

— RESPITE

Respite Care: Types, Funding and Booking Ahead

Respite at home, live-in or in a care home: how a carer's assessment unlocks council funding, who pays, and what happens to Carer's Allowance on a break.

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

Respite care is short-term care for the person you look after, so that you, the unpaid carer, can take a break. It can be a few hours a week at home, a carer who moves in while you go away, a day centre, or a short stay in a care home. The council can help pay for it after a carer's assessment, and the Care Act statutory guidance says you, the carer, can never be charged for care given to your relative.

KEY POINTS

- Ask your relative's council for a carer's assessment for you and a needs assessment for them. Councils only fund respite after assessment.
- Any charge for respite falls on the person cared for, after a financial assessment, never on the carer.
- A council-arranged care home stay of up to 8 weeks can be charged as if it were home care, and a temporary stay usually leaves your relative's home out of the sums.
- Direct payments can buy respite from an agency you choose, and can pay for short care home stays of up to 4 consecutive weeks in any 12 months.
- Carer's Allowance can usually continue through breaks of up to 4 weeks in any 26 weeks. Report the break to the Carer's Allowance Unit.
- Book early. Short-stay care home rooms depend on availability, and a good handover takes time.

What is respite care?

The NHS describes respite as a break from caring that helps stop you becoming exhausted and run down. The Care Act's statutory guidance calls it "replacement care", and you will see both terms in council letters.

It does not have to be a fortnight away. The guidance's examples run from a few hours for your own appointments or shopping, to regular overnight cover so you can sleep, to longer breaks for a holiday or to keep working.

Respite is arranged for your sake, often after your carer's assessment, but delivered to the person you care for. That is why the charging rules treat it as their care, not yours.

What types of respite care are there?

The NHS and Carers UK list the same main options. The right one depends on your relative's needs, how they cope with change, and how long a break you need.

The main types of respite care and what to check before choosing

Type	What it is	Good for	Check first
Home care or sitting	A paid carer or volunteer comes to the home for a few hours, a day, or overnight	A regular afternoon off, appointments, a night's sleep	If the service includes personal care, that the provider is registered with the CQC; how it handles introductions
Live-in respite	A carer moves in for a set period, covering the full routine	A holiday or an operation, especially when change upsets your relative	A spare bedroom for the carer, and a full handover
Day centre	Your relative spends the day at a centre with activities; many can arrange transport	A regular weekly break, and company for your relative	Opening days and whether the centre can manage their needs

Type	What it is	Good for	Check first
Short stay in a care home	Your relative stays in a residential or nursing home for days or weeks	Longer breaks, or when 24-hour care is needed at night	Room availability, and whether the home has nursing staff if needed

Respite at home or in a care home?

Care at home keeps your relative in familiar surroundings with their usual routine, which Alzheimer's Society says can work well for people with dementia. A move, even for a week, can be unsettling for someone who is confused by change.

A care home stay can suit you better if you live together and want the house to yourself, or if night-time care is heavy. If your relative needs nursing, the charity notes that nursing homes have a registered nurse on site day and night.

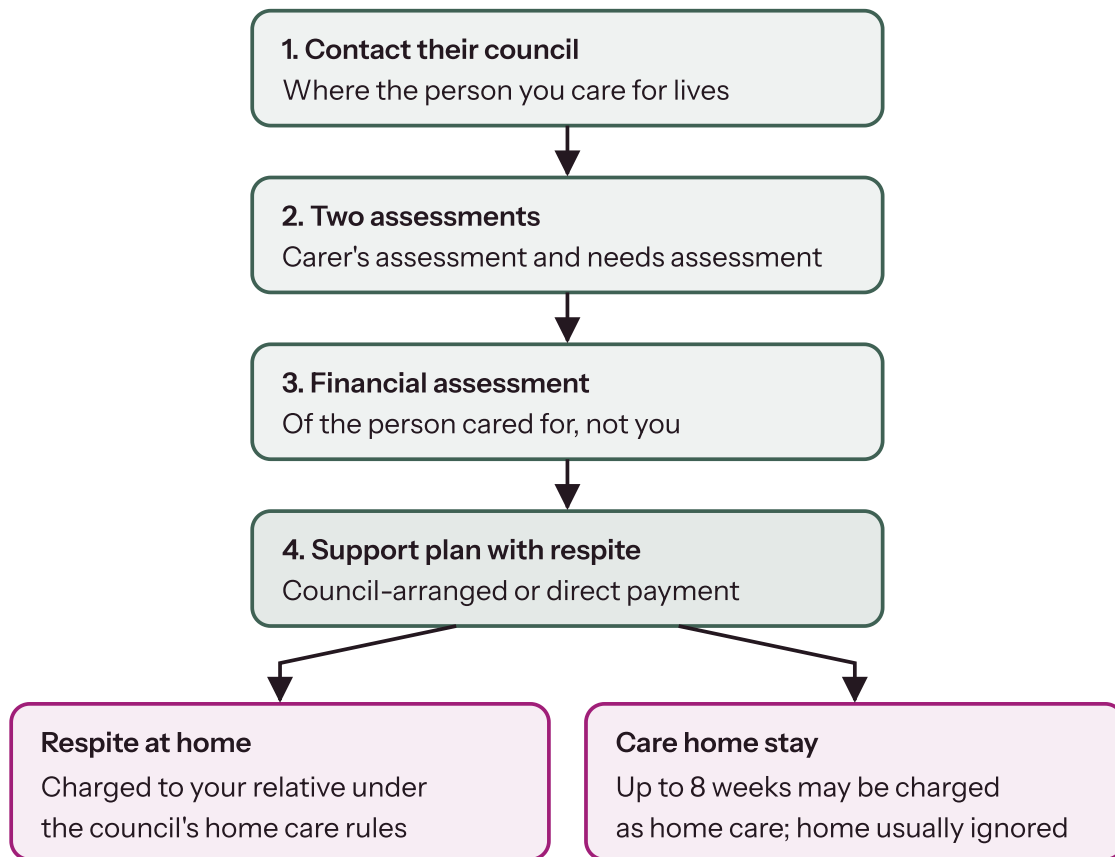
In London, space often decides it. Live-in respite needs a bedroom for the carer. Without one, regular visits plus a care home stay for longer breaks may be the practical mix.

