



MOREWAYS GUIDES / 2026

Your choices. A considered plan.

Private & family-funded supported living



A practical guide to suitability, staffing, housing, costs and planning for a sustainable arrangement.

More choice begins with a clearer plan.

Private and family-funded support can offer an additional route to arranging help. The first question is still whether the proposed home and support meet the person's needs, wishes and circumstances.

Define what you are looking for

Start with the person's goals, preferred area, current situation and the support that is needed across a typical week. Explain why a change is being considered. A clear brief helps distinguish essential requirements from preferences and gives an assessment a practical purpose.

Keep the person central

The person receiving support should be involved in choices about where and how they live. A family contribution does not automatically give the payer authority over every care, housing or financial decision. Relevant decision-making powers and information-sharing arrangements need to be clear.

Understand the model

Supported living separates the home from the support. A proposal needs to explain the housing arrangement and the care or support package distinctly. Private funding does not remove the need for assessment, appropriate safeguards, compatibility checks or a realistic plan for daily life.

Know what this guide offers

This is a planning guide, not a price list or an offer of a particular property. It explains questions to ask about suitability, staffing, costs, sustainability and transitions. Moreways must assess the individual situation and confirm the availability and terms of any proposed arrangement.

TAKE INTO THE CONVERSATION

Bring a one-page brief: the person's priorities, preferred location, main support needs, existing professionals and the decision you need help to make.



Design the support before comparing prices.

A headline weekly figure means little unless you understand what it buys. Ask for a support specification that describes the actual pattern of help, responsibilities and intended outcomes.

Individual and shared support

Separate time dedicated to the person from staffing shared across a household. Clarify which activities need individual help, which can be supported jointly and how competing needs are managed. A shared staff presence is not the same as continuous one-to-one support.

Skills and coordination

Identify the competence required for communication, health-related support, behaviour, mobility or other needs. Clarify what support staff do and what remains the role of clinicians or other professionals. Ask how information is handed over and how the plan stays current.

Days, evenings and nights

Discuss the person's needs across the whole day. Ask whether overnight provision is on-call, a sleep-in or waking-night support, and what each means in the proposed setting. Confirm who responds if needs are higher than expected and how a change would be assessed.

Outcomes and review

Agree what the person hopes support will make possible, how progress will be discussed and when the first review will happen. Include the person's experience, not only task completion. Ask how concerns about reliability, compatibility or changing needs will be addressed.

TAKE INTO THE CONVERSATION

Request one example week showing individual support, shared availability, nights, activities and time when the person manages without staff input.



A suitable home is more than an address.

The environment can make support easier or harder. A good comparison considers the home, the surrounding area and the people who may share the space alongside the support package.

Location and connection

Consider travel to family, friends, familiar places, health services and meaningful activities. A preferred postcode may still involve difficult transport or isolation. Explore the journeys the person actually makes and what support, time and cost those journeys would involve.

The housing agreement

Ask who provides the accommodation, what agreement is offered and which charges apply. Establish who handles repairs, emergencies and tenancy questions. Do not assume that every housing cost is included in the support fee or that one contract covers every part of the arrangement.

Privacy and shared life

Ask about personal space, visitors, shared rooms, noise and ordinary household routines. Consider sensory needs and compatibility with others. Clarify how disagreements are addressed and how each person's privacy and comfort are respected in practice.

A paced introduction

Discuss visits, photographs, meetings with staff and other ways of becoming familiar with the proposed home. The person may need time and communication support to understand the choice. Record outstanding questions and avoid treating an initial viewing as a commitment to move.

TAKE INTO THE CONVERSATION

Ask the person to identify one thing that would make the place feel like home and one thing that would need to change before they felt comfortable.



Build a complete, understandable budget.

An itemised proposal makes it easier to compare options and plan ahead. Confirm each cost and responsibility in writing; do not infer that an item is included because it was not mentioned.

Support and cover

Identify the core support fee, agreed hours, shared provision, nights and specialist input. Ask about cover for leave and sickness, travel, bank holidays and additional activities. Confirm how an increase in assessed need would change the package and who can authorise it.

One-off and changing costs

Ask about deposits, setup costs, equipment, assessment charges and moving costs. Check the fee-review process, notice periods, cancellation terms and what happens during an absence or hospital admission. Distinguish a fixed price from an estimate or a price subject to further assessment.

Housing and everyday spending

List rent, service charges, utilities, food, internet, transport, insurance and personal spending where applicable. Identify the payer for each category. Benefits and housing-cost support depend on the individual and the arrangement; obtain appropriate advice rather than assuming entitlement.

