



# MORAR

LIVING

## A GUIDE TO FUNDING YOUR CARE

Helpful tips and everything you  
need to know on your journey to  
finding the right care home.

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# Welcome

Moving into a care home is an important decision, and one that deserves clarity, reassurance and the right support for you and your loved ones.

At Morar Living, we are here to make the process as smooth and as straightforward as possible. We are here for every step of the way; from understanding your care needs to navigating the financial side. Our team will help and guide you through everything, answering any questions you may have, ensuring that you feel confident every step of the way.

This guide is designed for you. We strive to simplify the funding process, provide clarity and give you peace of mind as you enter this new chapter.



# Understanding Your Fees

The cost of care is personal and depends on your individual circumstances. We recognise that figuring out the cost of care isn't a one size fits all, and due to this we focus on understanding your needs and explaining the costs clearly from the very beginning.

Your weekly fee is influenced by factors such as the level of care you require, local funding rules and your financial circumstances – from savings, income and property ownership. Our team will be on hand every step of the way to talk you through how these will apply to you and ensure you get a clear picture of the cost of care.

Your fees support far more than accommodation and care. They reflect a vibrant, supportive community where you can enjoy freshly prepared meals, engaging activities and enjoy all the beautiful facilities while being reassured by our highly trained and compassionate team.

When it comes to paperwork, we keep things as straightforward as possible. We encourage you to take some time to review your contract, ask questions, and seek advice if you wish. This ensures that you can move forward feeling confident and comfortable in every step of the way.





**AGE UK:** Paying For Care

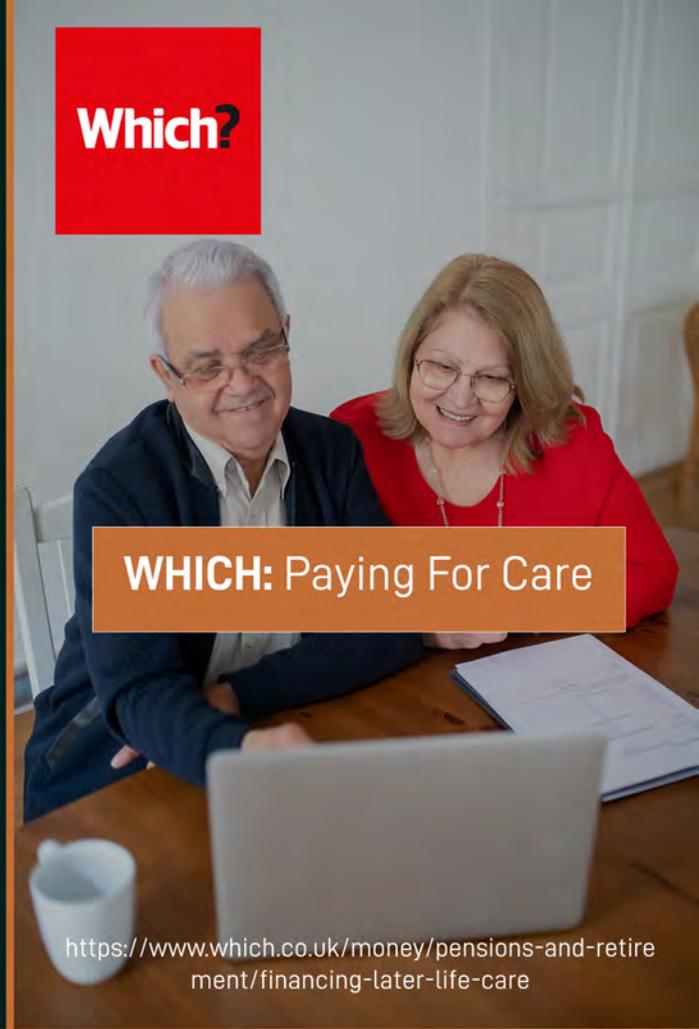
<https://www.ageuk.org.uk/information-advice/care/paying-for-care/>

## Helpful Resources

There is a wide range of independent support available to help explain funding care to put your mind at ease.

To make things easier for you, we have highlighted a number of trusted organisations that outline how funding will work for you, with ease and clarity.

These resources can be helpful alongside conversations with our team, who are always happy to explain how the information will apply to your own circumstances.



**WHICH:** Paying For Care

<https://www.which.co.uk/money/pensions-and-retirement/financing-later-life-care>





# What Goes Into Your Fees

The fees you pay covers much more than just your care and the daily running of the home - they also fund the wonderful, enriching lifestyle that comes with living in a Morar community.

