

— PAYING FOR CARE

Care Needs Assessment in London: How to Get One

Ask your London borough for a free Care Act assessment, see the three eligibility tests in plain English, prepare the evidence, and find out what happens next.

By the JNP Sidona team · 9 October 2026 · 11 min read

A care needs assessment is a free assessment by your parent's council of what help they need with daily life. Under the Care Act 2014, every council in England, including each London borough, must offer one to any adult who appears to need care and support, whatever their savings or level of need. If their needs meet the national eligibility threshold, the council must make sure they are met. The exceptions are needs a carer is already meeting, and care-home care for someone with savings over the limit. A separate means test decides who pays.

KEY POINTS

- Ask the adult social care team of your parent's London borough. The tables below link the page for every London borough.
- Anyone can ask, including you with your parent's permission. The council cannot refuse because the needs seem small or your parent has money.
- Eligibility turns on three tests: an illness or impairment, being unable to achieve two or more of ten everyday outcomes, and a significant impact on wellbeing.
- "Unable" includes managing a task only with significant pain, distress or anxiety, unsafely, or much more slowly than normal. Describe these honestly.
- The help you already give must not count against your parent when the council decides eligibility. Say what you do, and say how long you can keep doing it.

- Ask for the list of questions in advance. Afterwards, the council must give your parent a copy of the assessment and of the eligibility decision, and must send you a copy of the assessment too if your parent asks.
- A separate financial assessment decides who pays. For 2026/27, someone with more than £23,250 in savings and other capital normally pays in full. For care at home, the value of their own home is not counted.

What is a care needs assessment?

It is the council's way of finding out whether your parent has needs for care and support, what those needs are, and what outcomes they want in day-to-day life. Section 9 of the Care Act 2014 makes it a legal duty. The duty applies regardless of the council's view of how great the needs are, or of your parent's financial resources.

The assessment is free. It is usually carried out by a social worker or an occupational therapist. It can happen face to face, by phone or online, or as a supported self-assessment, where your parent fills in the form and the council checks that it is accurate and complete. Statutory guidance says a face-to-face assessment should be arranged where there is concern about someone's capacity, for example because of dementia.

It can lead to carers visiting at home, equipment and adaptations, day centres, or a care home. If you look after your parent, your own needs are assessed separately in a carer's assessment, which is the usual route to support and breaks for you.

Who is eligible for council care under the Care Act?

The threshold is national, so every council in England must apply at least this standard. It is set by the Care and Support (Eligibility Criteria) Regulations 2015. Your parent has eligible needs if all three of these apply:

1. Their needs arise from or are related to a physical or mental impairment or illness. The guidance says a formal diagnosis should not be required.
2. Because of those needs, they are unable to achieve two or more of the outcomes listed below.
3. As a result, there is, or is likely to be, a significant impact on their wellbeing.

The ten outcomes

The outcomes in the eligibility regulations, with what the statutory guidance tells councils to look at

Outcome	What the council considers
Managing and maintaining nutrition	Access to food and drink, and being able to prepare and eat it
Maintaining personal hygiene	Washing themselves and laundering their clothes
Managing toilet needs	Getting to and using a toilet, and managing their toilet needs
Being appropriately clothed	Dressing, including for the weather
Being able to make use of the home safely	Moving around the home, steps, the kitchen and bathroom, and getting in and out of the property
Maintaining a habitable home environment	Whether the home is clean and safe enough, with water, electricity and gas kept on
Developing and maintaining family or other personal relationships	Loneliness and isolation caused by their needs
Accessing and engaging in work, training, education or volunteering	The chance to take part, if they want to
Making use of necessary facilities or services in the local community	Getting around safely, using buses, shops and leisure, and support to attend health appointments
Carrying out any caring responsibilities for a child	Parenting or other caring for a child

What "unable to achieve" really means

This test is wider than it sounds. The regulations say your parent counts as unable to achieve an outcome if they:

- cannot do it without help, including needing to be prompted or reminded
- can do it alone, but it causes significant pain, distress or anxiety
- can do it alone, but it endangers, or is likely to endanger, their health or safety or someone else's
- can do it alone, but it takes significantly longer than would normally be expected

The guidance gives examples. Someone with severe arthritis may manage to cook a meal but be left in too much pain to eat it. Someone may dress alone but take so long that they are exhausted for the day. Both count as unable.

