

JEWISH CARE

Care Homes Fees and Funding Guide

1 April 2024 to 31 March 2025

We're here to help.

The process of paying for care can be complicated. We want to help make it easier to understand, so you can figure out the right option to suit your situation. This guide explains how much a place in our care homes costs and the different ways you can pay for care.

It is important to note that Jewish Care cannot offer financial advice. What we can do is explain the process and offer you support. We're here to help if you have any questions about how you can fund your care, or how much it costs.

If you would like to talk to someone at Jewish Care about care home fees or funding, please contact us and we will be happy to help.

Call us on
020 8922 2222

Email us at
LWJC@jcare.org

Contents

Care home fees at Jewish Care	4
How fees are determined	4
The types of care we offer	4
Fees for permanent care	6
Fees for respite care (subject to availability)	8
What we include in our fees	10
Deposit	12
How to fund a place in a care home	14
Self-funding	14
Local authority funding	15
Client contribution	15
Family contribution	16
NHS funding	16
NHS-funded nursing care	16
NHS continuing healthcare	17
Next steps	20

Care home fees at Jewish Care

We will only ever be completely transparent about our fees. There are no hidden costs or surprises.

How fees are determined

Our care home fees vary and are based on two factors:

- Which care home the resident lives in
- The type of care we provide to the resident

The types of care we offer

Each care home offers at least one of the following care types.

Residential care

Residential care (also known as personal care) is for people who need help with daily activities. This could include washing, getting dressed, eating and drinking, mobility, and interacting with others. It could also include help with taking medication, or support with a medical procedure 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 have a condition that requires the supervision of nurses, that cannot be performed by a community nurse. They also need help with daily activities. They may need nursing support with taking medication, managing pain or another nursing procedure.

Nursing with dementia care

For people living with dementia and who have a condition that requires the supervision of nurses. They also need help with daily activities. The nursing care needed cannot be performed by a community nurse. They may need nursing support with taking medication, managing pain or other nursing procedures.

Mental health care

Mental health care is tailored to each person's unique needs. It provides a safe, supportive, but unobtrusive environment. Residents can develop or maintain their independence and daily living skills, with the option of support on hand.

End of life care

End of life care (also known as palliative care) is the most sensitive personal service. We work alongside both the person in our care and the important people in their life. We make sure that everyone involved is informed and understands about end of life and palliative care. The person in our care receives any nursing support they need as well as all the information available to support their decision making. We help them navigate information and meet their cultural and spiritual needs.

End of life with dementia care

End of life care for a person living with dementia may mean they have some additional care needs, such as support with communication, managing their mood and reducing feelings of confusion and anxiety.

Respite care

Respite care (also known as a short-term stay) is subject to availability. It is for people who need care for a limited amount of time. This could be to recover from an illness, to try out a care home, to allow carers a break, or for peace of mind while the usual carers are not around for a period of time.

Fees for permanent care

Permanent care means the resident lives in the care home on a permanent basis, with no specified end date.

The fees listed here apply until 31 March 2025. We review our fees every year and any changes take place from 1 April. We always give at least one month's notice of any fee changes.

Residential care	
Anita Dorfman House at Sandringham, Stanmore	£2,176.51 per week
Kun Mor and George Kiss Home, Friern Barnet	£1,935.51 per week
Rosetrees, Friern Barnet	£1,861.36 per week
Stella & Harry Freedman House, Friern Barnet	£1,861.36 per week
Sunridge Court, Golders Green	£1,662.61 per week
Vi & John Rubens House, Redbridge	£1,662.61 per week
Wolfson Assisted Living at Sandringham Stanmore	£2,257.30 per week

Dementia care	
Anita Dorfman House at Sandringham, Stanmore	£2,311.95 per week
Kun Mor and George Kiss Home, Friern Barnet	£2,274.65 per week
Otto Schiff, Golders Green	£2,274.65 per week (standard rate) £1,965.00 per week (low dependency)
Rosetrees, Friern Barnet	£2,165.82 per week
Vi & John Rubens House, Redbridge	£1,777.76 per week

Nursing care	
Anita Dorfman House at Sandringham, Stanmore	£2,499.66 per week
Stella & Harry Freedman House, Friern Barnet	£2,266.38 per week
Vi & John Rubens House, Redbridge	£2,019.10 per week

Nursing with dementia care	
Anita Dorfman House at Sandringham, Stanmore	£2,743.83 per week
Stella & Harry Freedman House, Friern Barnet	£2,694.25 per week
Vi & John Rubens House, Redbridge	£2,216.97 per week

End of life care	
Anita Dorfman House at Sandringham, Stanmore	£2,499.66 per week
Stella & Harry Freedman House, Friern Barnet	£2,266.38 per week
Vi & John Rubens House, Redbridge	£2,019.10 per week

End of life with dementia care	
Anita Dorfman House at Sandringham, Stanmore	£2,743.83 per week
Stella & Harry Freedman House, Friern Barnet	£2,694.25 per week
Vi & John Rubens House, Redbridge	£2,216.97 per week

Mental health care	
Jack Gardner House, Golders Green	£1,675.23 per week
Sidney Corob House, West Hampstead	£1,675.23 per week

Fees for respite care (subject to availability)

Respite care means the resident lives in the care home on a short-term basis with a specified end-date. Availability for respite care is limited, so it is important to check with us if we have any respite places available. **For more information call us on 020 8922 2222 or email LWJC@jcare.org**

The fees listed here apply until 31 March 2025.

