

CHARTER HOUSE news

SPRING 2026

CARE PLANS AND GIVING CONSENT

Involving residents and their families in care planning

ACTIVITIES AT CHARTER HOUSE

Some of our forthcoming activities including suggestions from residents



Bedford Citizens
HOUSING ASSOCIATION

Welcome to our first edition of Charter House news for 2026. It's really important to us to keep you up to date with what's happening here at BCHA. This newsletter gives you updates on services and information about what is on offer for residents at Charter House.

This time we've got updates on the Family Hub portal, information about NHS continence products, explanations of how funding can work for residents and we introduce our team of care managers. Finally we've got an update on our essential toiletries shop for residents.

As ever we are open to ideas and would love to hear any suggestions for future content in the newsletter

If you have any comments or suggestions about the service at Charter House please email us with your ideas on enquiries@bchal.org



Marie Taylor
Chief Executive



FAMILY HUB **REAL-TIME** **CARE UPDATES**

We're excited to offer **FAMILY HUB**, a secure, easy-to-use portal that gives families real-time access to care information. Through the portal, you can:

- Read care notes about your loved one.
- Stay updated on care tasks and daily activities.

A FEW THINGS TO KNOW:

- Sometimes multiple carers write notes about the same task, so there may be some repetition.
- Some notes are handed forward and included in the next team's handover, so they may appear more than once.
- The time on the note shows when it was recorded, which may differ from when the event actually happened.

Having this kind of access is still unusual - only around 10% of providers with digital care systems offer relatives this level of visibility. We want to be transparent, so we're happy to give families this access.

IF YOU DON'T YET HAVE ACCESS TO THE PORTAL AND WOULD LIKE TO LEARN MORE, PLEASE LET US KNOW - WE'LL HELP YOU GET SET UP.



UNDERSTANDING

NHS CONTINENCE PRODUCTS

At Charter House, we aim to ensure everyone has the continence support they need with dignity and comfort. NHS continence products, such as pads, are provided based on individual assessments of each person's needs.

Once a resident has been assessed, the prescribed products are delivered to the care home once every 16 weeks. We have a central store and deliver pads to residents' rooms as needed. Some residents prefer to have their allocated pads delivered and stored in their rooms for convenience.

If a resident requires a different product in the meantime, a further assessment will need to be arranged to determine the most suitable option.

It's important to remember that NHS prescriptions are based on clinical need, not personal preference. This means that while you may have a preferred brand or type of product, the NHS will provide what is most appropriate for your needs rather than automatically supplying your preferred product.

Our team is here to support residents with their continence care and to make sure everyone receives the right products for their health and comfort. If you have any questions or concerns about continence products, please speak to a member of staff.



CARE PLANS AND GIVING CONSENT

WHAT IS A CARE PLAN?

A care plan is a personalised guide that helps us support each resident's wellbeing. It's based on a thorough assessment of needs and outlines how we can help improve quality of life.

WHAT'S IN A CARE PLAN?

A care plan usually includes:

- **Your care needs** - what support is needed.
- **Goals and progress** - what we hope to achieve and how we'll check progress.
- **Care actions** - such as medication, therapy, activities, diet, or adjustments to your room.
- **Safety and personal notes** - for example, fall risks, allergies, or ways to support memory and mood.

Care plans are reviewed every month to make sure they stay up to date.

GIVING CONSENT

We need to know you or your family agreed to consent to care and sharing information with health providers. This is updated every three months.

- If you haven't been asked to give consent, please let us know.
- Some residents prefer relatives to give consent. If you want to change this, just tell us.

GETTING INVOLVED

We want residents and families to be part of the care planning process!

- Residents can view their care plans anytime.
- Families can review care plans if they have consent and often provide helpful insights about preferences and care needs.

If you'd like to read or update your care plan, just let us know - we're here to make sure your care works for you!

DID YOU KNOW?

- Care plans are personal to you - no two are the same!
- They're reviewed every month to make sure your care stays up to date.
- Consent for care and sharing info is updated every 3 months.
- Families can add valuable insights about your preferences and needs.
- You can read or update your care plan anytime - just ask!

Tip: If anything changes in your needs or preferences, tell us - we'll make sure your care plan reflects it.





