

— CHOOSING CARE

What Is Domiciliary Care? A Guide for London Families

What domiciliary carers do, how CQC regulates agencies, who pays in 2026/27 (council, NHS or you) and the steps to arrange care at home in London.

By the JNP Sidona team · 20 October 2026 · 11 min read

Domiciliary care is paid care given in someone's own home, by trained carers who visit at set times or, with live-in care, stay in the home. It covers personal care such as washing, dressing, meals, toileting and medication support, plus practical help around the house. In England any agency that provides personal care at home must be registered with the Care Quality Commission (CQC), and the council may pay some or all of the cost after a needs assessment and a means test.

KEY POINTS

- "Domiciliary care", "homecare" and "home care" mean the same thing. The NHS calls it "homecare or domiciliary care or sometimes home help".
- Before you pay anyone, check the agency on the CQC register. An agency giving personal care at home without registration is committing an offence, while "introductory agencies" that only match you with a self-employed carer don't have to register.
- Ask your council for a needs assessment even if you expect to pay yourself. It's free, and it can open up council funding, direct payments or up to six weeks of free reablement after illness or a hospital stay.
- In the 2026/27 means test, people with more than £23,250 in savings and other capital pay the full cost, but the house they live in is ignored for care at home.
- Get the care plan in writing. NICE says you should have a copy, a care diary kept in the home, and a first review within six weeks.

What is domiciliary care?

"Domiciliary" comes from domicile, meaning home. It means care given where someone lives, so they can stay there. The NHS says: "This type of care is known as homecare or domiciliary care or sometimes home help." Strictly, the NHS treats home help as slightly different: domestic tasks such as cleaning and laundry (see below).

It is the alternative to moving into a care home. Your parent keeps their own home, and in the council's means test the home they live in is ignored for care at home. Our guide to home care vs a care home compares the two.

It's flexible. The NHS notes that someone might need a paid carer "for only an hour a week or for several hours a day, or at night". It can be short term, after a fall or a hospital stay, or long term.

Visiting care, live-in care and home help: what's the difference?

- **Visiting domiciliary care** is what most people mean by the term: carers come at agreed times, for example to help someone get up in the morning or get ready for bed, and leave between visits.
- **Live-in care** is also domiciliary care, because it happens in the person's home. A carer lives there and is on hand through the day. It needs a spare bedroom for the carer. We explain it in our [live-in care in London \(/live-in-care-london\)](/live-in-care-london) page.

- **Home help** on its own (cleaning, laundry, shopping) is not personal care. The NHS notes that most councils don't provide it, so families usually arrange and pay for it themselves. Agencies often add it to personal care visits (see [practical help and company](#) ([#practical-help](#)) below).

What does a domiciliary carer actually do?

The NHS lists help with getting out of bed, washing and dressing, using the toilet, meals, medicines, shopping and getting ready for bed.

Personal care

This is the core of domiciliary care, and the part the law regulates: physical help with eating or drinking, toileting, washing or bathing, dressing, oral care, and care of skin, hair and nails, or prompting and supervising someone who can't decide to do those tasks alone. Our guide to what personal care includes goes into more detail.

Medication support

Carers can remind someone to take their medicines or help them take them, as set out in the care plan. The CQC expects staff to give medicines safely and store them correctly. NICE says the care plan should record what each medicine is for and who to contact with concerns.

Practical help and company

- Preparing meals and drinks.
- Light housework, laundry, changing the bed and shopping.
- Companionship and sitting with someone so a family carer can go out.

What domiciliary carers don't do

Home carers are not nurses. Anything clinical should be agreed with the GP or community nursing team, and a carer should only do it if trained and if it is in the care plan. If your parent is unwell, call their GP or NHS 111; in an emergency, call 999.

How is domiciliary care regulated?

In England, domiciliary care agencies are regulated by the CQC under the Health and Social Care Act 2008. Carrying on a regulated activity without registration is a criminal offence (section 10 of the Act). The NHS says: "All homecare agencies must register with the CQC."

What registration means for your parent

A registered agency must meet the CQC's fundamental standards, "the standards below which your care must never fall". They include care tailored to the person, consent before any care is given, protection from abuse and neglect, recruitment checks on staff (including criminal records and work history), and a complaints system that acts on problems.

What training do domiciliary carers have?

The law requires a registered agency to give its carers the "support, training, professional development, supervision and appraisal" they need for the job (regulation 18). For carers new to care, agencies can use the Care Certificate, 16 standards set by Skills for Care, NHS England and Skills for Health, as the framework for induction. It is a framework, not a legal requirement in itself. Skills for Care says new carers' competence should be assessed before they work out of sight of a more experienced colleague, so ask how the agency does this.

CQC ratings, and what "not yet rated" means

When the CQC assesses a service it gives one of four ratings: outstanding, good, requires improvement or inadequate. The [CQC's find homecare agencies search](https://www.cqc.org.uk/care-services/find-homecare-agencies) (<https://www.cqc.org.uk/care-services/find-homecare-agencies>) shows any agency's latest report and rating.

