



Christadelphian  
Care Homes



# How to fund your care

[cch-uk.com](http://cch-uk.com)





## Introduction

We understand that making the decision to move into a care home is often emotionally difficult. Navigating the complexities of the cost of care can make this decision even more challenging.

The information in this booklet is here to help you understand some more about the costs involved when moving into a care home and your options for payment.

Christadelphian Care Homes operates across three countries: England, Wales and Scotland. Each of these countries has different rules about the financing of care costs. Information from each government is updated regularly. There are links in this booklet to Age UK, the NHS and Gov.uk which will detail the most up to date information. If you would like to talk any of this through with someone from the care home then please ask – we are here to help.



# Care Home Costs

You are likely to have many questions about the costs related to living in a care home. We appreciate that lots of this will be new to you and perhaps confusing. Please don't worry, we are here to help and explain and will aim to put your mind at rest. We hope that the information below will help you to understand this a little more.

## What is included in the fee?

Our fees are split into three distinct areas: service, hospitality and care.

- The service element includes things like energy costs, repairs and renewals, general maintenance to our equipment and grounds, regulatory costs, capital items and depreciation. This is a fixed cost at each of our sites.
- The hospitality element covers things like our meal provision, activities, housekeeping and administration.
- The care element is the most extensive and includes the cost of delivering care, medical equipment, training and development of care staff and the management of the homes.

## How much will my fee be?

Prior to your admission to the care home, a thorough needs assessment will be completed. This assessment is divided into two: care and hospitality. It looks at your needs in relation to those two areas and

places you in one of five bands: foundation, low, medium, high or acute. For someone who needs lots of support, their needs assessment will be higher than someone who is largely independent. Each of the five bands has a cost attached to it.

Your weekly fee will then be made up of: a fixed service fee + your care band + your hospitality band.

Find a full fee schedule [here](#)

## How often are my fees reviewed?

If your care or hospitality needs increase or decrease, then your assessment will be reviewed. Any changes to your band will be discussed with you and agreed. The assessment will also automatically be reviewed every 12 weeks.

Every year the fees are reviewed by our Board of Trustees to ensure that they continue to accurately reflect the cost of running our care homes. At least 28 days' notice will be given.

## How much notice will I be given of changes to my fees?

You will be given 14 days' notice of changes to your Direct Debit. The fee change will be backdated to the date that the change in banding was discussed with you.

## Are there any additional costs not included in the fee?

Yes – additional costs include hairdressing, newspapers, magazines and transportation to any private events.

## Do I need to take out my own contents insurance?

Our insurance will cover your contents up to £2,000 with a £250 excess. If you would like to be insured for more than this then you should arrange your own insurance.

## If I went on holiday or was admitted to hospital would I continue to pay?

Yes – we need to appropriately plan ahead to ensure that we are able to deliver safe care at all times. This means that we cannot react to short term changes in an individual resident's circumstances.

## Who is responsible for sorting out funding?

It is your responsibility to ensure funding is in hand. We will help you understand the process, but the responsibility will always be yours.







## Funding your care

### Self-funded

Most people will fund their own care and are termed “self-funders”. This means that they use their savings, capital and income to cover the cost of their care.

### Local Authority funded

If individuals have savings and capital below a certain level, then there is financial help available from the Local Authority. Please click on these links as they will guide you through the support that is available. If you need any further information please speak with us.

#### England:

<https://www.ageuk.org.uk/information-advice/care/paying-for-care/paying-for-a-care-home/>

#### Wales:

<https://www.ageuk.org.uk/cymru/information-advice/care/care-homes/paying-for-a-care-home/>

#### Scotland:

<https://www.careinfoscotland.scot/topics/care-homes/paying-care-home-fees/standard-rates/> or <https://www.agescotland.org.uk/information-advice/information-guides/care-support>

### ‘Shortfall’

If you are eligible for Local Authority or NHS funding, it is often the case that their financial contribution does not cover the costs of your care home fees. In this case, the difference between what they are contributing and what the actual fee is, is termed the shortfall. There are two ways that we look to cover this shortfall:

1. A third party will be required to top up and bridge the gap – this is generally close family members
2. Your ecclesia will be approached and requested to contribute

In 2023/24 the shortfall for Christadelphian Care Homes was £1.8 million.