How do you get respite care funded?

Through the council, after assessment. The NHS says councils only fund respite for people they have assessed as needing it, so the assessments come first. These rules apply in England. If your relative lives in Wales, Scotland or Northern Ireland, their council works under different laws.

- 1 Contact the right council.** That is the adult social care team for the borough where your relative lives, which may not be your own. Use the [GOV.UK council finder](https://www.gov.uk/apply-needs-assessment-social-services) (<https://www.gov.uk/apply-needs-assessment-social-services>) with their postcode.
- 2 Ask for a carer's assessment for you.** The NHS says it is free, and it is a legal right under the Care Act 2014. Say how often you need a break and for how long. Our guide to the carer's assessment explains how the council decides eligibility.
- 3 Ask for a needs assessment for your relative.** Even without council funding, the NHS says this helps identify which kind of respite suits them.
- 4 Expect a financial assessment of your relative.** This decides what, if anything, they contribute. Your own income and savings are not part of it.

Agree the plan and choose how it is paid. The council can arrange the respite, or give a personal budget as a direct payment so you choose the provider.



The carer is never charged for replacement care

How council-funded respite is arranged and charged in England. Based on the Care Act 2014 and the care and support statutory guidance.

Who pays for respite care?

The statutory guidance says a council "must not charge a carer for care and support provided directly to the person they care for under any circumstances". Respite at home is a service to your relative, so any charge falls on them, under the council's normal rules for care outside a care home.

- **Your relative must agree.** They receive the care and pay any charge, so the guidance stresses their agreement. If they refuse the care or the charge, the council must, as far as it can, find another way to support you.
- **Their savings matter, not yours.** For 2026/27 the national capital limits stay at £23,250 and £14,250. Below the lower limit, savings are ignored. For care at home these are minimums,

and a council may set higher limits.

- **Their home isn't counted for care at home.** For a care home stay, see below.

The no-charge rule covers care given to your relative. The guidance does let a council charge you for support it provides directly to you, such as a relaxation class or driving lessons, though it says charging carers is often a false economy.

What about a short stay in a care home?

The guidance sets two rules:

- **Short-term resident (up to 8 weeks).** The guidance gives respite as its example. The council may choose to charge your relative as if they were getting care at home.
- **Temporary resident (unlikely to exceed 52 weeks).** Because your relative is expected to go home, their main home is usually disregarded, along with costs such as ground rent, service charges, water rates and insurance needed to keep it ready. This status must be agreed with them and written into their care plan.

Councils have discretion, so ask in writing which rule applies before the stay starts.

There is no official figure for what a respite stay in a London care home costs. Ask each home for a written quote for your dates, and ask the council what it would pay towards it if your relative qualifies for funding.

Using a direct payment for respite

A direct payment lets you choose the provider, such as a home care agency you have met. The guidance says a carer can request one to commission replacement care, taking your relative's wishes into account.

For care home breaks, direct payments can buy short stays of up to 4 consecutive weeks in any 12 months. Separate stays are fine if each is under 4 weeks and there are at least 4 weeks between them. Stays closer together are added up. Our guide to direct payments covers how the account is run.

If your relative has NHS continuing healthcare

When someone is eligible for NHS continuing healthcare and lives at home, the NHS national framework makes the integrated care board financially responsible for all their assessed health and associated social care needs. That includes extra support while the carer has a break, either at home or through a stay away such as a care home. Ask your single point of contact at the integrated care board, not the council.

Paying privately

If your relative has savings above the limit, or you want to move quickly, you can book respite directly. For context, the Homecare Association calculates its Minimum Price for Homecare in England for 2026/27 at £34.42 an hour, allowing for the April 2026 National Living Wage rise, statutory sick pay changes and carers' waiting time. That is a benchmark, not what any provider charges. Your relative's Attendance Allowance or other income can be used towards it, as the NHS suggests.

