

GOSPEL STANDARD BETHESDA FUND

Registered Charity 209376

‘New Bethesda’

Frequently Asked Questions (FAQs)

Q1. Bethesda has excelled in residential care: why change?

A1. We are thankful for the provision over the last 70 years, but things are changing around us and Bethesda has been left behind. There will always be a need for high dependency care, but standard residential care has, according to our research and the experience of other care organisations, ‘had its day’: ‘think independent living’ is the message received. That message also dovetails with your responses to our consultation, from which, the message was that the main reasons for low occupancy of our homes are:

- Location: our homes have, with the closures over the years become few and far between. To enter a Bethesda Home means leaving the chapel where one feels that the Lord has placed you. With decreasing congregations such a move can mean a significant impact on that chapel.
- Loss of independence
- Inability to leave an inheritance

To do nothing solves none of the above key points and furthermore Bethesda is currently making an unsustainable loss. Change is the only option.

Q2. Why would people wish to buy into flats – however attractive, rather than staying in their own home?

A2. There are various reasons, and these will be different in the individual circumstances and will also vary according to one’s age and health etc. Here are a few thoughts:

- The entry age for these flats is from age 55: try to keep this in mind.

- Many will reach a stage, typically after their children have left home, of considering downsizing their home.
- Once the 'nest is empty', there tends to be a standing back and wondering 'what is one's purpose in life now?'.
• To downsize into an attractive home, that is both pleasant to live in now, yet also one that they know is 'discreetly care ready' and as such, may save them a further move in their later years, may at this stage be considered a prudent move.
- The intention is to try and provide these flats in a locality from which you can still attend the chapel in which you feel the Lord has placed you, rather than leaving the move until much later and then having to move away from both your home and your chapel.
- Acting now, so as to avoid later having to moving away from your pastoral care and local friends, is also attractive.
- Moving into a group of accommodations that are each occupied by the Lord's people (of varying ages) may re-establish that purpose in life: the possibility of being of help (according to your own desire and ability, and of course their needs) to the Lord's people, who are then your neighbours.
- For some, there is the real problem of 'loneliness' such that they want to enter Bethesda for company: living in one of these communities of self-contained flats would help with this problem, without the need 'to pay for company'. Loneliness is genuinely difficult to deal with and this is a possible solution.
- The design of these flats is intended to encourage independent living 'through your own front door', yet with the opportunity (not obligation) to 'talk often one to another'.
- Whilst living in these 'care ready' homes, one may depend on family and friends for help for so long as they can manage your needs. However, as care needs increase, the fact that you are already living in one of these homes means that 'Bethesda Care' is then accessible/viable within your own home.

- These 'Independent Living Homes' (ILHs) developments could mean that those aged 55+ with elderly parents could 'look after them next door', in the same development.
- The 'grasshopper becomes a burden': all the worries of maintaining your home and the garden, would become somebody else's worries.
- Buying into a flat means that the investment is protected, and an inheritance remains for your children, except and unless you later need high dependency care.

Q3. Why not just downsize into a local bungalow?

A3. You could do this if you wished, but:

- if you reach the stage of needing care, you would then face a move in your later years, when you are less able to cope with it, and that would also potentially be away from your chapel, pastor and/or friends, into the one or possibly two Bethesda Homes that may remain if we did not develop this model.
- None of the other benefits listed at A1 would come with this option.

Q4. Why would I want to buy a home that I can only sell back to Bethesda?

A4. The fact that Bethesda is your 'ready customer' is a big positive: a ready sale is waiting for when the need arises. However, with independent living and the appropriate care package in place, most are expected to be helped to live at home, until end of days. The sale of the property back to Bethesda then makes matters straight forward for your appointed executor.

Q5. How would the buyback price be determined?

A5. This is getting into the finer detail that we would expect to establish further down the road, but we would expect an independent market valuation to be made both on sale to, and buy back from the occupant. In the case of shared ownership, the same percentages would be applied to both valuations.

Q6. What if I can't afford to buy one of these units?

A6. The intention is to provide a range of options:

- outright purchase,
- joint ownership
- available for rent
- event payments (a percentage to Bethesda on the sale price at buyback)

It should be possible to tailor one of these options to meet your case, and each of these still mean that you retain your independence within your own home and behind your own front door.

Q7. There has been little take up on the flatlets: why would this be any different?

A7. This is very different:

- the key issue with the flatlets is their location. The Lord's people do not want to move away from where they believe that He has placed them. We know of those, that have entered non-Bethesda sheltered accommodation local to them, rather than leave their chapel. Similarly, we know that at least one of our tenants would have occupied the flatlet much earlier had it not meant leaving their church. For most, to occupy a flatlet, means leaving their roots. We are proposing a local provision.
- Then there is the fact that whilst the proposal is for modern, roomy, desirable self-contained flats, Redhill flatlets are 'a care home converted into bedsits'. Even Harpenden flatlets are still essentially bedsits and at both locations these can only be described as 'basic'.

Q8. Will there be enough GS Strict Baptists in any one area to make this a viable project?

A8. This is a very good and real question:

- The intention at this stage (we are still in the early stages and the model may change) involves effectively an attractive development of four or

five nice quality flats, possibly two on the ground floor, two on the first floor and one on the second. The second floor flat may be held by Bethesda for staff to provide 'live in care' if required but let on a short term basis if there is no immediate need in that regard. So, to fill four or five flats is all that is required.

