

## Care Home Fees (2025/26)

Prior to admission to our home you will be required to complete a financial assessment process to ensure there is an adequate financial package in place. It is our policy to be entirely transparent in our financial dealings with you. We ask that prior to admission you ensure that you are entirely satisfied with any financial arrangement that we enter into. Please do not hesitate to contact our head office for clarification on any point relating to funding of a care placement.

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## About Newark Care

Newark Care is a charitable body, established in 1949 to serve the residential care and nursing needs of the Jewish Community in Scotland. In recent years, due to the decline of the Jewish population, we have been able to offer our Care Home services to the wider community for those who, by choice, wish to come to us.

## Board Charges

Newark Care's Board Charges are higher than the Local Authority's 'Council Approved Rates'. Our standard Board Charge is reviewed annually, and changes take effect usually from 1<sup>st</sup> April. As a charity we do not operate on the basis of seeking profit for our board members' benefit. Any operating surplus is applied towards the operation of our home and the furtherance of our charitable purposes.

All of our accommodation is single en-suite and similar in nature. In addition, all of our services are made available to all residents.

Our Home provides 'Kashrut' (Jewish Dietary Law) catering and various other elements of care which cannot, by their nature, be elective by those making application for admission, whether they are Jewish or non-Jewish clients. We ask you to bear this in mind when applying.

Newark Care charges a single rate which applies to both nursing and residential care. **The Board Charge for 2025/2026 is £1,585.00 per week.**

Many of our residents are eligible for financial support via their local authority. As this may take several weeks for them to arrange, we require new residents to pay a deposit of one month's fees in advance. Any overpayment will be reimbursed once local authority contributions have been fully set up.

## Funding Options

In Scotland there are essentially four options for funding a Residential/Nursing Home placement. These are set out below:

### The Private Arrangement

(referred to as Route I by the Local Authority)

This self-funding arrangement applies either when the applicant chooses not to approach the Local Authority and instead enters into a purely private arrangement with us or when, following assessment by the Local Authority, he/she is deemed ineligible to receive either the Free Personal Care or the Free Personal and Nursing Care entitlement.

Payment: - On presentation of our invoice every four weeks in advance or by standing order.

### The Mutual Arrangement

(known as Route II by the Local Authority)

This applies to applicants with more than £35,500 in personal assets who, following assessment, are entitled to receive either the Free Personal Care (FPC) (£254.60/week) or the Free Personal and Nursing Care (FPNC) (£369.15/week) contribution, but choose to enter into a direct contractual arrangement with us.

When calculating affordability, please note that entitlement to Attendance Allowance or the care component of the Disability Living Allowance will cease four weeks after FPC or FPNC funding begins.

Payment: – The Local Authority contribution is paid directly to us. The balance of the fee for your care package is payable directly to Newark Care by you or your representative on presentation of our invoice. Payment terms are every four weeks in advance by standing order.

### The Integrated Arrangement

(known as Route III by the Local Authority)

This is similar to The Mutual Arrangement outlined above but in this instance the individual, when applying for either Free Personal Care or Free Personal and Nursing Care, asks the local authority to manage the contractual arrangements on their behalf. The local authority does so using its normal contract for care homes.

**Newark Care does not accept Residents under Route III funding arrangements, preferring to deal directly with Residents (i.e. Route II) under these circumstances.**

### **Local Authority Funded with Top-Up from Family**

Ordinarily, qualification for entitlement to a local authority funded placement is for applicants with less than a pre-determined value of personal assets, known as the 'upper capital limit' (£35,500 in April 2025).

For those in this position the local authority will assess the applicant's regular weekly income from all sources and will calculate the applicant's deemed contribution from this income. The local authority will then augment this contribution up to the level of the 'Council Approved Rate.' For the year 2025/26, the council approved rates are:

- nursing care - **£1,021.57 per week**
- residential care - **£ 881.98 per week**

The Council's contribution is paid directly to the Home.

In assessing the contribution that the individual must make, the local authority will disregard personal assets up to the 'lower capital limit' (£22,000 from April 2025). The value of any personal assets held between the two limits (i.e. £22,000 and £35,500) will be regarded as contributing to care home costs at the rate of £1 per week for every £250 (or part of £250) held in excess of the 'lower capital limit'. The applicant's occupational and state pensions will be taken into account, as will the value of any benefits that he/she receives.

