



Navigating Care Funding at Foxburrow Grange

Making decisions about long-term care can be emotionally and financially complex. Whether you're planning for yourself or supporting a loved one, it's vital to understand how care home fees work, what funding options are available, and how to make informed, sustainable choices.

Read the full article that accompanies this summary at :

<https://www.foxburrowgrange.org.uk/blog/navigating-care-home-fees-options>



Understanding Care Home Fees

Residential care costs vary greatly by provider, location, and individual needs. At **Foxburrow Grange**, fees typically cover:

- Accommodation
- Personal care
- Nursing services (if applicable)

Means-Tested Assessment

Local authorities conduct a **financial assessment** (or “means test”) to evaluate how much you’ll need to contribute:

- Assets over **£23,250** (in England)? You’ll likely self-fund.
- Certain exclusions apply (e.g., if a spouse lives in your home).



Note: Top-up fees may apply if you choose a home costing more than the council’s budget.



Seek Expert Advice

Always consult a **financial care specialist** regulated by the **Financial Conduct Authority** (FCA). They can offer tailored advice for:

- Understanding your entitlements
- Exploring funding sources
- Making confident decisions




Start with the **[Society of Later Life Advisers \(SOLLA\)](#)**

Basic Funding Sources to Know

Government Benefits

- [Personal Independence Payment \(PIP\)](#)
- [Disability Living Allowance \(DLA\)](#)
- [Attendance Allowance](#) (non-means-tested)
- [NHS-Funded Nursing Care \(FNC\)](#)
- [NHS Continuing Healthcare \(CHC\)](#) (for primarily medical needs)

 Apply via your GP or ICB for assessments.

Ways to Fund Care at Foxburrow Grange

Equity Release

Unlock value in your property through:

- Lifetime Mortgages
- Home Reversion Plans

 Risk-based: Seek regulated financial advice.

Rental Income

Renting out your home can provide funds for care.


Keep in mind:

- Vacant periods
- Tax on income
- Maintenance responsibilities

Investments & Savings

Use:

- Regular investment income
- Proceeds from asset sales
- Cash savings (flexible but finite)

 Consider risk-appropriate options for steady income.

Deferred Payment Scheme (Essex County Council)

The council pays care home fees upfront.

Repay later when the home is sold:

- Interest applies

See full article : <https://www.foxburrowgrange.org.uk/blog/navigating-care-home-fees-options>

- Home remains yours during lifetime
- Eligibility required
- [Essex County Council – Paying for a care home](#)

Using Pensions & Drawdowns

Your pension income can significantly contribute to care costs.
Over 55s may also use **income drawdown products**.

NHS Continuing Healthcare

If eligible:

- NHS covers full care costs
- Medical needs must be primary
- Assessment post-hospital discharge
- [NHS Continuing Healthcare](#)

Third-Party Top-Up Fees

If local authority support doesn't cover your preferred home's full cost, a **third party** (e.g., family or charity) can cover the difference.

Personal Health Budgets (PHBs)

In Colchester, the [Suffolk & North East Essex Integrated Care Board](#) may offer [PHBs](#) for eligible individuals—giving more choice over NHS-funded care.

Additional Support Options

Charitable Grants

Charities can provide financial aid for:

- Disability support
- Illness-related care
- Veterans' support

Veterans' Care Support

With Colchester's military presence, veterans can access:

- Specialist dementia care
- Residential grants
- Family support
- Eligibility varies by organisation

Notable charities:

- [The Royal British Legion](#)
- [Army Benevolent Fund](#)
- [RAF Benevolent Fund](#)
- [SSAFA : Armed Forces Charity](#)
- [BLESMA : Limbless Veterans](#)
- [Cobseo : Confederation of Services Charities](#)



Tax Reliefs & Benefits

- [Carer's Allowance](#)
- [Attendance Allowance](#)
- [Other DWP support](#)
- [Contact HMRC for guidance](#)



Under 65?

You may be eligible for:

- [PIP](#)
- [Adult Social Care](#)
- [DLA](#)
- [Carer's Allowance](#)

Check with local authorities for specific options.



Home Care vs. Residential Care

Aspect	Home Care	Residential Care
Setting	Familiar	Structured facility
Cost	May be lower	Often higher
Social	Isolated	Community-based
NHS Funding	Possible	Possible




Foxburrow Grange offers **24/7 care, companionship, and support**, ideal for complex needs.

Final Considerations: Financial Assessments

- Assets < **£23,250**: Local authority may help
- Assets > threshold: You're a **self-funder**
- Still eligible for non-means-tested benefits

Next Steps at Foxburrow Grange

1. Speak with a financial care advisor
2. Request a **means test** via Essex County Council
3. Consider a **CHC assessment**
4. Discuss options with the **Foxburrow Grange care team**

 **We're here to help** you make informed choices and access the care your loved one deserves.

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