Many agencies have no rating yet. In June 2026 the Homecare Association, the trade body for homecare providers, reported that the number of currently rated community care services "has collapsed". An unrated agency has still passed registration checks, but there is less independent evidence about it, so ask more questions.

Watch for introductory agencies. Some websites match families with self-employed carers. The CQC confirms that "introductory agencies do not need to register with CQC" because they have no continuing role once the introduction is made, and they must not monitor the carer's work. Checking the care and managing the rota fall to you. Ask any agency directly: "Are you registered with the CQC for personal care, and do you employ the carers?"

Agency, introductory agency or your own employee: who is responsible?

There are three ways to get a carer into the home, and they differ in who carries the responsibility.

Three ways to arrange domiciliary care in England

Route	CQC-regulated?	Who manages the carer and covers absences	What it means for you
Registered homecare agency	Yes	The agency: it recruits, trains, supervises and arranges cover	You pay the agency. It is accountable for the care and must meet the fundamental standards
Introductory agency	No	You, once the introduction is made	You direct the carer. Check who is responsible for tax, insurance and cover
Employing a carer directly	No	You, as the employer	The NHS warns you take on an employer's legal duties, including cover for illness and holidays

Who pays for domiciliary care?

The council (after two assessments)

First comes a **needs assessment**. The NHS says it "is free and anyone can ask for one". You can [find your council's adult social care team on GOV.UK](https://www.gov.uk/apply-needs-assessment-social-services) (<https://www.gov.uk/apply-needs-assessment-social-services>). Under the national test, needs are eligible if they come from an illness or impairment, stop the person managing two or more everyday tasks such as washing, dressing, eating or using the home safely, and significantly affect their wellbeing. Our [care needs assessment guide](/blog/care-needs-assessment) (</blog/care-needs-assessment>) explains the test and how to prepare.

Then comes a **financial assessment**. For 2026/27 the capital limits in England are:

- **Over £23,250** in savings and other capital: you pay the full cost of care.
- **Between £14,250 and £23,250**: you pay from your income plus a set weekly amount based on your capital, and the council pays the rest of the cost of your eligible care.
- **Under £14,250**: capital is ignored, and you pay only from income.

For care at home, the home itself is not counted. The NHS says: "You won't have to sell your home to pay for help in your own home." Councils must also leave a single person over Pension Credit age at least £241.45 a week in 2026/27 (the minimum income guarantee). If the council funds care, you can ask for the money as **direct payments** and use them to pay an agency you choose or to employ a carer.

Free short-term care and NHS funding

- **Reablement:** councils must not charge for intermediate care and reablement for the first six weeks. It helps someone regain skills after illness, a fall or a hospital stay.
- **NHS continuing healthcare:** people with complex, long-term health needs may qualify for care funded entirely by the NHS, which the NHS says can be provided in their own home.

Paying privately (self-funding)

Above the £23,250 limit, you usually pay the agency directly. You can still ask the council to arrange care: the Care Act says it must meet eligible needs when someone's money is above the limit but they "nonetheless" ask it to. You pay the full cost, and some councils add a fee for arranging it.

Attendance Allowance is not means-tested and can go towards care. It is for people who have reached State Pension age and have needed help with personal care, or supervision to keep safe, for at least six months (different rules apply near the end of life). In 2026/27 it is £76.70 a week, or £114.60 for help both day and night.