A Resident is entitled to retain a weekly allowance from their income to pay for their personal expenses in the Home - £35.90 from April 2025.

The element of the charges based on the applicant's assessed regular income is payable to the Home by direct debit. The contract that applies is the one approved and used by the local authority in their relationship with local providers of Residential and Nursing care.

In those circumstances, because our headline charges are higher than the amount the support provided by the Local Authority, we can only accept applicants on this basis if there is availability of funds from other sources (for example financial support from the family to enable the funding gap to be bridged). We are happy to discuss this with applicants' families and make a decision on admission in light of information received.

### **Migration to Local Authority Funding**

Following admission based on Route II funding, the Resident's personal assets may become depleted over time to the point where he/she may ordinarily be considered by the local authority for full funding, as set out above.

For the reasons set out earlier, there are obvious financial implications for Newark Care from Residents moving from Route II to full local authority funding. In such circumstances Newark Care is required to make every effort to continue to provide care to the resident.

**Again, such cases will be considered in the light of funds available in the Newark Care Hardship Fund (see the section overleaf on Charitable Support).**

## Financial Suitability

Our policy, when considering residents for admission to our homes, is to expect our residents to have a level of capital and income (or funding support where relevant) sufficient to cover the difference between (a) the headline board rate of £1,585 per week and (b) the amount of the intended social work contribution for the duration of their stay with us. We will consider each application on a case by case basis. If we have concerns about funding, it is possible that we will not be able to proceed to admission. Again, please see below the information in respect of hardship funding.

## Voluntary Contributions

Newark Care is a registered charity and is non-profit making. The organisation cannot offer subsidy to new applicants who, at the time of admission, have insufficient resources to meet their care home fees. As a result, Newark Care rarely accepts applicants who are solely funded at the local authority contract rate.

Newark Care will however accept third-party voluntary contributions to bridge the gap between the Local Authority contract rate and Newark Care's published board rates.

Further information on social care funding is available at [www.careinfoscotland.scot](http://www.careinfoscotland.scot)

## Additional Service Charges

Within the context of residents eligible for local authority funding, the local authority can agree to care homes making reasonable 'Additional Service Charges' for facilities, goods and services that it believes are superior to those set out within the standard contract. Examples would be the provision of minibus transport or the provision of Kashrut catering.

At the moment we do not levy any such charges, but we reserve the right to amend that arrangement in the future.

## Extra Goods and Services

Newark Care can arrange for the provision of a range of extra goods and services in addition to those covered by the standard weekly fee for the Resident's care and accommodation. These goods and services, which are charged for separately to the Resident's personal account, are listed in **Appendix A** together with their current prices.

## Charitable Support Newark Care's Hardship Fund

Jewish clients funded by the Local Authority, who do not have the means to meet the full cost of care, may make an application to Newark Care's Hardship Fund Committee. The Hardship Fund is generated from donations and bequests, so the amount of money available at any time is very limited. In the event that Newark Care's standard Board Charge net of the local authority contributions cannot wholly be met by the applicant or a third party, Jewish applicants may make an application for charitable support can be made to the Newark Care Hardship Fund. Whilst all such applications will be considered by the charity's Trustees, it should be noted that the funds available are limited and consequently support is not guaranteed to be given and may only be granted to those in most need.

Should you have any further questions regarding Newark Care's fees, do not hesitate to contact us by telephone, by email ([info@newarkcare.org.uk](mailto:info@newarkcare.org.uk)) or in writing. You can also, by prior appointment, call in to discuss matters with our Admission Manager.

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## Appendix A - Extra Goods and Services

### Price List for 2025/2026

#### Hairdressing

		<b>Burnfield</b>
<b>Ladies:</b>	Shampoo & Set	£20.00
	Cut, Shampoo & Set	£25.00
	Perm	£45.00
	Tint	£45.00
<b>Gents:</b>	Cut & Blow Dry	£8.00

Podiatrist £33 per session

Newspapers charged every 4 weeks at current - Newsagent prices

Name Tapes for Clothing £6.84 for 72 labels

Electrical Appliance Testing on arrival £2.50 per item

Electrical Appliance Testing  
Annually £5.00 per room