



Care Home Fees

1 April 2022 to 31 March 2023

Jewish Care Direct helpline

020 8922 2222

[jewishcare.org/carehomes](https://www.jewishcare.org/carehomes)

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Care funding explained

We at Jewish Care understand that planning for care costs is something you may have little experience of, which is why it can be helpful to learn what funding options are available to you as well as having access to our care home fees.

Please read below for more information and if you have any further questions, please don't hesitate to contact our Living with Jewish Care Team on 020 8922 2321 or email lwjc@jcare.org.

What are the different ways I can fund myself or my relative's care?

We are proud to provide care homes to our community, which can be paid for in the following four ways:

- 1. Self-funding** is where the person being cared for pays all the costs for their care.
- 2. Local Authority:** Subject to an assessment of health and financial needs, your local authority may fund some or all of the care. Where there is a shortfall between what the local authority will pay and what the actual care home fees are, we will ask a relative of a resident (not the spouse) to contribute an additional fee, known as a "family contribution fee", which we can give you more information about depending on what home may be appropriate.
- 3. 12 Week property disregard:** This option applies if the person cannot afford to self-fund and they own a property.

The value of the property is assessed as equity to pay for the place in the care home. While the property is being sold, an application is made to the local authority to fund the first 12 weeks of care with a client contribution. Once sold, the proceeds enable the person being cared for to become self-funding. If the property has not sold after 12 weeks, an application can be made to the local authority for a continuation loan. Once sold, the local authority invoices the person being cared for the fees paid, and Jewish Care invoices for the difference between the local authority payment and the self-funding fee.

Alternatively, if the property has not sold or the person being cared for does not wish to sell it, an application can be made to the local authority for a deferred payment. This is where a legal agreement is entered into

with the local authority, who continues to fund the care and takes a charge on the property to ensure they are repaid.

- 4. The NHS** in some circumstances may also contribute to the cost of all or some of the care. For example, anyone classed as having ongoing and substantial care needs could be eligible for NHS continuing healthcare funding.

Fees will vary depending on the type of care or care home you or your relative needs.

How will I know if I'm a self-funder or not?

You will have to arrange and pay for a place at one of our care homes, also known as 'self-funding', if you:

- Have savings and assets in excess of the capital limits for care (£23,250).
- Don't qualify for local authority funding because your needs were assessed to be lower than the threshold set by them.

How will I know if I'm eligible for local authority funding?

To determine if you or your relative is eligible for financial support to pay for a placement in one of our care homes, your local authority will first carry out a free needs' assessment.

If you're assessed as having 'eligible needs', your local authority will next carry out a financial assessment. This is necessary as there are thresholds for savings and assets (known as 'capital limits for care') above which you will need to pay for care. The upper limits for a care home assessment are £23,250. They will assess you on the following three areas, income, capital and savings. You will need to provide them with information on all these areas.

Why do you ask for a weekly family contribution fee?

Often there is a significant difference between the amount the local authority is prepared to pay towards you or your relative's care and real cost of our fees, resulting in a funding gap.

In an increasingly difficult economic environment, with costs increasing faster than income, it is incumbent upon Jewish Care to request relevant family members to make a family contribution to reduce the funding gap.

Jewish Care will never approach our residents to pay a top-up fee, as many of our residents cannot pay their full fees (demonstrated by the fact that they have qualified for local authority funding) and it is for this reason we ask if that resident has a relative who is able to make a contribution to their relative's care costs, that they help do this. This allows us to meet the funding gap created by the shortfall from local authority funding. Only by doing this can we continue to keep the doors of our care homes open.

What happens if I can't self-fund but I do own my own property, making me ineligible for local authority funding?

You may be eligible to apply for a 12 week property disregard. This means the value of your property is assessed as equity to pay for your care home place. While the property is being sold, the local authority can fund the first 12 weeks of care, which you then repay after the sale has completed. If the sale takes longer than 12 weeks, or you do not wish to sell your property, there are additional processes that can be put in place to make sure that you keep your care home place, however all of the funding must be repaid.

See page 3 for more information.

Your fees at Jewish Care include the following:

Accommodation

This includes your bedroom with en-suite shower room (our new homes have generously sized rooms fully and tastefully furnished) as well as the communal spaces and lounges.

Full board services

All meals, snacks and drinks, including special diets are Kosher supervised and freshly prepared in the home. Laundry, cleaning, laundry (excl. dry cleaning) and bed linen are all included in your fees.

Care and recreational activities

Personal care and support is provided day and night every day of the year by our dedicated and well trained carers and nurses, overseen by the registered managers. A rich programme of activities to suit a wide range of interests and abilities is provided by a dedicated team of activities co-ordinators and many volunteers. Our links with art and music projects mean residents enjoy a variety of music and other projects.

Jewish Way of Life

The Jewish culture is interwoven into every aspect of life in our homes. Kosher food is provided in all of our homes and we have an in-house Rabbi and many volunteers supporting residents, relatives and staff. All homes have Kiddush and a Shabbat Service, many attended by the Community.

Health

Four of our homes have nurses on site whilst others are visited by community nurses. Every home is registered with a local GP practice which we fund for additional services such as weekly visits as well as a enabling Jewish burial by providing the necessary documents in a timely manner.

Finances

Our homes' admin staff will gladly manage your finances in a safe way ensuring that statements are provided.

Care fees across all of our care homes

1 April 2022 to 31 March 2023

Quoted prices are the total cost per week. Short stay care may vary and is worked out on the weekly rate. Care home prices are determined by the type of care provided, the home and the level of facilities within each home.

For more information visit jewishcare.org/carehomes or contact us on 020 8922 2321 or email lwjc@jcare.org.

| Price (per week) | | | | |
|------------------------------------|------------------------|----------------------------|------------------------|---------------------------|
| | Personal care | Personal and dementia care | Nursing care | Nursing and dementia care |
| Anita Dorfman House | £1,602.86 to £1,831.84 | £1,717.35 to £1,946.33 | £1,889.08 to £2,003.58 | |
| Wolfson Assisted Living | From £1,774.60 | | | |
| Hyman Fine House* | £1,342.34 | £1,496.36 | £1,699.51 | |
| Jack Gardner House | £1,410.06 | | | |
| Kun Mor and George Kiss Home | £1,629.14 | £1,914.60 | | |
| Otto Schiff | | £1,914.60 | | |
| Rosetrees | £1,566.74 | £1,823.00 | | |
| Sidney Corob House | £1,410.06 | | | |
| Stella & Harry Freedman House | £1,566.74 | | £2,065.98 | £2,267.79 |
| Sunridge Court Part of Jewish Care | £1,399.44 | | | |
| Vi & John Rubens House | £1,399.44 | £1,496.36 | £1,699.51 | |

*£75 premium for sea view room

Our categories of care explained

Personal care

For people who require help with daily activities such as:

- Washing
- Getting dressed
- Eating and drinking
- Getting around/mobility
- Interacting with others

Personal care may also include assistance with taking medication or support with a medical procedure that can be performed by a community nurse.

Dementia care

For people who require help with daily activities and routines because they are living with dementia. They may also have some additional care needs, such as support with communication, managing their mood and reducing feelings of confusion and anxiety.

Nursing care

For people who require help with daily activities and have a condition that requires the supervision and intervention of nurses that cannot be performed by a community nurse. They may need additional nursing support with taking medication, managing pain or another nursing procedure.