



Thorngate Almshouse Trust

# *Thorngate Living*

Guide to Charges

## Introduction

Thorngate Almshouse Trust is a charity originally founded in 1868 to provide housing and care for less fortunate residents of Gosport. Today we are a modern housing and care charity with a similar mission:

*Providing comfort and security to those in need since 1868, and committed to developing the highest standards of housing and professional care in a supportive, respectful and friendly community.*

We demonstrate our commitment to this mission and to charitable public benefit, by not excluding those without the ability to pay. In housing this means we help even those with limited savings to access all the benefits to which they are entitled and in our care home we do not charge top up fees for those residents fully funded by Hampshire County Council, due to lack of capital or income.



# Housing Schemes

## Licence and Letter of Appointment

Most local authority, private and housing association sheltered schemes offer either leasehold arrangements or tenancies. A few with charitable schemes similar to Thorngate Almshouse Trust offer licences. There are important distinctions between a licence and a tenancy, mostly relating to the procedure around the end of the arrangement should difficulties arise. We do not have the power to offer tenancies. If this is of concern to you, you should seek independent legal advice. However from a practical point of view living under a licence should feel no different to living under a tenancy.

## Eligibility with regard to property ownership and savings

The Trust exists to help those in need. In line with our charitable scheme all appointments are approved by Trustees. We do have a guideline limit on the value of assets to ensure that those who could easily afford private sector provision are not depriving a more needy potential beneficiary. This means that if an applicant owns a substantial home, mortgage free and has a reasonable level of savings they are not likely to be successful in the allocation process. Applicants with modest homes and little savings are much more likely to be successful. As well as the level of assets we do take into account the need and suitability for our particular type of supported accommodation.

## What your Weekly Maintenance Contributions cover

Weekly Maintenance Contributions (WMC) cover all our services. These include the cost of the accommodation, the service charges including maintenance of the individual flats, maintenance of the communal areas, heating and lighting of communal areas, water charges, laundry rooms, gardening and other property management costs such as legionella testing and lift



maintenance. The cost of the warden is also included in WMC but depending on benefit entitlement some limited support from the local authority may be available. Changes in charges based on the government's rent formula for social housing and the reconciliation of service charges are applied on 1 July each year.

The WMC does not cover the following costs:

- Council Tax (our properties are currently all Band A or Band B)
- electricity consumption within individual flats (heating is included) so for example electricity used during cooking, ironing, etc
- cable television and broadband to individual flats which can be installed at a cost to the resident. (Satellite services are not permitted).

## Maintenance and repairs

A key feature of living in our sheltered housing is the Trust's maintenance team that looks after our site and carries out any jobs required in individual flats. This means that through the warden any jobs within a flat are brought to the attention of the maintenance team and are prioritised according to urgency.

## Arrangements for payment

Payments are made to us 4-weekly for WMC. These should be made using a standing order which will be prepared for residents by the Housing Manager. There is a four weekly cycle so that we receive all payments in the same week. Thus a new resident may make an initial one, two, three or four week payment depending when in the cycle they join us as a resident. We do not currently have the ability to accept card payments.

## Hardship and inability to pay

If you think that you may be about to encounter difficulties in payment of our charges you should contact us as soon as possible. We will seek to ensure that you are receiving the correct level of benefits and endeavour to reach a suitable payment plan with you to pay off any arrears and enable you to continue to make payments to us to enable you to maintain your licence. The important thing is to get in touch with us as soon as possible so we can help.

**If you have any queries on housing charges you should contact Stella Crampton on 023 9253 4999 or by email at [stella.crampton@thorngate.org.uk](mailto:stella.crampton@thorngate.org.uk)**



## Russell Churcher Court care home

### Contract

If you accept a room in Russell Churcher Court as a private resident you will be asked to sign our standard contract. This defines the services we provide and the level of fees charged. If you are fully funded by Hampshire County Council, or another local authority, or the NHS, our contract is with those bodies and you will not be asked to sign a contract personally.

It is not our policy to admit residents without a signed contract or authorisation from Hampshire County Council or the body responsible for payment.

In the case of respite care the same situation applies.

In the case of a local authority loan or a 12 week disregard, the situation appears more complicated. In this case the resident is effectively a private resident, this is because these arrangements usually apply to residents with assets such as a house which may be awaiting sale. In this case a private contract is required and top up fees; i.e. the difference between the local authority rate and the private rate is due.

We do not charge top up fees to fully funded local authority residents because such residents have been assessed by the local authority as having low levels of savings. (This does not apply to the 12 week disregard or local authority loan residents because they are likely to have the assets.)

In the case of residents with appointed personal representatives, such as a Deputy, the representative signs the contract.

### What your fees cover

Fees cover all our services while in our care, such as accommodation in our large en-suite rooms, care, laundry, food, heating and lighting, and most activities. They do not cover some special trips, for example gardens where an entrance fee might apply. Neither do fees cover specialist services such as opticians,



hairdressing or podiatry. They do not cover personal items such as toiletries.

Cable television and broadband is a service increasingly requested by residents and this is available at an extra charge from providers. Satellite television is not available.

Changes in fees occur on 1 April for local authority funded residents and on 1 July for privately funded residents.

### Arrangements for payment

Fees are due in advance. Payment is by standing order on the 1st of each month and the standing order will be prepared for you to sign. Normally depending on the date of admission, the first month or part month would be paid in advance by cheque. We do not currently have the ability to accept card payments.

## Financial assessments by the local authority

Local authority funded residents are subject to a financial assessment to determine the level of client contribution. What this means is that most residents, even if funded by the local authority, will have to make some contribution towards their fees. The reason for this is that although capital assets may be below the level of the limit for local authority funding, income from pensions may be sufficient to cover some costs and the local authority will seek to reduce its payments by the assessed amounts. Any amount assessed as being due by the local authority would be payable by the resident to us by means of a standing order.

## Hardship and inability to pay

If you think that you may be about to encounter difficulties in payment of our fees you should let us know as soon as possible. This means we can then get in touch with the local authority for a financial assessment so that eligibility for fees to be met by the local authority can be determined. Financial assessments can take a while to process so if you think you may be approaching the level at which you might be eligible for local authority funding you should advise us in good time so we can help get the process underway.

**If you have any queries on fees at Russell Churcher Court you should contact Yvonne Musgrove on 023 9252 7600 or by email at [yvonne.musgrove@thorngate.org.uk](mailto:yvonne.musgrove@thorngate.org.uk)**





## Thorngate Almshouse Trust

Providing comfort and security to those in need since 1868, and committed to developing the highest standards of housing and professional care in a supportive, respectful and friendly community.

### **Our Values**

To continuously develop the highest standards of care and accommodation for the elderly and frail in our community.

Encourage independence and individuality within a supportive, safe and friendly environment.

To foster and ensure inclusivity, diversity, responsibility and respect amongst our employees and residents in a stable and progressive workplace.

To be integral to the social fabric of Gosport and to benefit society through the involvement of young people and other local organisations.

**Ah!** Hillier Consulting  
Corporate Communications

## Thorngate Almshouse Trust

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