Residential care (respite)	
Anita Dorfman House at Sandringham, Stanmore	£2,341.51 per week
Kun Mor and George Kiss Home, Friern Barn	£2,100.51 per week
Rosetrees, Friern Barnet	£2,026.36 per week
Stella & Harry Freedman House, Friern Barnet	£2,026.36 per week
Sunridge Court, Golders Green	£1,827.61 per week
Vi & John Rubens House, Redbridge	£1,827.61 per week
Wolfson Assisted Living at Sandringham. Stanmore	£2,422.30 per week

Dementia care (respite)	
Anita Dorfman House at Sandringham, Stanmore	£2,476.95 per week
Kun Mor and George Kiss Home, Friern Barnet	£2,439.65 per week
Otto Schiff, Golders Green	£2,439.65 per week (standard rate) £2,130.00 per week (low dependency)
Rosetrees, Friern Barnet	£2,330.82 per week
Vi & John Rubens House, Redbridge	£1,942.76 per week

Nursing care (respite)

Anita Dorfman House at Sandringham, Stanmore	£2,664.66 per week
Stella & Harry Freedman House, Friern Barnet	£2,431.38 per week
Vi & John Rubens House, Redbridge	£2,184.10 per week

Nursing with dementia care (respite)

Anita Dorfman House at Sandringham, Stanmore	£2,908.83 per week
Stella & Harry Freedman House, Friern Barnet	£2,859.25 per week
Vi & John Rubens House, Redbridge	£2,381.97 per week

Mental health care (respite)

Jack Gardner House, Golders Green	£1,840.23 per week
Sidney Corob House, West Hampstead	£1,840.23 per week

What we include in our fees

Accommodation

A private bedroom with en-suite shower room, plus communal spaces and lounges.

Full board services

All meals, snacks and drinks (including special diets) using kosher ingredients. Some of our care homes are under kosher licence, so please check with us beforehand if this is important to you. Cleaning, bed linen, and laundry (excluding dry cleaning) are also all included.

Care

Personalised care and support according to the resident's individual needs. Our dedicated and well-trained carers and nurses provide this service every day and night of the year. This is overseen by the registered managers.

Recreational activities

A rich programme of activities, events and outings. Our professional teams of activity co-ordinators and volunteers work with residents to deliver activities that suit a wide range of interests and abilities. Please note, there may be times when there is an additional cost in this area. We will always give choices, explain any costs, and give advance notice of these.

Jewish Way of Life

The Jewish culture is interwoven into every aspect of life in our homes. All homes have Kiddush and a Shabbat Service, many attended by the community. We have an in-house Rabbi and come together to celebrate the Jewish festivals. We can also enable a Jewish burial by providing the necessary documents in a timely manner.

Health

Three of our homes have nurses on site, while community nurses visit the rest on a regular basis. Every home is registered with a local GP practice which we fund for additional services such as weekly visits to the home.

Finances

Support with managing a resident's personal expenses. Our homes' administrative staff will manage a resident's personal expenses account in a safe way, ensuring that statements are available on request.

Deposit

Deposit for permanent residents

Permanent self-funding residents pay a security deposit of one month's fees. Residents who are not self-funding are not required to pay a deposit.

The deposit is refunded without interest when the resident leaves. It is also refunded if the resident is initially a self-funder and the funding changes to local authority or NHS funding.

Residential care deposit	
Anita Dorfman House at Sandringham, Stanmore	£9,457.45
Kun Mor and George Kiss Home, Friern Barnet	£8,410.25
Rosetrees, Friern Barnet	£8,088.05
Stella & Harry Freedman House, Friern Barnet	£8,088.05
Sunridge Court, Golders Green	£7,224.44
Vi & John Rubens House, Redbridge	£7,224.44
Wolfson Assisted Living at Sandringham, Stanmore	£9,808.50

Dementia care deposit	
Anita Dorfman House at Sandringham, Stanmore	£10,045.98
Kun Mor and George Kiss Home, Friern Barnet	£9,883.90
Otto Schiff, Golders Green	£9,883.90 (standard rate) £8,538.39 (low dependency)
Rosetrees, Friern Barnet	£9,411.00
Vi & John Rubens House, Redbridge	£7,724.79

Nursing care deposit	
Anita Dorfman House at Sandringham, Stanmore	£10,861.61
Stella & Harry Freedman House, Friern Barnet	£9,847.96
Vi & John Rubens House, Redbridge	£8,773.47

Nursing with dementia care deposit	
Anita Dorfman House at Sandringham, Stanmore	£11,922.59
Stella & Harry Freedman House, Friern Barnet	£11,707.16
Vi & John Rubens House, Redbridge	£9,633.26

Mental health deposit	
Jack Gardner House, Golders Green	£7,279.27
Sidney Corob House, West Hampstead	£7,279.27

Deposit for respite residents

Self-funding respite residents pay a £100 holding deposit to secure the booking. When the resident moves in, we deduct this deposit amount from their fees. If the person chooses to cancel the booking, we will refund the deposit if cancellation occurs at least 28 days before the admission date.