Because everyone's journey is different, the cost of care naturally varies from person to person. We will work with you to understand exactly what level of support is right for you or your loved one. This might include a little extra help with daily routines and mobility, specialised dementia support, or ongoing nursing care. Understandably, someone who requires higher levels of hands-on support will pay a higher fee than someone who is mainly considered to be independent.





## Exceptional Care and Beautiful Facilities

When you join us, you are joining a vibrant community. Your fees ensure you have access to:

**A rich lifestyle:** A fantastic variety of activities and outings, tailored around the things you actually love to do.

**Delicious dining:** High-quality, nutritious meals prepared by our trained chefs to suit your personal tastes and dietary needs.

**A dedicated team:** highly trained, compassionate staff who are always there to support you and get to know your daily preferences.

**A wonderful environment:** purpose-built, beautiful spaces to call home. Many of our homes feature cosy lounges and cafés (perfect for catching up with visiting friends and family), spacious en-suite bedrooms, lovely gardens, and Wi-Fi to keep you connected.

# Everything You Need to Know About Fees

We want to make sure you have a clear, straightforward picture of how our fees work. Here is what you can expect:

**Getting an estimate:** during your visit, we will provide an average weekly fee. This broad estimate is designed to help you compare costs with other care homes so you can make an informed choice.

**Your personal assessment:** before you move in, a member of our team will complete a pre-admission assessment to determine your exact weekly fee. The goal is simply to get to know you and make sure we can fully support your unique needs. We can visit you at home, in the hospital, or catch up over the phone or even a video call.

**Monthly payments:** we calculate your fees by the week, but you will pay them monthly. Take a look at page 20 for a bit more detail on how this works.

**Adapting to your needs:** it is very common for residents to need a little extra help as time goes on. If your care needs increase while you live with us, your weekly fee may be adjusted to cover that additional support.



# What Does Your Weekly Fee Cover?

Our biggest priority here at Morar Living is making sure you feel fully supported, comfortable, and empowered to live a truly fulfilling life. To make things as worry-free as possible, your weekly fee covers all the essentials - and so much more.

## Your Care & Support:

- 24/7 support from our wonderful, dedicated team.
- All your routine and personal care needs.
- Coordinating with your doctors, district nurses, and other medical professionals on your behalf.
- Regular reviews of your care plan to ensure you're always getting the exact support you need.

## Your Home & Comforts:

- Your private room, complete with regular cleaning and upkeep to keep it looking lovely.
- Full access to our beautiful home, including all our cosy lounges and communal spaces.
- Fresh bedding, fluffy towels, and a regular laundry service (please note, dry cleaning is separate).
- All utilities, including heating, lighting, and water.
- Beautifully maintained gardens and grounds for you to enjoy.
- Yearly safety checks on your personal electrical items to give you peace of mind.

## Food & Lifestyle

- Delicious, freshly prepared meals, plus snacks and drinks whenever you fancy them.
- A fun, varied activities program, including our regular trips out and about.
- Wi-Fi access so you can easily keep in touch with family and friends.



# What Doesn't Your Weekly Fee Cover?

We believe in being completely transparent about costs so you never have to worry about unexpected surprises. While your weekly fee covers all your everyday living and standard care, there are a few specialised services that are charged separately:

**Trips to Medical Appointments:** if you need a team member to accompany you to a medical appointment, or if you need us to arrange transportation, we are more than happy to help arrange this. We just charge a reasonable, separate fee for the travel and staff time.

**Dedicated One-to-One Care:** if you ever require continuous, dedicated one-to-one support, this falls under "enhanced care." This is billed as an additional cost on top of your regular weekly fee. A quick note on one-to-one care: whenever possible, we love to provide this extra support using our own familiar team members.

However, if you need one-to-one care at short notice or for an extended period of time, we may occasionally need to bring in trusted external care professionals to ensure you receive the dedicated attention you need.



## Treats & Little Extras

To keep things straightforward, your weekly fee focuses on all your essential care and living costs. Any personal luxuries or specialised services are paid for separately. Just to give you a few examples, this includes:



- Personal newspapers, flowers, and toiletries
- Smoking or vaping materials
- Appointments for hairdressing, manicures, or beauty treatments
- Specialist health visits, like dental care or podiatry
- Tickets for special outings (like the theatre)

This isn't a complete list, but it gives you a good idea of what to expect. We are always happy to help arrange these lovely extras for you. If we ever cover the cost of these items upfront, we'll simply add the charge to your monthly account for total convenience.