Use a full-year view

A weekly fee should be considered across the year alongside other recurring costs and a contingency. Discuss plausible changes rather than only the opening month. Moreways cannot promise that needs, funding or prices will remain unchanged; the agreement should explain the review process.

TAKE INTO THE CONVERSATION

Budget columns: Item / Included or separate / Amount and frequency / Payer / Review date / Unanswered question. Complete every row before comparing totals.



Check entitlements before committing private money.

Choosing to pay privately does not mean every public assessment or funding route is irrelevant. Ask the appropriate authority or adviser to clarify the person's position before making a long-term commitment.

Needs and financial assessments

The NHS explains that a council needs assessment can be requested even when someone expects to pay for their own care. The needs assessment and the financial assessment answer different questions. Establish the support required before assuming how the complete arrangement must be funded.

Who can decide and sign?

The person may make their own decisions with appropriate support. Where someone else acts for them, check the relevant legal authority and its scope. Being next of kin or the main payer is not a blanket power to manage another adult's finances or make all their care decisions.

A mixed arrangement

If public funding, benefits, personal resources and family contributions coexist, record what each pays for. Keep privately purchased additions distinct from commissioned support and ask about potential overlap. Any entitlement or contribution needs individual confirmation by the responsible organisation.

Know when advice is needed

Seek suitable independent advice about legal powers, benefits, significant financial commitments or the use of property and investments. This guide does not recommend a financial product or asset sale. Ask an adviser about their authorisation, fees and the specific issues they can address.

TAKE INTO THE CONVERSATION

Before signing, confirm the decision-maker, contracting party, payer and person receiving support. These may be different people with different responsibilities.



Make family support sustainable.

Generosity can be a valuable part of a support arrangement. It is safer when everyone understands the contribution, its limits and what happens if circumstances change.

Write down the contribution

Record the amount, purpose, frequency and review point. Clarify whether money is intended as a gift, a loan or another arrangement, with legal advice where needed. Do not leave a significant commitment dependent on different relatives remembering the same conversation differently.

Keep a contingency route

Discuss notice periods, emergency cover and how information would be handed over if the arrangement ended. If savings may reduce to a point where public funding becomes relevant, seek advice and contact the appropriate authority early. Avoid leaving a funding discussion until a payment is already overdue.

Test realistic changes

Consider what happens if support needs increase, fees rise, a contributor loses income or the person needs a different home. A useful plan identifies who will act and how decisions will be made. It does not require predicting an exact lifetime cost.

Review without blame

Set a point to review affordability, the person's experience and whether the arrangement remains suitable. Family members should be able to explain changed circumstances without implying that they care less. The aim is a stable, transparent plan that can respond to real life.

TAKE INTO THE CONVERSATION

Ask: "If one part of the funding stopped next month, who would we contact, what notice applies, and how would essential support continue safely?"



From first enquiry to a considered decision.

A well-prepared enquiry allows the discussion to focus on suitability and missing information. You do not need to disclose a complete financial history or sensitive care records just to request this brochure.

Prepare the brief

Summarise the person's wishes, preferred area, current support, relevant needs and reason for considering a change. Note any important timescale without assuming a start can be guaranteed. Identify the professional contacts and assessments already available.

Check before committing

Review the written support specification and housing documents separately. Clarify who signs, how payments work, notice and fee-review terms, and how concerns are addressed. Seek independent advice on matters outside the provider's role, especially legal and financial decisions.

Explore the proposal

Ask how assessment will work, what setting may be appropriate and which conditions need to be met. Request an explanation of staffing, housing responsibilities, costs, exclusions and availability. If an answer depends on further assessment, record that clearly.

Prepare the transition

Agree the practical sequence of visits, introductions, information-sharing and moving arrangements. Confirm the main contacts and early review plan. The person's understanding and comfort matter throughout; a signed agreement alone does not replace careful preparation.

TAKE INTO THE CONVERSATION

Contact Moreways to discuss the situation. Request a secure route for detailed records and an itemised written proposal if the assessment supports a suitable option.



A clear next step. A conversation that starts with you.

You do not need to have every answer before contacting us. Start with what matters, what has changed and the decision you are trying to make. We can discuss the appropriate route and what further information is needed.

Speak with Moreways

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[NHS: paying for your own care](#)

[MoneyHelper: long-term care](#)

Published September 2026. This guide explains general information and questions to discuss; it is not an individual care plan, an offer of accommodation, or medical, legal, financial or benefits advice. Support, staffing, costs and availability must be confirmed for the individual. Photographs are illustrative and do not identify a promised home, staff team or service user.