Self-funding respite residents do not pay a security deposit.

How to fund a place in a care home

There are different ways to fund a place in a care home. These depend on the resident's (and sometimes the family's) financial circumstances. This section of the guide explains the different options:

- Self-funding
- Local authority funding (including family contribution)
- NHS funding (including continuing healthcare and NHS-funded nursing care)

Self-funding

Self-funding is a way of paying for a place in a care home using your own savings, investments, and assets. You are a self-funding resident if:

- You have assets above the threshold of £23,250 (this threshold is set by the government).
- Or you have assets below £23,250 and your needs are assessed to be lower than the threshold set by the local authority.

Please note that you may be eligible for NHS funding even if your assets are above the threshold (see the NHS funding section for more information).

Self-funding residents pay their fees directly to Jewish Care through a direct debit. This payment takes place on the 15th of each month. We calculate the monthly cost according to the number of nights in the month.

It is important to ensure you have enough financial resources to cover the cost of your care over the long term. It is also important to plan for the possibility of needing additional care or support in the future, as this may require more funding.

If your savings decline and fall below the threshold of £23,250, you should tell us at least two months in advance. In this circumstance you may be eligible for local authority funding.

Local authority funding

Local authority funding is when your local council funds some or all of your place in a care home. You are eligible for this funding if:

- Your assets are no higher than the threshold of £23,250.
- Your needs are assessed to be above the threshold set by the local authority.

To access this funding pathway, you will need to apply to your local authority. They will send you their financial assessment paperwork which you will need to complete and return to them as soon as possible. Once they have reviewed the assessment and confirmed you are eligible for local authority funding, they will agree a start date which is then subject to a care needs assessment by an allocated local authority social worker. The financial assessment, together with the social work assessment are presented to a panel for funding approval.

If you own a property, this will be taken into account. There are some circumstances where they may disregard the value of your property, such as if your spouse or partner still lives there or a dependent over the age of 60.

Once they agree funding, they will confirm this with Jewish Care. The council will then carry out regular reviews of your care plan and care home placement, to make sure you receive appropriate care and support.

Client contribution

When the local authority funds your care home placement, they require you to pay a 'client contribution'. This is a regular payment you make towards the cost of your care. They decide how much you need to contribute based on your financial situation.

The calculation will use some of your income, like pensions, to help cover the cost of your care. However, you will always have a Personal Expenses Allowance of at least £25.65 per week remaining. Depending on your specific situation, the local authority may increase this amount.

Family contribution (also known as third party top-up)

With local authority funding there is a significant shortfall between the amount the local authority fund and the actual cost of care. Local authorities only pay on average about half of what the care home placement costs. A 'family contribution' is a financial contribution we ask from the resident's family (usually their children) to help us bridge this gap. Only by doing this can we continue to keep the doors of our care homes open. We will never approach a resident or their spouse to pay this contribution.

NHS funding

NHS funding is when the NHS funds some or all of your place in a care home. This is based on your healthcare needs and not on the value of your assets. There are two types of NHS funding:

- NHS-funded nursing care
- NHS continuing healthcare

NHS-funded nursing care

This is when the NHS pays towards the nursing care component of a resident's care home fees. The NHS pays a flat rate directly to Jewish Care. Jewish Care then refunds this amount to self-funding residents who have already paid for the nursing element of their care.

You may be eligible for NHS-funded nursing care if:

- You are not eligible for NHS continuing healthcare but have been assessed as needing care from a registered nurse.
- You receive nursing care in a care home.

You should have an assessment for NHS continuing healthcare before a decision is made about whether you are eligible for this.

NHS-funded nursing care is paid at the same rate across England. This funding is available until you no longer have nursing needs, or you become entitled to NHS continuing healthcare instead.

NHS continuing healthcare

NHS continuing healthcare is the name given to a full package of care that the NHS arranges and funds. This is a way to pay for a care home place if you have complex healthcare needs, requiring ongoing nursing care and support. It is not for people who need to be in hospital.

Having a disability or a long-term health condition does not mean you are automatically eligible for this funding. The NHS team carries out an assessment to determine eligibility. They look at your care needs, medical history, and any details relating to your health condition. The assessment process can be complex, so it may be helpful to get help from an independent advocate to navigate the process.

If you meet the eligibility criteria, the NHS will pay your care home fees. The funding covers the cost of your accommodation, meals, care. They also fund any other support services you need because of your health condition.

Next steps

Choosing a care home doesn't need to be stressful. Our helpful, understanding and supportive advisors offer free advice on anything from funding to finding the right Jewish Care home for you.

Talk to us to work out your next steps.

Call us on

020 8922 2222

Email us at

LWJC@jcare.org

You can also visit

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

for information about each care home, video tours, and more.

If you require this booklet in large print or an alternative format, please email LWJC@jcare.org



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