## Exploring Financial Support

Navigating the financial side of care can feel a little overwhelming, but we are here to help make sense of it all. Depending on your circumstances, your local authority might be able to help cover some of your care costs.

Because of the premium facilities and enriching lifestyle offered at Morar Living, it's worth keeping in mind that local authority funding usually doesn't cover the full weekly fee, but it can certainly help.



# Understanding Local Authority Funding

Every family's situation is unique, but here are the key things you need to know about council funding:

**Getting Assessed:** if your savings and assets are below the current government threshold, the local authority will do an assessment. If they agree a care home is the right next step for you, they will contribute towards your fees.

**Your Contribution:** the council may ask you to pay a portion of the fee out of your own income. This is simply called a "client contribution."

**Bridging the Gap (Top-Up Fees):** Morar Living offer a highly specialised, well-appointed environments, which means our weekly fee is often higher than what the local authority will pay. To cover the difference and secure your place in the home, a trusted friend or family member can step in to pay the remaining balance. This is known as a "third-party top-up."



# Help with Nursing and Healthcare Costs - England

## Funded Nursing Care (FNC)

If we find that you need nursing care, your weekly fee will naturally increase to cover that extra, specialised support. The good news is that you might be entitled to Funded Nursing Care (FNC) from the NHS (via your local Integrated Care Board (ICB)). If they agree to fund this, they will pay their contribution directly to us. To keep things as simple and stress-free as possible, the amount you personally pay will stay exactly the same as before - we simply adjust the overall fee to include the NHS's contribution.

## NHS Continuing Healthcare (CHC)

If you have significant, ongoing health needs, you may be eligible for NHS Continuing Healthcare (CHC). If you qualify, the NHS will pay a fee directly to the home to cover the cost of your specific care needs. It's helpful to know that while the NHS covers the cost of care, they don't usually fund the premium facilities, wider services, and enriching lifestyle that make a Morar home so special. Choosing to live in a beautifully appointed home like ours is considered a "lifestyle choice." Because of this, the NHS funding usually won't cover the full weekly fee. If you have your heart set on living with us, you or a loved one can simply pay the difference to cover this lifestyle element and enjoy everything our home has to offer.



# Help with Nursing and Healthcare Costs - Scotland

## Understanding Free, Personal and Nursing Care

In Scotland, personal and nursing care are free, if your local authority assesses that you need them. If they determine a care home is the right place for you, it is possible you may qualify for one or both of these funding types. The local authority pays this funding directly to the care home (please note, the nursing care rate is only paid if you are assessed as needing it and the home offers 24-hour nursing support).

To get these payments started, the council must first set up a contract with the care home. A quick piece of advice: if you are organising the move yourself, it is always best to check that the council has this contract in place for the exact day you move in, just to avoid any delays with your funding.



# Adapting To Changes In Your Circumstances



It is very common for a resident's needs or financial situation to evolve. If you find yourself needing to explore new funding options, here is how we can navigate the process together:

**Exploring Funding:** while it is your family's responsibility to start and pursue funding applications with the ICB or local authority, our staff are always happy to help and support you with the process wherever possible.

**Keeping in Touch:** please inform our General Manager right away if your funding status might be changing so we can ensure the correct arrangements are in place.

**Planning Ahead:** if your personal funds are beginning to deplete, please let the General Manager know at least six months in advance. This ensures we have ample time to help you transition your funding smoothly.

**Managing Delays:** funding approvals can sometimes be delayed. As soon as you receive an outcome from the funding body, please let us know so we can update your account. Please remember that your standard weekly fee remains payable by you until the new funding officially reaches us.

*A gentle reminder about the application process.*

Applying for funding can sometimes take a little while, and we want to make sure you know exactly what to expect during the wait. While your application is being reviewed, you will still need to continue paying your regular weekly fee.

Once your funding is approved, the ICB might occasionally agree to backdate their support to cover the waiting period. However, this isn't always guaranteed. It's also helpful to keep in mind that even if they do backdate the payments, their contribution might not cover your full weekly fee. We just like to be as transparent as possible from the start so you can plan ahead without any surprises.



## Navigating Changes To Your Finances

Paying for care is a long-term commitment, and it is completely normal to wonder what happens if your savings begin to run low over time.

If your personal assets ever fall below the national threshold, your local authority will usually step in to help cover your care fees.

Because our homes offer a premium, highly appointed environment, the local authority's standard rate might not cover the full weekly fee. If this happens, a friend or family member can step in to pay the difference (known as a "third-party top-up") so you can continue enjoying your home. This simply needs to be agreed upon with the local authority. We are here to support you through every step of this journey.

