

St Josephs Care Home



Registered Manager: Emma Pead

CQC Registration: We are registered and regulated by the Care Quality Commission (CQC), the independent regulator of health and social care in England.

Type of care: We provide residential, residential dementia, respite and end of life care.

Our Funding options

At B&M Care, we offer different funding options to make care accessible to a wide range of individuals:

- Residents who are self-funded
- Residents funded by local authorities including a 3rd party top-up to meet our weekly charges

If a top-up fee is required, the local authority will collect the top-up directly from a separate 3rd party. If you are in the process of selling your house, it's important to have the necessary finances in place to cover the care fees during the sale. Alternatively, you may consider a deferred payment scheme through Social Services (you can contact your local Social Services to find out more).

To ensure clarity, we provide a written contract along with a statement of our terms and conditions with more detailed points. These documents cover important aspects, including:

- The fee and what it covers
- Any additional chargeable services
- The deposit amount required
- The notice period required before leaving
- Any charges that may apply after the resident's passing

Before admission into one of our homes, we do require confirmation that the fees can be met. We also ask for evidence of private payment capability for a minimum of 3-4 years.

Trial period

We believe it's essential for you to have peace of mind when choosing our services. That's why we offer a trial period of 28 days. During this time, either party can terminate the contract by providing written notice after the initial 7 days. We will only end the contract during the trial period if we are unable to meet your specific needs.

Weekly Fees

	Permanent	Respite
Residential care	from £1400	from £1400
Residential dementia care	from £1400	from £1400

Fees are subject to a pre-admission needs assessment which is required to fully understand the level of care and support required by each individual. Premium rooms normally attract an additional charge.

What's included?

Our B&M Care Homes are designed to be all-inclusive experiences, that feel just like home and leave you with nothing to worry about. As part of our all-inclusive care experience, your fees include:

- All-encompassing 24/7 care and support, including monthly care reviews
- A dedicated key worker for each resident
- Personalised care planning tailored to your specific requirements
- All utilities and accommodation costs covered
- Access to all facilities within our home
- Engaging activities and a vibrant lifestyle programme
- Housekeeping and laundry services
- WiFi internet access in communal areas
- All dining, snacks and beverages

Requirements for admission

Before admission, we kindly ask you to provide the following information:

- Confirmation of the individual authorized to pay the fees
- Completion of the B&M Care Financial Questionnaire
- Contract signed by the authorised fee payer
- Copy of the 'Registration of Lasting Power of Attorney for Property and Financial Affairs' (LPA) if applicable
- If an LPA is not in place at the time of admission, we will require a written commitment from the Next of Kin (NOK) stating their willingness to cover the fees until the LPA is registered. Registering an LPA can take up to 20 weeks. For more information, visit www.gov.uk/power-of-attorney.
- Self-funding residents should provide evidence of sufficient capital assets to cover their fees.

Payment of Fees

Upon admission, a deposit of four weeks' fees in advance will be required. Subsequent fees should be paid one month in advance of the first day of each month. We accept payment via direct debit, and card payments can be made by the cardholder or a person holding LPA on the account. Card payments can be made through our Head Office, and there is no additional charge for this service.

Changes in fees

To account for inflation and other predictable cost increases, we review our fees annually in April. The only other fee increases may occur if you choose to move to a more expensive room or if your care needs have changed, in which case we will discuss any changes to fees with you.

Funding status changes

If during your stay your funding status changes and you are unable to meet the fee levels for your room, we may ask you to move to a less expensive room if one is available. We will not terminate your residency unless we can no longer meet your care needs.

When funds become depleted

When a person's funds are reaching the threshold of £23,250 it is the next of kin's responsibility to notify the home manager. If you have any concerns about funding, you could take specialist financial advice as there may be options that you are unaware of including the option of a Care Fees Annuity.

Funding Guidance

At B&M Care we want you to fully understand how care funding works, so we asked a trusted SOLLA Accredited Adviser, Nicky Cave of Eldercare Group, to explain. Scan the QR code or use this link [Care Fees Funding Webinar | Eldercare Group](#) to access a webinar which looks at:

- How the care funding system works currently
- What State Benefits might be available, even for self-funders
- How the £86,000 Care Cap is likely to work in practice.
- Whether a property HAS to be sold to pay for care
- How a Care Fees Annuity might be a suitable way of paying your fees



We encourage you to explore all funding options, and if you are feeling confused or overwhelmed, you can find additional guidance on the '[Paying for Care](#)' page of our website. This contains independent sources of information and support, including links to these resources:

- Age UK Factsheet [Property and Paying For Residential Care](#)
- Eldercare Group offer a free '[Paying for Care Guide](#)'
- Symponia can send you a free '[Care Fees Planning Handbook](#)'