources (read 10 October 2026): mygov.scot · personal and nursing care (updated 10 June 2026); Care Information Scotland · capital limits (updated 14 May 2026); Social Security Scotland · PADP guide.

The Council Tax exemption or the rates exclusion

Where: UK-wide

England and Wales: Class E for an empty home, or 25% off for one adult left behind. Scotland: Schedule 1 paragraph 5. Northern Ireland: exclusion from rates if all the owners are in permanent care. None is automatic — apply.

Sources (read 10 October 2026): GOV.UK · empty homes; Welsh Government · Council Tax (updated 28 September 2026); SI 1997/728 Sch 1 para 5 (Scotland); nidirect · empty homes and rates.

The 12-week property disregard

Where: UK-wide

In a council-funded permanent stay, the home's value is ignored for the first 12 weeks in every nation, and for good while a partner or qualifying relative lives there. We quote the rule and give no advice on selling.

Sources (read 10 October 2026): SI 2014/2672 Sch 2; WSI 2015/1844 Sch 2; Care Information Scotland · property disregard; nidirect · paying care home fees.

A deferred payment agreement

Where: England, Wales, Scotland

England: councils must offer one to people who meet the criteria — including **£23,250** or less in assets apart from the home — and can give adequate security. Wales has its own regulations. Scotland: the council may defer payment. Northern Ireland: we found no page. Ask the council; nothing here is advice.

Sources (read 10 October 2026): Care and Support Statutory Guidance; WSI 2015/1841; Care Information Scotland · deferred payment.

The reduced-price TV licence

Where: UK-wide

For eligible residents who are retired and over 60, or disabled. The care home manager checks and applies.

Sources (read 10 October 2026): GOV.UK · TV licence.

Someone with authority to act

Where: UK-wide

A registered power of attorney covers the bank, bills, benefits and pension. For benefits alone, a DWP appointee — or, for Social Security Scotland awards, their own appointee. In Northern Ireland an enduring power of attorney must be registered with the Office of Care and Protection before it can be used once they are no longer capable.

Sources (read 10 October 2026): GOV.UK · using an LPA; GOV.UK · appointee; mygov.scot · appointees; nidirect · enduring power of attorney.

Reference

Every source, and the web page

This tracker rests on 105 sources, read on 10 October 2026: 20 from legislation.gov.uk; 30 from GOV.UK and DWP; 9 from the NHS; 25 from Scottish bodies; 14 from Northern Ireland bodies; 4 from Welsh bodies; 3 from regulators, TV Licensing, Royal Mail and a bank. Two pages that only load in a browser, TV Licensing and Royal Mail, were read on 3 October 2026.

The web page links every source, row by row, with a route finder that works out your dates:

valoren.uk/resources/moving-into-a-care-home-checklist

The next step: the plan around the move

The list is the first job. The harder part is who acts at the bank, what happens to the house, and which benefits to claim.

Caring for a Parent is a document pack for adult children with an ageing parent. It is personally prepared and delivered within one business day. It costs **£79**, one-off: **valoren.uk/caring-for-a-parent**

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Moving into a Care Home: Who to Tell — a free tracker from Valoren. Sources read on 10 October 2026; England, Wales, Scotland and Northern Ireland. Not legal or financial advice. © Standard Index Group.