- Part of the exercise of 'the road show' is to encourage feedback and to identify 'demand' (in the event that we proceed as outlined). We hope that by people responding to a questionnaire after this wider consultation, we will be able to identify the potential take up by post-code and thereby built to meet demand.
- Once the first development has been built, then people will be able to view and better understand. We would hope that thereafter, there can be a 'roll out' with ILH's effectively built to order and flats sold off-plan.

Your feedback and participation will help us identify demand and location for the ILHs.

Q9. How will you roll out these ILH developments?

A9. As mentioned above, we would hope to develop where needs are confirmed to exist, at least for enough flats to indicate that we should venture with a development. Your feedback to these presentations will help give us an indication in this regard.

Q10. Should not Bethesda's emphasis be on providing residential care – not living accommodation?

A10. Bethesda certainly should still provide residential care – but going forward, this will be increasingly for those with 'high dependency needs'. We cannot ignore the changing environment in which Care Homes are now placed. We have sat down with one of the Government's Experts, with whom they consult regarding the way forward with care for the elderly: he has told us plainly that the Government's steer is increasingly towards care in the home of the individual (independent living) and that he expects funding for residential care to be continually squeezed. We cannot ignore these facts.

Q11. Bethesda has survived until now, with funds virtually unchanged for many years, a fact for which we should be thankful.

A11. We would indeed be thankful for the Lord's provision. However, in real terms, once inflation has been considered, funds are diminishing. With a deficit in 2019 likely to be in excess of £400,000 we would not be wise stewards of the funds in our custody, to simply pour money into a model that is no longer matching the needs of the people.

Furthermore, this position relies entirely on legacies. Legacies should not be used to 'balance the books', but to build on what we can offer, e.g.: to fund flats for rental purposes for those who cannot afford to buy.

Q12. It is a nice idea, but frankly do I want to live next door to another Strict Baptist?

A12. We are all human and have our natural side. We must be realistic and accept the sad reality that some are more difficult to get on with than others. However, here are a few points to consider:

- There are those we naturally 'get on with', both within and without the Strict Baptists: you can move into any home and have good or bad neighbours and those you like or dislike. One would hope however, and expect, that neighbours within our people are more likely to be classed as 'good neighbours' than not.
- ILH are just that: Independent Living Homes with their own front door. Contact with neighbours is not obligatory, but we would hope that with the Lord's people there is a love one towards another and a willingness to help one another.
- "We know that we have passed from death unto life, because we love the brethren."
- "Then they that feared the Lord spake often one to another": one would hope for those moments of unity of spirit as from time to time (not every day or even every week) one is enabled to converse with each other, maybe in passing, maybe in a communal conservatory or in the garden.

Q13. What will the entry criteria be for the ILHs?

A13. Aged 55 years plus, but otherwise as per the Bethesda Residential Care entry criteria: either members of a Gospel Standard church, or who regularly attend a Gospel Standard church

Q14. Why can you not open the entry criteria on these ILH to a wider one?

A14. This question can be answered in various ways, but the following points are perhaps key:

1. We are stewards of funds put in trust for defined beneficiaries. We must honour that fact and act in accordance with our Trust Deeds
2. Those buying or renting these flats are doing so because they are what they are: widen the doors and then why not buy a flat in any retirement complex?

Q15. Why should the Care packages in the ILH's be provided by Bethesda as opposed to others?

A15. They do not have to be: indeed on moving into these flats it is likely that no care will be required at all! These ILH flats will be owned or rented by the tenants and they will be free to engage care help as they see fit as and when the need arises. Often this will be family care or local church friends providing some help. It is however hoped that Bethesda Home Care will be considered as a welcomed provision as and when the more extensive needs arise.

Q16. How will you staff Bethesda Home Care?

A16. It is early days at this stage' Residential Care Home staff may choose this as an alternative/preferred or more local employment. We may establish local teams or alternatively a Franchise arrangement. The solutions may vary from region to region.

Q17. If there are to be Home Closures, how will you manage these.

A17. The short answer is as carefully and as sensitively as possible. We will firstly liaise with both staff and residents of any such home and progress

matters from there. Bethesda is a charity set up to help the Lord's people in their time of need and this objective remains paramount right through any such process.

Q18. How do the 'event payments' work?

A18. Event payments are one-off charges that arise as agreed in the signed contracts and discussed very openly in everything leading up to a contract. Typically, these will arise on the sale of the flats and the contract clause will provide for a percentage of the property value to be retained by Bethesda. This percentage would be expected to be between 1% and 5% but this would be agreed according to the purpose of the charge. It may be a low percentage intended for example to help the Charity develop, or to provide for more care, or to build a sink fund for unexpected maintenance. It may be a higher percentage intended/agreed as a way of making living more affordable by deferring the annual maintenance charges or part thereof. We will be exploring the options as we move forwards.

Q19. Will there be Annual Maintenance charges and if so, how much?

A19. Yes, there will be, unless by agreement these are fully or partly dealt with by way of an event payment (see above). The amount cannot be determined/set at this early stage, but it would be expected to roughly balance the costs incurred in living in your own property, where you currently have to pay many maintenance and property upkeep costs.