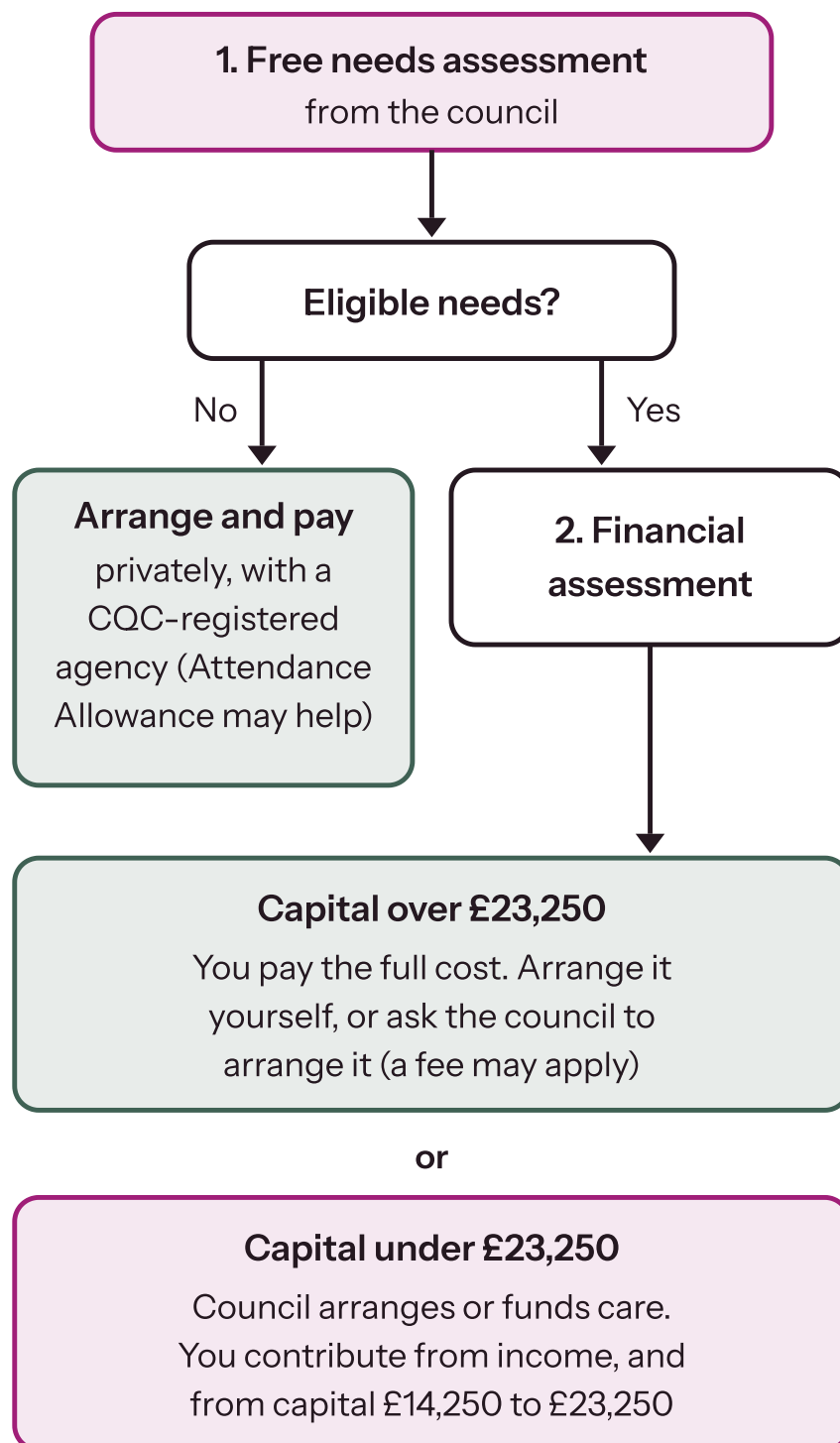
How much does it cost?

Prices vary by agency and area. As a guide to what care costs to provide, the Homecare Association's minimum price for homecare in 2026/27 is **£34.42 an hour**. It is a national figure, not our price, and well above the £15 to £30 an hour still quoted on the NHS homecare page (last reviewed January 2024). See our [home care costs in London guide \(/blog/how-much-does-home-care-cost-london\)](/blog/how-much-does-home-care-cost-london) and [paying for care in London \(/paying-for-care-london\)](/paying-for-care-london).

What's different in London?

In London the national rules are run by 33 councils: the 32 boroughs and the City of London Corporation. Each follows the national means test but decides some of the detail. Lewisham's published policy (checked 9 October 2026), for example, charges people with more than £23,250 the full cost, plus a brokerage fee if they ask the council to arrange the care.

Contact your parent's council, not yours. The Care Act puts the duty on the council where the person is ordinarily resident, so if you live in Hackney and your mum lives in Bromley, contact



Also: free reablement (up to 6 weeks);
NHS continuing healthcare

Rules shown: England, 2026/27

The usual route to domiciliary care in England. Councils apply the same national rules but run their own forms and charging policies.

How do you arrange domiciliary care?

- 1 Write down what help is needed and when,** on a bad day as well as a good one.
- 2 Ask the council for a needs assessment,** even if you expect to self-fund. If your parent is in hospital, ask the ward about discharge support and reablement before they come home. If you help look after them, you can also ask for a free carer's assessment.
- 3 Shortlist CQC-registered agencies** that cover your area and can manage the needs involved, such as dementia or a hoist. Our guide on how to choose a home care agency sets out what to check.
- 4 Ask the questions that matter.** The NHS suggests asking about charges and extras, experience with similar needs, training, contract terms and how to reach the agency in an emergency. Add: will the same small team visit, and what happens if a carer is off sick? NICE says agencies should prioritise continuity of carers.
- 5 Ask about visit length.** NICE says visits shorter than half an hour should be made only if the carer is known to the person, the visit is part of a wider package, and there is time to finish the task or check the person is safe and well.
- 6 Agree a written care plan.** NICE says the person and, with permission, their family should get a copy, that a care diary should be kept in the home and filled in at each visit, and that the plan should be reviewed within six weeks, then at least once a year.
- 7 Read the contract:** notice periods, price changes, and what you pay for cancelled visits or hospital stays.

Questions families ask

Can my parent refuse domiciliary care?



Does Attendance Allowance stop if a carer visits?



How we can help

JNP Sidona Support Services is a CQC-registered homecare agency on Lewisham High Street. We registered in October 2023 and have not yet been inspected, so we don't have a rating. We provide visiting home care, live-in care, respite, dementia care and medication support across London. Visiting care depends on carer availability in your area, so please ask. Live-in care needs a spare bedroom for the carer.

Every package starts with a free home assessment by Jackie, our registered manager, followed by a written care plan and a quote. You can see everything we provide on [what we offer](/what-we-offer/) (/what-we-offer/), or check the [areas we serve](/areas-we-serve/) (/areas-we-serve/).

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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.