"Significant" has its everyday meaning. The council has to ask whether the needs have an important, consequential effect on your parent's daily life, independence and wellbeing, judged by what matters to them. It looks at the combined effect of all the outcomes they cannot achieve.

The care you already give must not affect the eligibility decision. The statutory guidance says the council must consider all of your parent's needs "regardless of any support being provided by a carer". Your help is taken into account later, when the care plan is drawn up, and only to the extent you are willing and able to keep giving it. If you do the shopping, the pills and the evening wash, say so, and say plainly what you cannot sustain.

How do you get a care needs assessment in London?

Contact adult social care at the council for the borough where your parent lives. You do not need a GP referral. GOV.UK has a [postcode lookup that takes you to the right council](https://www.gov.uk/apply-needs-assessment-social-services) (<https://www.gov.uk/apply-needs-assessment-social-services>). If you are applying for someone else, get their permission first. If your parent lacks capacity to decide, you can still ask on the basis that an assessment is in their best interests.

Each borough runs its own front door, so the routes differ. We start with the five boroughs closest to our Lewisham office, with the details each council gives:

How to request an adult social care assessment in five south-east London boroughs (checked 9 October 2026)

Borough	How to ask
Lewisham (https://lewisham.gov.uk/myservices/socialcare/adult/what-to-expect/what-is-an-assessment)	Start with the online wellbeing self-assessment, then ask for a full assessment at the end. The council calls back to carry it out and says the assessment takes up to six weeks.
Southwark (https://www.southwark.gov.uk/adult-social-care/our-adult-social-care-teams/older-people-and-physical-disabilities-oppd/make)	Online referral form. Phone 020 7525 3324 if you need urgent support within 48 hours or cannot use the form.
Lambeth (https://www.lambeth.gov.uk/adult-social-care-and-health/adults-and-older-people/care-support-you/referral-adult-social-care-services)	Online adult social care referral form, with an optional eligibility checker first.
Greenwich (https://www.royalgreenwich.gov.uk/adult-care-and-health/ask-for-support-with-adult-care-and-health)	Online "Ask for support with adult care and health" form. Help with the form on 020 8921 2304.
Bromley (https://www.bromley.gov.uk/careassessment)	Online form, phone 020 8461 7777 or email adultsocialcare@bromley.gov.uk . After the online form, the council says it will contact you within five working days to confirm it has received it.

For the other 27 London boroughs, the first column links to the council's page for asking for adult social care or an assessment, or to the official GOV.UK finder where we could not check the council's own page. For Kensington and Chelsea it links to People First, the council's care information site. The second links our page for that borough, which covers its local council team, hospitals and carers' support.

Where to ask for an adult social care assessment in the other London boroughs (links checked 9 October 2026)

