Fees and Funding Explained
St Josephs Care Home

Why Choose Us | Our Fees | Support and Guidance

Why Choose Us

Our commitment

We are committed to providing high-quality care that offers excellent value without compromising on standards.

We understand that choosing a care home is a significant financial decision.

Families need:

- Clear, transparent pricing
- Fair and reasonable fee reviews
- Support to understand care funding
- Confidence they are receiving high-quality care and value for money

Why our approach is different

As a family-run business with over 50 years of sustainable growth, we own our care homes and operate them directly.

With minimal borrowing and no reliance on external landlords, we can focus on investing in our homes, our colleagues and the care we provide.

- We avoid significant rental costs and external financial pressures
- We reinvest directly into our homes, colleagues and facilities
- We take a long-term, sustainable approach to pricing

This approach helps us provide high-quality care at competitive fees while continuing to invest in our people, homes and services, always focusing on what matters most: our residents.

Our Fees

Weekly fees at St Josephs Care Home

Care Type	Permanent	Respite
Residential care	from £1,520	from £1,520
Residential dementia care	from £1,550	from £1,550

Fees are subject to a pre-admission assessment to understand each individual's care needs and determine the appropriate level of care and support required. Premium rooms may be subject to an additional charge.

Transparent, all-inclusive fees

We believe families should have a clear understanding of what their fees cover. That's why our fees are designed to be as inclusive and transparent as possible, helping you plan with confidence.

Our weekly fees typically include:

- 24-hour care and support, including regular care reviews
- A dedicated key worker and personalised care plan
- Private, fully furnished accommodation, including all utilities
- Daily activities, engagement and wellbeing programmes
- Housekeeping and laundry services
- WiFi in communal areas
- All meals, snacks, drinks and nutritional support

28-DAY TRIAL PERIOD

We want you to feel confident in your decision, which is why we offer a 28-day trial period. During this period, either party may end the agreement by providing written notice after the initial seven days.

Annual fee reviews

We are committed to keeping our fees fair and transparent.

We review our fees each April on an individual basis, taking into account the actual costs of providing high-quality care.

If fees need to change, we will always communicate this clearly and explain the reasons.

Individual fees may also change if a resident moves to a different room or their care needs change following reassessment.

Our funding options

We offer different funding options to make care accessible to everyone:

- Residents who are self-funded
- Residents funded by their local authority, including where a third-party top-up applies

Before admission, self-funding residents will be asked to provide evidence that they have sufficient funds available to meet their care fees for a minimum of 3 to 4 years.

If a third-party top-up is required, this will normally be collected directly by the local authority from the nominated third party.

If you are selling your home to fund your care, it is important to have arrangements in place to cover your fees while the sale is completed.

Depending on your circumstances, you may be eligible for a Deferred Payment Agreement through your local authority (please contact your local authority for further information).

Information required prior to admission

Before admission, we kindly ask you to provide:

- Confirmation of the individual authorised to pay the fees.
- Completion of our 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 a Lasting Power of Attorney is not yet registered, we will require written confirmation from the next of kin accepting responsibility for the payment of fees until registration is complete.

Please note that registering a Lasting Power of Attorney can take up to 20 weeks. Further information is available at www.gov.uk/power-of-attorney.

Payment of fees and funding status changes

A deposit equivalent to four weeks' fees is payable before admission. Thereafter, fees are payable one month in advance on the first day of each month.

For permanent stays, payment must be made by Direct Debit. For respite stays, we also accept a card payment, which may be made by the cardholder or someone holding Lasting Power of Attorney for the account.

If your financial circumstances change during your stay and you are no longer able to meet the fees for your current room, we will discuss the options available with you.

This may include moving to another suitable room, if one is available.

When a person's funds are approaching the local authority funding threshold (currently £23,250 in England), your next of kin should notify the Home Manager as early as possible so that we can discuss the funding options available and support you with planning ahead.

Support and Guidance

Help Understanding Care Fees and Social Care Funding

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.

We know that navigating care home fees and social care funding can be complex and, at times, overwhelming. That's why we offer informative webinars and guidance designed to help families better understand:

- How care home fees are structured
- What funding options may be available
- Local authority support & NHS funding routes
- Financial planning considerations for long-term care

The Funding Long-Term Care Webinar is free to attend and is designed to provide clear, practical advice to support informed decision-making. Visit the Discovery Events page on our website to book a place on the next webinar, or watch a recording of the last webinar using this link.

We encourage you to explore all funding options, and 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'.

If you would like to talk to us about moving in, please get in touch.

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