HOW CARE IS FUNDED: A GUIDE FOR RESIDENTS AND FAMILIES

Paying for care can feel confusing, so we've put together a clear overview of the main ways care is funded in England - whether you're a self funder, receiving council support, or exploring NHS Continuing Healthcare options.

1. SELF FUNDERS: PAYING FOR YOUR OWN CARE

If you have **SAVINGS AND ASSETS OVER £23,250**, you are usually expected to pay the full cost of your care home fees yourself. This includes things like savings, investments, and other valuable assets.

People in this situation are known as **self funders**. Self funders are responsible for all care costs unless they qualify for other funding (like NHS Continuing Healthcare, explained [below](#)).

KEY POINTS TO REMEMBER

SELF FUNDING: If your assets are over £23,250, you typically pay care costs yourself.

COUNCIL FUNDING: Savings below £23,250 may qualify you for support after a means test.

PROPERTY RULES: There are exceptions where your home may not be counted.

ATTENDANCE ALLOWANCE: Can help with care costs for self funders.

CHC FUNDING: NHS may cover full costs if there is a primary health need.

2. COUNCIL FUNDING FOR THOSE WITH LOWER SAVINGS

If your savings and capital are **below £23,250**, you may qualify for some **help from your local council** following a financial assessment.

- If your savings are **below £14,250**, you typically qualify for maximum financial support (though you'll still contribute most of your income towards care).
- If your savings are **between £14,250 and £23,250**, the council will usually use a sliding scale to calculate how much you should contribute, based on your capital.

Even if the council helps pay for care, you may still need to contribute most of your income (like pensions and benefits) towards the cost.

Bedford Borough Council's guide to paying for care has more details here: www.bedford.gov.uk/social-care-and-health/adult-social-care/paying-your-care-legal-and-advocacy/paying-adult-social-0

Usually, Council funding does not cover all of the fees at Charter House so we may ask for a top-up.



3. PROPERTY AND THE “DISREGARD” RULES

The value of your home is usually included as part of your capital in the council's financial assessment - but there are **exceptions**:

- If your spouse, civil partner, former partner (who is a lone parent), a relative over 60, or a dependent disabled relative still lives in the property, **the council may not count the home's value.**

There is also a **12 week property disregard** - during the first 12 weeks after moving permanently into a care home, the council won't include your home's value in the assessment.

If you plan to have your home disregarded or defer its sale, speak with your local council as soon as possible.

4. ATTENDANCE ALLOWANCE FOR SELF FUNDERS

Self funders may be eligible for Attendance Allowance, a benefit to help with personal care costs. Attendance Allowance continues even if you are paying for care yourself - and it can add extra income to help with care costs. (Check the government website or Age UK for the most recent rules and application details.)

5. NHS CONTINUING HEALTHCARE (CHC)

NHS Continuing Healthcare (CHC) is a separate, fully funded package that meets health related care needs where those needs are extensive and primarily medical. CHC is not means tested, so eligibility isn't based on savings or assets.

- CHC can fully fund care home costs (care and accommodation) if someone's needs are judged to be primarily health needs.
- It's based on a legal assessment process, starting with a checklist and then a full assessment to determine eligibility.

Beacon is a national organisation offering some initial free advice and help navigating the CHC process and understanding eligibility and assessments:

Beacon - NHS Continuing Healthcare advice <https://beaconchc.co.uk/>

6. HELP & INFORMATION FROM AGE UK

Age UK provides clear, up to date information and guidance on funding care, including self funding, council support, benefits, and NHS CHC. Their pages are a helpful starting point if you're planning or reviewing care costs:

- Age UK - NHS Continuing Healthcare guidance www.ageuk.org.uk/information-advice/health-wellbeing/health-services/nhs-continuing-healthcare

For a broader overview of paying for care home places, including benefits and financial assessments, see Age UK's care funding guides:

- Age UK - Funding care home place www.ageuk.org.uk/information-advice/care/paying-for-care/paying-for-a-care-home/

WE'D LOVE YOUR FEEDBACK!

At Charter House, your thoughts and suggestions really matter to us. We want to hear what you think about the care, activities, and overall experience in our home.