Borough (council page)	Our guide to that borough
Barking and Dagenham (https://www.lbdd.gov.uk/adult-health-and-social-care/assessing-your-care-needs)	Home care in Barking and Dagenham (/home-care-barking-and-dagenham)
Barnet (https://www.gov.uk/apply-needs-assessment-social-services)	Home care in Barnet (/home-care-barnet)
Bexley (https://www.bexley.gov.uk/services/health-and-social-care/social-care-for-adults/how-to-get-support/self-assessments)	Home care in Bexley (/home-care-bexley)
Brent (https://www.brent.gov.uk/adult-social-care/care-needs-assessment)	Home care in Brent (/home-care-brent)
Camden (https://adult-social-care-referrals.camden.gov.uk/)	Home care in Camden (/home-care-camden)
Croydon (https://www.croydon.gov.uk/adult-health-and-social-care/social-care-and-support/step-by-step/understanding-your-care-needs-assessment/how-request-assessment)	Home care in Croydon (/home-care-croydon)
Ealing (https://www.ealing.gov.uk/info/201082/what_to_expect_from_adult_social_care/2526/contacting_adult_social_care)	Home care in Ealing (/home-care-ealing)
Enfield (https://www.gov.uk/apply-needs-assessment-social-services/enfield)	Home care in Enfield (/home-care-enfield)
Hackney (https://www.hackney.gov.uk/health-and-social-care/adult-social-care/apply-adult-social-care-support)	Home care in Hackney (/home-care-hackney)
Hammersmith and Fulham (https://www.lbhf.gov.uk/health-and-care/assessments-and-paying-care/contact-us-about-assessments-care)	Home care in Hammersmith and Fulham (/home-care-hammersmith-and-fulham)

Borough (council page)	Our guide to that borough
Haringey (https://haringey.gov.uk/care-support-adults/adult-social-care-assessments)	Home care in Haringey (/home-care-haringey)
Harrow (https://www.harrow.gov.uk/adult-social-care/what-is-adult-social-care/2)	Home care in Harrow (/home-care-harrow)
Havering (https://www.havering.gov.uk/adult-social-care/get-help-contact-havering-adult-social-care)	Home care in Havering (/home-care-havering)
Hillingdon (https://www.gov.uk/apply-needs-assessment-social-services/hillingdon)	Home care in Hillingdon (/home-care-hillingdon)
Hounslow (https://www.hounslow.gov.uk/adult-social-care/guide-care-support-adults-hounslow/3)	Home care in Hounslow (/home-care-hounslow)
Islington (https://www.islington.gov.uk/social-care-and-health/get-social-care-assessment/how-to-get-a-needs-assessment)	Home care in Islington (/home-care-islington)
Kensington and Chelsea (https://www.peoplefirstinfo.org.uk/home/staying-your-own-home/requesting-assessment-kensington-and-chelsea)	Home care in Kensington and Chelsea (/home-care-kensington-and-chelsea)
Kingston upon Thames (https://www.kingston.gov.uk/care-support-for-adults/social-care-assessments/care-needs-assessment-process)	Home care in Kingston upon Thames (/home-care-kingston-upon-thames)
Merton (https://www.merton.gov.uk/social-care/adult-social-care/how/needs-assessment)	Home care in Merton (/home-care-merton)
Newham (https://www.newham.gov.uk/health-adult-social-care/contacting-adult-social-care/1)	Home care in Newham (/home-care-newham)
Redbridge (https://adultcare.redbridge.gov.uk/assessing-your-care-needs)	Home care in Redbridge (/home-care-redbridge)

Borough (council page)	Our guide to that borough
Richmond upon Thames (https://www.richmond.gov.uk/services/adult_social_care/adult_social_care_information_and_advice/who_we_can_help/adult_social_care_referral)	Home care in Richmond upon Thames (/home-care-richmond-upon-thames)
Sutton (https://www.gov.uk/apply-needs-assessment-social-services/sutton)	Home care in Sutton (/home-care-sutton)
Tower Hamlets (https://www.towerhamlets.gov.uk/ignl/health_social_care/Health-and-adult-social-care/ASC/Support-from-adult-social-care.aspx)	Home care in Tower Hamlets (/home-care-tower-hamlets)
Waltham Forest (https://www.gov.uk/apply-needs-assessment-social-services/waltham-forest)	Home care in Waltham Forest (/home-care-waltham-forest)
Wandsworth (https://www.wandsworth.gov.uk/health-and-social-care/adult-social-care/adult-social-care-referral/)	Home care in Wandsworth (/home-care-wandsworth)
Westminster (https://www.westminster.gov.uk/westminster-adult-social-care-referral-form)	Home care in Westminster (/home-care-westminster)

For Enfield, Hillingdon, Sutton and Waltham Forest the link goes to the GOV.UK council finder for that borough, because the council's own page would not load for our check. Barnet's site blocked our check and GOV.UK's Barnet entry points to a children's page, so the Barnet link goes to the GOV.UK postcode lookup. If your parent lives in the City of London, or you are not sure which council covers an address, use the GOV.UK postcode lookup. Check the council's page before you call, because phone numbers and forms change.