For grants, the NHS points to Carers Trust and [Turn2us](https://www.turn2us.org.uk/) (<https://www.turn2us.org.uk/>).

What happens to benefits during a respite break?

Your Carer's Allowance

You can usually keep Carer's Allowance for up to 4 weeks in any 26-week period while you take a break, according to Age UK and Carers UK. Carers UK says you usually need to have been caring for 22 weeks first, or less if either of you has been in hospital, and the break can be for any reason, including a holiday or their short stay in a residential home. GOV.UK says to report a holiday or a care home stay to the Carer's Allowance Unit, even if you arrange care while away. Keep a record of the dates. Our Carer's Allowance guide has the current rate.

Your relative's Attendance Allowance

GOV.UK says people cannot usually get Attendance Allowance in a care home if the council pays, but can if they pay all the care home costs themselves. Carers UK says it usually stops after four weeks in residential care, sooner if your relative was in hospital or residential care in the previous 28 days. The two benefits are linked: Carer's Allowance depends on the person you care for getting a qualifying benefit such as Attendance Allowance, so if it stops, your Carer's Allowance stops too. A council-funded care home stay that runs past four weeks can cut off both. Tell the Attendance Allowance helpline and the Carer's Allowance Unit about any respite stay, since GOV.UK lists going into a care home as a change you must report.

A worked example

Your mum has £30,000 in savings and lives in her own home. You need surgery, so you ask the council to arrange two weeks in a care home. This is how the rules in this guide apply:

- **The charge.** As a short-term resident, the council may charge her as if she were getting care at home. Her savings are above the £23,250 upper limit, so she is likely to pay the full charge, unless her council sets a higher limit. Your own money is not assessed. Because her savings are above the upper limit, the statutory guidance says the council may choose to arrange a care home placement for her but does not have to, and if it does, it must not charge an arrangement fee. Ask the council first; if it declines, you can book the home directly.
- **Her Attendance Allowance.** Two weeks is under the four-week point, so it should usually continue, unless she was in hospital or a care home in the previous 28 days.
- **Your Carer's Allowance.** If you have been caring for at least 22 weeks, and this stay plus any other breaks in the last 26 weeks add up to no more than 4 weeks, it usually continues. Report the dates to the Carer's Allowance Unit.

How far ahead should you book respite care?

As early as you can. Alzheimer's Society says care home respite depends on a room being available: some homes keep short-stay rooms that can be booked ahead, others only take short-notice bookings. Council funding also takes time, because the assessments come first.

Once you know your dates:

- 1 **Ask the council for assessments now**, even for a break months away. Say the dates you need.
- 2 **Shortlist providers.** Check any home care agency or care home on the [CQC website](https://www.cqc.org.uk/) (<https://www.cqc.org.uk/>).
- 3 **Visit or meet them.** Carers UK suggests visiting a care home beforehand if you can. For care at home, ask for a home assessment and a chance for your relative to meet the carer.
- 4 **Sort medical needs early.** Carers UK advises arranging any specialist medical or nursing help well in advance through the GP.
- 5 **Write the handover pack** (below), and go through it with the person taking over.

What to put in the handover pack

- Daily routine: waking, meals and food likes, washing, bedtime, and what helps on a bad day.
- Every medicine, with doses and times, and who supplies them.
- Contacts: GP, district nurse, other professionals, nearby family and friends, and your own number while away.

- An emergency plan: what to do if your relative is unwell, and who to call. Carers UK has a tool to help you write one.
- Keys or the key safe code.

What if you need respite in an emergency?

Call adult social care at your relative's council and say it is urgent. Section 19(3) of the Care Act 2014 lets a council meet needs that appear urgent before it has done a needs or financial assessment. Out of hours, look for the council's emergency duty number on its website.

Planning helps. The NHS suggests a backup person who has keys or the key safe code, knows the routine, and has notes on medicines. Some London boroughs run carers' emergency card schemes: Havering's Emergency Alert Card names one or two people who can step in, and Lewisham's carer's assessment covers emergency planning. Ask your relative's council or carers' centre what exists locally.

If anyone is in immediate danger, call 999. For urgent medical advice, call NHS 111. If the strain is affecting your own health, talk to your GP.

Questions families ask

My mum refuses respite. What can I do?



Do I need to live with my parent to get respite?



Will a respite stay lead to a permanent care home move?



Can respite help me keep my job?



How we can help

JNP Sidona is a CQC-registered homecare agency on Lewisham High Street, and we provide [respite care in London \(/respite-care-london\)](/respite-care-london). That can be visiting care, a live-in carer while you are away, or a respite stay in one of our [supported living homes \(/supported-living\)](/supported-living) in Whitton, Kingston and Uxbridge. Jackie, our registered manager, starts with a free home assessment

and a written care plan, and we give a quote after that. The sooner you tell us your dates, the more time there is for a proper introduction and handover. See the [areas we serve](/areas-we-serve/) (/areas-we-serve/), our page on [respite care in Lewisham](/respite-care-lewisham/) (/respite-care-lewisham), or our guide to [paying for care in London](/paying-for-care-london/) (/paying-for-care-london).

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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.