Who to send it to

The financial assessment (or charging) team at the council that arranges the care, usually part of adult social care. Use the reference number on the assessment letter.

The letter

Replace everything in [square brackets], keep a copy, and note the date you sent it.

[Your name]
[Your address]
[Your phone number]
[Your email address]

[Date]

Financial Assessment Team
Adult Social Care
[Council name]
[Council address or email address]

Dear Sir or Madam,

Financial assessment for [full name], date of birth [date of birth], [address]. Your reference: [reference number]

I am writing about the financial assessment dated [date], which says that [name] must pay £ [amount] a week towards [his/her] care at home. [I act for [name] under a registered Lasting Power of Attorney for property and financial affairs, and a copy is enclosed. / [Name] has asked me to write on [his/her] behalf.]

1. Written record

Under paragraph 8.16 of the Care and Support Statutory Guidance, please send me the full written record of the assessment, showing:

- each type of income you have counted, and the amount;
- the capital you have counted, and any tariff income;
- the income you have disregarded;
- the housing costs you have allowed;
- the minimum income guarantee you have applied, and any premiums; and

- the amount you have allowed for disability-related expenditure.

2. Disability-related expenditure

[Name] receives [Attendance Allowance / PIP daily living / DLA care] of £[amount] a week, which you have counted as income. Under Schedule 1, paragraph 4 of the Care and Support (Charging and Assessment of Resources) Regulations 2014, the disability-related expenditure that [name] actually has to pay must be disregarded. Please assess the following weekly costs, for which evidence is enclosed:

- [community alarm: £(amount) a week]
- [privately arranged care or night care not arranged by the council: £(amount) a week]
- [extra laundry and bedding because of incontinence: £(amount) a week]
- [heating above the average for a home of this type: £(amount) a week]
- [cleaning, gardening or domestic help needed because of disability: £(amount) a week]
- [special diet, clothing, footwear, equipment or transport: £(amount) a week]

If you normally apply a standard allowance for disability-related expenditure, please assess [name]'s actual costs instead, as they are higher.

3. Reassessment

Please reassess the weekly charge in the light of the above and send me the revised calculation. If you do not accept any item, please explain why in writing.

Thank you. I would be grateful for a reply within 20 working days.

Yours faithfully,

[Your signature]
[Your name]
[Your relationship to the person]

Tips

- Keep receipts, bills and bank statements for at least three months before you write, and work each cost out as a weekly figure.

- Examples given in the official guidance include a community alarm, privately arranged care (including day or night care the council does not arrange), extra laundry, special diets, extra bedding, above-average heating, cleaning or gardening help needed because of disability, equipment and its repair, and extra transport. The list is not exhaustive.
- Ask for the council's charging policy. Councils may set a maximum weekly charge or leave more income than the legal minimum.
- Compare the written record with the person's bank statements and benefit letters. Mistakes with benefit amounts and housing costs are common.
- Ask for a new assessment whenever income, savings or costs change, and at least once a year.
- If the council refuses a reasonable cost, use its complaints procedure, then the Local Government and Social Care Ombudsman (see the complaint letter).

The law behind it

Section 17 of the Care Act 2014 and the Care and Support (Charging and Assessment of Resources) Regulations 2014 set out the financial assessment. Paragraph 8.16 of the Care and Support Statutory Guidance: once the assessment is complete, the council must give the person a written record explaining how it was carried out, what the charge is and how often it will be made. Schedule 1, paragraph 4 of the Regulations: where disability benefits (Attendance Allowance, Disability Living Allowance or PIP) are counted as income, disability-related expenditure must be disregarded; Annex C, paragraphs 39 to 41 of the guidance give examples and say the list is not exhaustive. Regulation 7: the person must be left with at least the minimum income guarantee (£241.45 a week for a single person over Pension Credit age in 2026/27, plus any premiums). Schedule 1, paragraph 2: housing costs such as rent, mortgage payments and council tax are disregarded. Paragraph 8.17: the council must reassess if circumstances change or the person asks.

Read more in our guide: Council funding for care: assessments, means test and charges.

Other letters

- Asking the council for a care needs assessment
- Asking the council for a carer's assessment

- Asking for a review or reassessment of care and support
- Asking for an NHS Continuing Healthcare Checklist
- Asking the ICB to review a Continuing Healthcare decision (local resolution)