If your parent is in hospital

Councils no longer have to complete an assessment before someone leaves hospital. That legal requirement was removed on 1 July 2022, when [section 91 of the Health and Care Act 2022](https://www.legislation.gov.uk/ukpga/2022/31/section/91) (<https://www.legislation.gov.uk/ukpga/2022/31/section/91>) took Schedule 3 out of the Care Act. National discharge guidance now says assessments of longer-term needs should be started during recovery but not fully completed until the person has reached a point of recovery and stability. Under its "home first" approach, most people are expected to go home after discharge. In practice your parent will usually come home, perhaps with short-term support, and be assessed afterwards. Ask the ward, in writing, who will carry out the assessment and when. Our guide to

reablement explains the free short-term help that often comes first. If your parent needs care in place on the day they come home, see our [hospital discharge care](/hospital-discharge-care-london) (/hospital-discharge-care-london).

If the need is urgent

The council does not have to finish an assessment before it helps. Section 19 of the Care Act gives it the power to meet urgent needs straight away, and the guidance says it should provide an immediate response, for example after a sudden deterioration or an accident. Tell the council plainly that the situation is urgent, and why. If anyone is in immediate danger, call 999. If you are worried about your parent's health but it is not an emergency, call their GP or NHS 111.

How long does a care needs assessment take?

There is no national deadline. The statutory guidance says an assessment should be carried out over "an appropriate and reasonable timescale", taking into account how urgent the needs are and whether they fluctuate. The council should tell you an indicative timescale and keep you informed. Lewisham, for example, says its assessment takes up to six weeks.

The council may also pause the assessment while it tries something short-term first. Reablement and intermediate care must be free for up to six weeks. Aids, and minor adaptations costing £1,000 or less, must also be free. Your parent's longer-term needs are then assessed on what remains.

If you are waiting too long, ask the council in writing to explain the delay, then use its complaints procedure if needed.