If you or your family ever worry that your savings are declining toward the threshold, please talk to us as soon as possible so we can help guide you. To ensure we have plenty of time to make the right arrangements without any stress, we kindly ask that you inform our General Manager at least 6 months before your funds are due to fully deplete.



# Funding Your New Chapter

Moving into a care home is the beginning of a wonderful, fulfilling new chapter in your life, and we want you to be able to focus entirely on settling in and enjoying yourself.

To give you total peace of mind, it's important to make sure your long-term funding is comfortably in place. When we sit down to chat about the financial side of things, we'll gently ask you to provide evidence of two years funding. This is simply a standard step we take to ensure you feel completely secure, confident, and worry-free as you begin your life with us.

## Waiting on a Property Sale

We completely understand that for many families, a significant amount of savings is tied up in a family home. If this makes it tricky to show two years of upfront funding, please don't worry. Just have a chat with our Home Manager, who will happily talk you through the options available to you.

Before admission we will chat through your payment arrangements and may ask for reasonable evidence that your fees can be met. If a significant part of your funds is tied up in property, we will work with you while you explore local authority options (for example, a Deferred Payment Agreement) or other lawful arrangements. We do not offer consumer credit. Full payment terms are in your Resident Contract Terms.

## Things to keep in mind.

Setting up a deferred payment plan does involve a few specific guidelines and a formal process to make sure everything is handled correctly. Also, because of differing regional laws, we are unfortunately unable to offer this option if the property you are selling is located in Scotland or Jersey. Your Home Manager is always on hand to talk through these details with you, so please feel free to ask them for more information!

# What If I Can't Show 2 Years of Funding?

It is completely okay if you don't have two years' worth of funding readily available to show us right now. We have a few different ways to help you move forward:

**Support from Loved Ones:** a trusted family member or friend can kindly step in to act as a guarantor, or they can agree to be the primary person on the contract. As they would be taking on the personal, legal responsibility for paying the fees, we would simply ask them to provide the evidence of two years' funding instead.

**Local Authority Support:** in some cases, your local council might offer a helpful bridging scheme (often called a "disregard period"). This means they will step in to help pay the fees temporarily while your long-term funding is finalised.

**A quick note on fees:** if you use the council's bridging scheme, please keep in mind that you are still responsible for paying the difference between the council's contribution and our agreed weekly fee. Similarly, if the local authority arrangement falls through, you will be responsible for covering the full fee.



# A Few More Things to Keep in Mind

## Annual Fee Reviews

To make sure we can continue providing the exceptional care, wonderful facilities, and dedicated staff you deserve, we do review our fees annually. We review fees once each year. The review date is the 1st of January each year. As part of this review, the annual increase will ordinarily be no less than 5.5%. In exceptional circumstances (for example, major legal or regulatory changes), we may need to apply an additional increase with at least 28 days' notice - your contract explains your rights if that happens. You can find all the specific details about how this works in your Morar Living 'Resident Contract Terms'.



## A Helpful Reminder

Please keep in mind that the annual fee increase is separate from any changes to your fees that may occur if you need extra care and support during your stay. All the details on how this works are clearly outlined in your 'Resident Contract Terms' for your peace of mind.