### Other funding

If you have particularly complex health needs, then you may be eligible for NHS Funded Nursing Care (FNC) or Continuing Health Care (CHC) funding. An assessment completed by NHS staff will determine whether you qualify for either funding service.

More information about this can be found here:

#### FNC:

<https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-funded-nursing-care/>

#### CHC:

<https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/>

**Although we will support you in your applications for funding, the responsibility to pay for your care regardless of the funding source is yours. It is your responsibility to facilitate any other funding required.**







## Our financial assessment – what to expect

Christadelphian Care Homes will undertake an evidence-based financial assessment prior to your admission.

It is a legal requirement for Christadelphian Care Homes to ensure that we look after our charitable funds appropriately. Therefore, it is essential that we work with you to understand your financial situation and how your care will be funded. It is your responsibility to fund your care but we are here to help you understand the process.

Our financial assessment divides your finances into two categories: income and capital. Your income is defined as any money you receive on a regular basis. This includes any benefits you claim, your

pension(s) and any allowances received. Your capital is your savings and any investments or property you own. It does not include your personal possessions.

If you are married, then assets in your own name will be counted as part of your capital. Anything held jointly, such as your home or joint savings, will be split equally between you unless you can show any reason why this should be divided differently.

To satisfy the Charity Commission and our auditors, we are obliged to show that we are making decisions about the organisation's future which are based on evidence. Therefore, we will require evidence of income and capital during this assessment.





## Will I have to sell my home?

If you own a property, then this will be discussed during your financial assessment. In today's financial climate, owning your own home is almost certain to guarantee that you will be self-funding. If you are able to fund your own care through your income and savings, then there is no requirement to sell your home. However, if you require the capital from your home then it will be necessary to sell.

If you move permanently into a care home and your spouse remains living in the family home, then there are other rules relating to this. More information about care home fees and properties can be found here:  
[https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs38\\_property\\_and\\_paying\\_for\\_residential\\_care\\_fcs.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs38_property_and_paying_for_residential_care_fcs.pdf)



## Benefits & pensions

Your pension and any benefits you are entitled to are another important aspect of your financial planning.

When you move into a care home, the benefits that you are entitled to can change.

If you are self-funding then you continue to be eligible for attendance allowance. If you are funded by the Local Authority then, in most cases, attendance allowance stops within four weeks of moving into a care home.

More information about benefits when living in a care home can be found here:

<https://www.gov.uk/going-to-care-home-benefits>

and here:

<https://www.carehome.co.uk/advice/benefits-you-can-claim-in-a-care-home>





## Lasting power of attorney

Lasting Power of Attorney (LPA) allows a selected person (or persons) to make decisions on your behalf if you are not mentally or physically able to do so.

To arrange an LPA, you need sufficient mental capacity to be able to make sound decisions – so it is a sensible precaution to arrange this while you are well, even if you do not foresee any issues in the future.

There are two types of LPA and you can either arrange just one or both. A property and financial affairs LPA gives your chosen attorney power to make decisions about your property, such as selling your home, and any financial issues, such as bill payments, managing your bank account or paying your care home fees. A health and welfare LPA allows your chosen attorney to make decisions about your care and treatment options, for example when to move into a care home.

You are free to choose from a wide range of people, including family, friends or independent advocates – but there are restrictions. Whoever you appoint must be over 18, in good mental health and, if they are to oversee a property and affairs LPA, they must be financially solvent. They must also consent to take on the role.