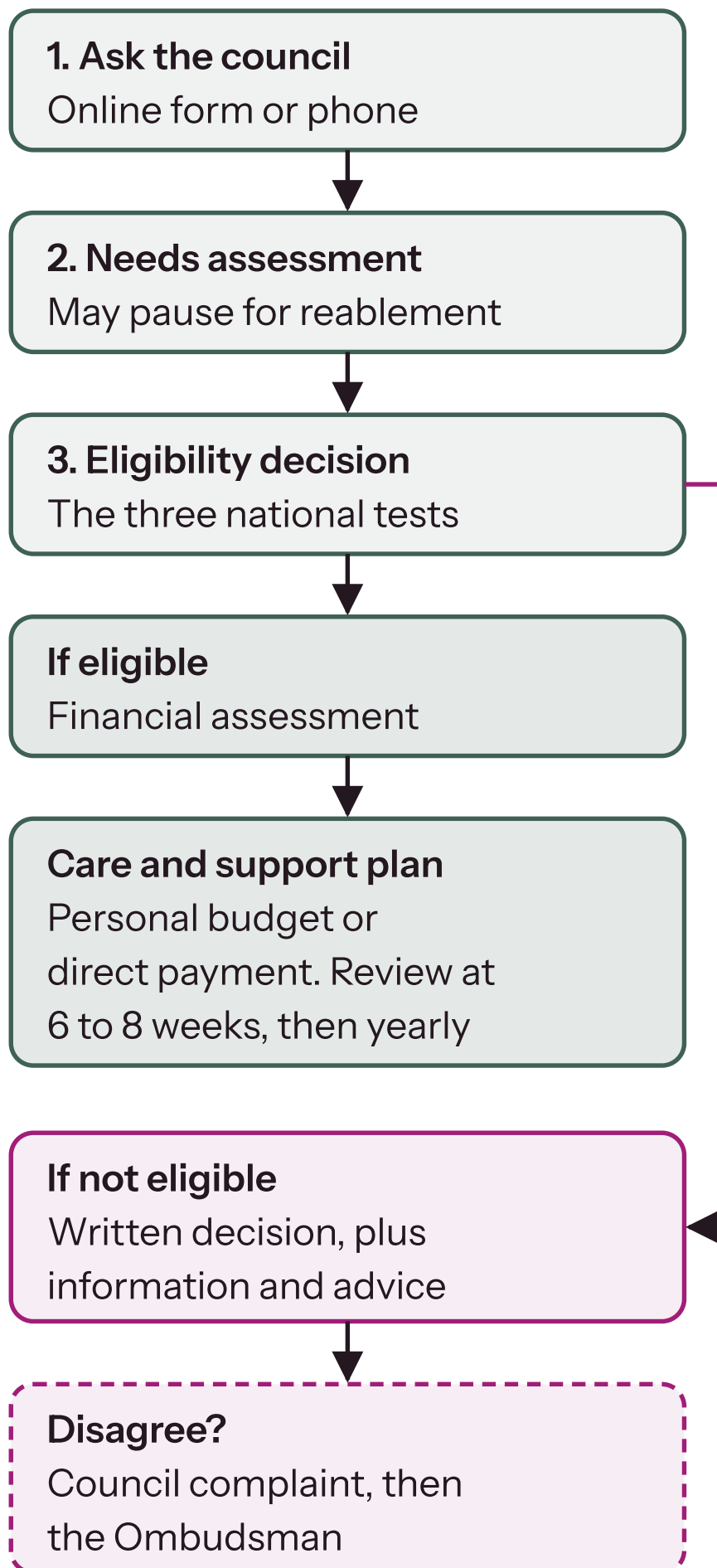
How to prepare for the assessment

The assessor sees a single visit or call. Your job is to show them a normal week, including the bad days and the nights.

- 1 Ask for the questions in advance.** The guidance says the council should provide the list of questions beforehand, in an accessible format. Go through them with your parent.
- 2 Keep a diary for two or three weeks.** Note falls and near-misses, missed meals and medicines, night waking, confusion, and how long washing and dressing take. Councils must consider needs that come and go over a suitable period, not just on the day.
- 3 Map the diary to the ten outcomes.** For each one, write down whether your parent needs help, prompting or supervision, and whether doing it alone causes pain,

distress or danger, or takes far longer than it should.

- 4 Write down what you and others do.** List who helps, with what, and how often, and be honest about how long you can keep going. You can ask for your own carer's assessment at the same time.
- 5 Gather paperwork.** Bring hospital discharge letters, a list of medicines, letters from specialists and any occupational therapy reports.
- 6 Be there, and ask for support if needed.** The council must involve your parent, any carer, and anyone else your parent asks it to. If your parent would have substantial difficulty understanding, remembering, weighing up or communicating, and there is no suitable family member or friend to support them, the council must arrange an independent advocate.
- 7 Talk about the worst days.** Your parent may play things down in front of a stranger. Gently fill in what your parent leaves out, and agree beforehand that you will.



The usual route through a council care needs assessment in England. Councils run their own processes within the Care Act rules, so the order and names of the steps vary by borough. You can complain about any stage, not only a refusal: the assessment, the care plan, the personal budget or the financial assessment.

What happens after a care needs assessment?

The council must give your parent a written record of the assessment, and a copy of its eligibility decision. It must also share the record with anyone your parent asks it to, so ask for your copy to come to you.