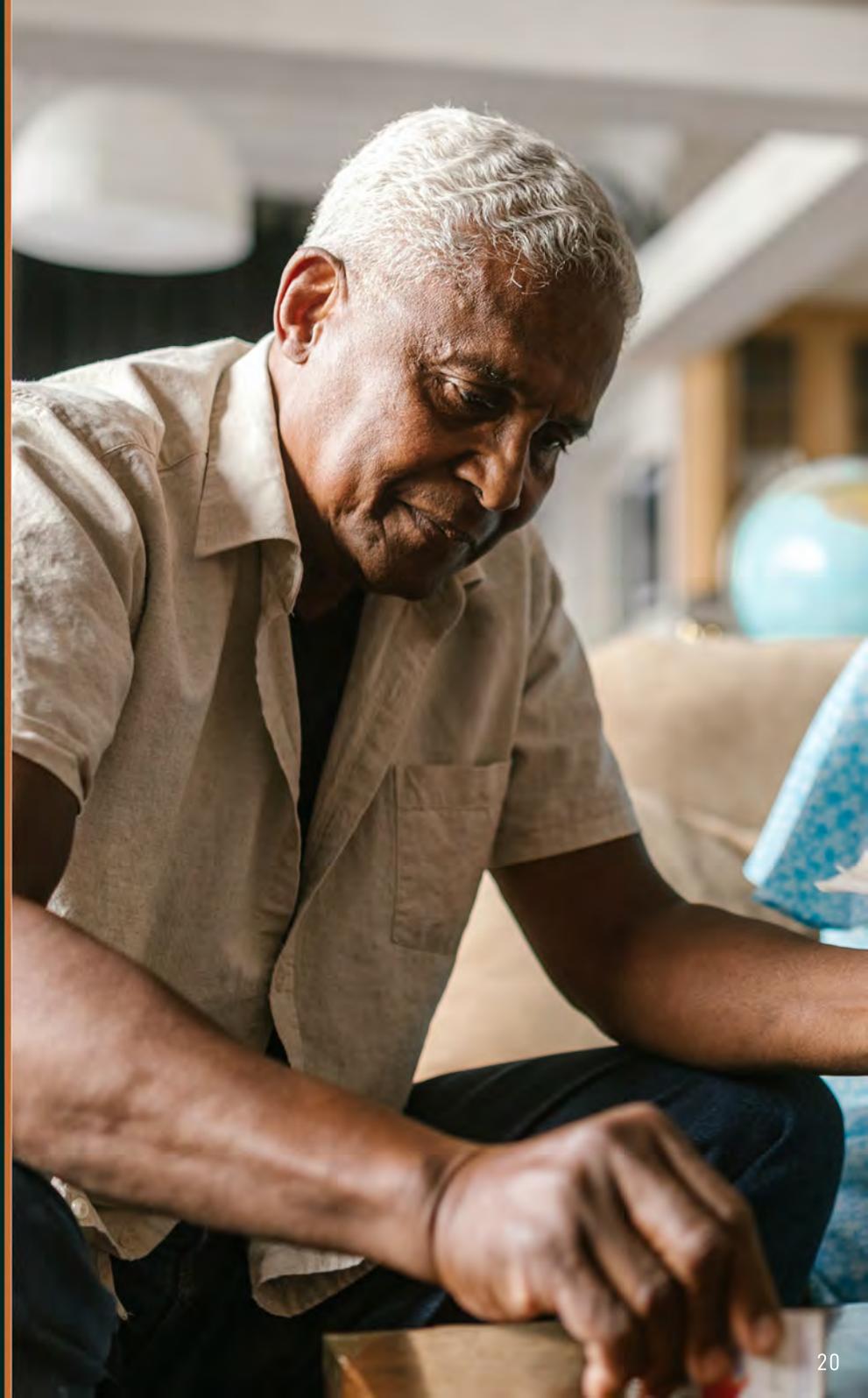
# Deposits and Paying Your Fees

## Your Deposit

The first four (4) weeks of fees are payable when you move in. After that, Fees are collected on a monthly or four weekly basis (as agreed) by Direct Debit. We will always provide a clear statement of your account on request. (Please see your Resident Contract Terms for the full detail.)

## Making Your Payments

To keep things completely hassle-free, your fees are calculated weekly but paid monthly or four-weekly (as agreed) in advance via Direct Debit. When you first join us, you'll just need to make an initial payment (via card or bank transfer) before you arrive. This simply covers your care from your move-in day up until the date your first Direct Debit commences.



# End of Life Care

We consider it a profound privilege to care for residents through the end of their lives, and we are deeply committed to ensuring your final days are met with the utmost dignity, comfort, and respect.

We also want to be there for your loved ones when that time comes. To ensure your family never feels rushed during such a difficult period, we provide seven (7) days for your loved ones to gently clear your room and gather your belongings. In line with your Resident Contract Terms, fees continue for this seven day period. If your family needs a little more time, we can usually agree up to a further seven (7) days. If the room becomes available to welcome a new resident sooner, we will always provide a pro rata refund for any days not needed.

**A note on your account:** if your loved ones are able to clear the room sooner, and a new resident moves into the room within those seven days, we will happily waive the fee or refund your account for the days the room is occupied by the new resident. Beyond this, our team is always here to offer bereavement support to your family and can even help notify relevant third parties on their behalf to ease the burden.



# Contract Terms & Data Protection

## The Resident's Contract

We want you to feel totally confident in your decision to join us. Please review our full Resident Contract Terms on our website. We strongly recommend reading these carefully and seeking independent legal advice before you or your representative sign the agreement.

## Keeping Your Data Safe

We are committed to protecting your family's personal information at all times. We strictly adhere to UK data protection laws (including the UK GDPR). For full details on how we safeguard your privacy, please review our 'Privacy Statements'.





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