You can also appoint more than one attorney if you choose. If you do so, you can request that all actions require each attorney's signature, or just one of them. You can apply this as a blanket rule across all decisions, or to individual circumstances. For instance, you might request that any decisions regarding your medical care require the signature of all attorneys, while decisions about bill payments need the signature of just one.

You can appoint LPAs through the Office of the Public Guardian. The whole process can take up to ten weeks. When you have an LPA in place, we need you to provide evidence so that we can support you and your attorney.

If you require further guidance, then please click on this link to see Age UK's booklet.

[https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig21\\_powers\\_of\\_attorney\\_inf.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig21_powers_of_attorney_inf.pdf)

## Who to contact for advice

Working out how to pay for your care home can be complicated. Although we can help, it is important to get independent advice. Here are two sources of advice:

### Age UK

Age UK is a charity that aims to help people navigate ageing. It provides advice on a range of subjects, including money and health. It has offices across the UK.

Age UK Advice Line: **0800 055 6112**

Website: <https://www.ageuk.org.uk>

### Citizens Advice Bureau

This organisation provides free, independent advice. It can help you understand what your financial rights are when moving into a care home. It has local offices across the country, which you can contact directly for advice.

Phone: **03444 111 444**

**03444 77 20 20** (Wales)

Website: <https://www.citizensadvice.org.uk/>

The links in this document are checked and updated regularly. If you are reading a version where the links are out of date, please contact [admin@cch-uk.com](mailto:admin@cch-uk.com) and we will send you an updated version.





# Care Home Information



## Eden House

📍 Lloyd Crescent, Coventry CV2 5NY

☎ 02476 448 383

📧 c/o: David Morgan (davidmorgan@cch-uk.com)

*Eden House offers residential care and apartments.*



## Fair Haven

📍 23 Knyveton Road, Bournemouth BH1 3QQ

☎ 01202 553 503

📧 Home Manager: Naomi Palmer (naomipalmer@cch-uk.com)

*Fair Haven offers residential care.*



## Chesswood Lee Apartments

📍 48 Chesswood Road, Worthing, West Sussex BN11 2AG

☎ 07837 253 238

📧 Home Manager: Gill Cooper (gillcooper@cch-uk.com)

*Chesswood Lee Apartments offers independent living.*



## Garswood

📍 32 Trafalgar Road, Southport PR8 2HE

☎ 01704 568 105

📧 Home Manager: Susanna Singleton (susannasingleton@cch-uk.com)

*Garswood offers residential care.*



## Gowanlea

📍 4 New Road, Bannockburn, Stirling FK7 8LW

☎ 01786 811 460

📧 Home Manager: Fiona Whittaker (fionawhittaker@cch-uk.com)

*Gowanlea offers residential care and apartments.*



## Kingsleigh House

📍 37 Harbinger Road, Kings Norton, Birmingham B38 0AD

☎ 01214 599 995

📧 Home Manager: Alan Taylor (alantaylor@cch-uk.com)

*Kingsleigh House offers residential care and apartments.*



## Olivet

📍 17 Sherbourne Road, Acocks Green, Birmingham B27 6AD

☎ 01216 838 700

📧 Home Manager: Roger Varley (rogervarley@cch-uk.com)

*Olivet offers residential and nursing care and apartments.*



## Newton Court

📍 Highpool Lane, Newton, Swansea SA3 4UX

☎ 01792 361 306

📧 Home Manager: Katie Brown (katiebrown@cch-uk.com)

*Newton Court offers residential care and apartments.*



## West Royd House Apartments

📍 2 Water Royd Lane, Mirfield WF14 9SB

☎ 01924 497976

📧 Home Manager: Roger Eglen (rogereglen@cch-uk.com)

*West Royd House Apartments offers independent living.*



**Christadelphian Care Homes Support Centre**

Acocks Green

Birmingham B27 6AD

**0121 764 3540**

[www.cch-uk.com](http://www.cch-uk.com)



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