If the needs are not eligible

The council must still give information and advice on what could meet or reduce the needs, and on preventing or delaying them in future. That might mean equipment, community groups or local services. Keep the decision. If things get worse, ask for a new assessment. The duty to assess applies again whenever it appears your parent may have care needs (Care Act section 9).

If the needs are eligible

Next comes a [financial assessment](/blog/financial-assessment-for-care) to work out what your parent pays. For 2026/27 the upper capital limit is £23,250 and the lower capital limit is £14,250, both unchanged from last year. Between the two, the council counts £1 a week of income for every £250 of capital above £14,250 (called tariff income). Below £14,250, savings are ignored, but income is still assessed. For care at home, the value of your parent's own home is not counted. Above the upper limit, your parent normally pays the full cost of their care. They can still ask the council to arrange care at home for them, and the council must do so, although it may charge an arrangement fee.

The council then works with your parent on a care and support plan, with a personal budget: the amount the council works out it would cost to meet the eligible needs. Your parent can let the council arrange the care, or take the budget as a direct payment and choose the provider themselves. The plan should be reviewed lightly 6 to 8 weeks after it is signed off, and then at least every 12 months.

What if you disagree with the outcome?

There is no formal appeal against a care needs assessment. The route is a complaint.

- 1 Talk to the assessor first.** Point out, in writing, anything they missed or got wrong, outcome by outcome, using your diary.
- 2 Use the council's complaints procedure.** Every council has one, and you usually need to go through all its stages.
- 3 Go to the Local Government and Social Care Ombudsman.** It is free. It normally only looks at complaints after the council's own process has finished, and not usually where more than 12 months have passed since you first knew about the problem.

Questions families ask

My mum says she doesn't need help. Can we still get her assessed? ✓

Does my dad need a diagnosis before he can be assessed? ✓

Can we arrange private care while we wait? ✓

Is a care needs assessment the same as NHS continuing healthcare? ✓

How we can help

We cannot carry out a council assessment or tell you what the council will decide. What we can do is help you once you know what is needed. JNP Sidona is a CQC-registered homecare agency based on Lewisham High Street. We provide [visiting and live-in care \(/what-we-offer\)](#) for families paying privately, and for families who want care in place while the council assessment runs. Direct payments can be used to pay a CQC-registered agency like ours; ask us how that works. Jackie, our registered manager, offers a free home assessment and a written care plan, and we give a quote after that. Read our [guide to paying for care in London \(/paying-for-care-london\)](#), or see the [areas we serve \(/areas-we-serve\)](#).

Sources

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5. [legislation.gov.uk: Care and Support \(Eligibility Criteria\) Regulations 2015, regulation 2](https://www.legislation.gov.uk/uksi/2015/313/regulation/2) (<https://www.legislation.gov.uk/uksi/2015/313/regulation/2>), checked 9 October 2026
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10. [GOV.UK \(DHSC\): Care and support statutory guidance \(updated 22 July 2025\), chapters 2, 6, 8, 10, 11, 12 and 13, and Annex B](https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance) (<https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance>), checked 9 October 2026
11. [GOV.UK \(DHSC\): Social care charging for care and support 2026 to 2027, local authority circular](https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027/social-care-charging-for-care-and-support-2026-to-2027-local-authority-circular) (<https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027/social-care-charging-for-care-and-support-2026-to-2027-local-authority-circular>), checked 9 October 2026
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21. [Bromley Council: Care needs assessment](https://www.bromley.gov.uk/careassessment) (<https://www.bromley.gov.uk/careassessment>), checked 9 October 2026
22. London borough council adult social care pages and GOV.UK council finder entries for the other 27 boroughs, as linked in the table above, links checked 9 October 2026

About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 9 October 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of date, email info@jnpsidonasupportservices.co.uk (<mailto:info@jnpsidonasupportservices.co.uk>) and we will correct it.