There are lots of ways to get in touch:

- **FEEDBACK CARDS** - available at reception
- **EMAIL** - send your comments to enquiries@bchal.org
- **RECEPTION TEAM** - speak to a member of staff in person

Whether it's something you **found really helpful** or an idea for **something you'd like us to improve**, we want to hear from you. Your feedback helps us **make Charter House even better** for everyone!

YOUR IDEAS

WANTED!



We'd love to hear from residents and families about what you'd like to see in future newsletters.

DO YOU HAVE:

- Suggestions for topics or articles?
- Ideas for fun activities or events to feature?
- Stories, hobbies, or achievements you'd like to share?

Send your ideas to enquiries@bchal.org or contact us on **01234 321400** - your input helps make the newsletter more personal and interesting for everyone!



SUMMER EDITION - SHARE YOUR HOLIDAY MEMORIES!

For our summer newsletter, we'd love to reminisce about wonderful holidays our residents have enjoyed over the years.

Do you have a favourite holiday memory? Perhaps a special trip, a beautiful place you visited, or a funny or heartwarming moment from a family trip?

We'd be delighted if you could share your memories with us:

- Photos of your holiday (if you have them)

- A brief description of the memory you'd like to share

Your contributions will help bring our newsletter to life and allow everyone to celebrate happy memories together.

Please send your photos and stories to enquiries@bchal.org by 1st June 2026. We can't wait to see your holiday highlights!

MEET OUR DAY CARE MANAGERS' AGA, STEVE, AND JAGTAR

At the heart of our care home is our **dedicated day care management team**, supporting Beccy, our Registered Manager, and ensuring everything runs smoothly for residents and staff alike.

OUR THREE DAY CARE MANAGERS – AGA, STEVE, AND JAGTAR – play a vital role in leading the care team and providing hands-on support across the home. Each day, they:

- Lead the care team on their home floor
- Provide day-to-day guidance and support to staff across the home
- Help make sure residents receive the best possible care

FLOOR RESPONSIBILITIES:

- Jagtar – Ground Floor
- Steve – First Floor
- Aga – Second Floor

They work a shift pattern, with one of them covering every weekend, and all of them are on duty Mondays and Thursdays.

Although they each lead a specific floor, they are always ready to **support staff anywhere in the home**, answer questions, and step in wherever help is needed. Their leadership ensures our home runs safely, smoothly, and with warmth for all residents.

SUPPORTING BECCY, OUR REGISTERED MANAGER, AND LEADING OUR DAY CARE TEAM EVERY DAY!



JAGTAR

Ground Floor

Leads the Ground Floor care team and supports staff across the home



STEVE

First Floor

Leads the First Floor care team and assists wherever needed



AGA

Second Floor

Leads the Second Floor care team and provides support throughout the home

DID YOU KNOW?

Even though they each have a “home floor,” our Day Care Managers are always available to help staff and answer questions anywhere in the home.

RESIDENT TOILETRIES “SHOP” CHARTER HOUSE

We are pleased to offer a **resident toiletries service** at Charter House. This is not a physical shop to browse, but a way for residents to **access basic personal care items** conveniently.

How it works:

- Senior care staff **bring products for residents to view and approve** before purchasing.
- The selection is **limited to essential items** only and does not include specific brands.
- Most items are priced at **£1**, with some items costing more listed at a **higher price** (see list below).
- **No money is collected directly;** all purchases are charged through residents' **personal monies accounts**.
- The service is **not intended to provide a wide variety of products** or carry a larger stock.
- The aim is to ensure residents can access **basic necessities** easily.

Many residents continue to **receive toiletries from relatives** or **purchase specific items online** if they wish. This service is intended to **complement these options**, not replace them.

Thank you for understanding that this service exists to **support everyday needs** and keep essential items accessible for everyone.

BELOW IS A LIST OF CURRENTLY STOCKED ITEMS:

Shower Gel	Shaving gel	Denture Storage	Roll on Deodorant
Razors	Steradent	Tissues	Hair Spray
Toothpaste	Body Lotion	Bars of Soap	Mouth wash
Hand Cream	Liquid Soap	Hair Conditioner	Aerosol Deodorant
Bubble Bath	Hair Shampoo	Toothbrush	Fixodent (£3)





A copy of this newsletter in large font or different languages can be requested.

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