

Growing an
Age Friendly
Community; enabling
people to age well
across Bath & North
East Somerset.



Your Guide to Later Life

Bath & North East Somerset

Information and advice to help you navigate later life,
stay independent at home and connect socially



Supporting you to live the life you choose at home.

Whether you are looking for some practical help with daily household tasks, assistance getting out and about in the community, or support to maintain your hobbies and interests, our award-winning team of carers will ensure your needs are being taken care of, so you can focus on living life to the full.

**Discover our home care services across
Somerset, Wiltshire and B&NES.**

That special
Somerset Care
thing.

Call us on: 0800 817 4990
www.somersetcare.co.uk

Welcome to our Wellbeing Guide

In our recent survey, many of you commented that you wanted one place where you could find out about all the support Age UK Bath and North East Somerset provides in the community, as well as a general guide on later life. So, we have created this booklet - we hope you find it useful.

At Age UK Bath and North East Somerset we are committed to growing an Age Friendly Community and enabling people to age well across the county. Although we have a national name, our work is very much focussed on our local community, here in Bath and North East Somerset.

Even without the pressures of a pandemic, getting older can provide new challenges as well as new opportunities. You or your loved ones may need extra support, you might want to make new connections in your community, or you might have questions that need reliable, impartial answers.

Whatever it is, we are here for you.

We believe that people should have the confidence to live the life they choose and that starts with having access to the right information. Our Information and Advice Team are experts on many situations you might face. They can empower you to make your own choices, but also be on hand if you need guidance.

It has been a really challenging few years and there has never been a more crucial time to increase our Community Connections.

In this guide you can find out about activities in your area, giving you the opportunity to learn new things, enjoy a cuppa and a chat and, most importantly, have fun.

Some of us may need a bit more support to remain independent so we have details of our Home Services which can take you home from, and prevent you going into hospital. Whilst our At Home Service takes care of day-to-day chores, freeing you up to do more of the things you love.

If you cannot find the information you need in this guide, then please contact us on 01225 466135 or have a look at our website. If we do not know the answer, we will find out for you or find someone else who can.



Simon Allen

Chief Executive Officer

Age UK Bath and North East Somerset

Contents

- 3 Age UK Bath & North East Somerset
CEO's welcome
- 4 - 13 Age UK Bath & North East Somerset
Our Services
- 14 - 15 Your right to social care and support
- 16 - 17 Planning for your future care needs
- 18 - 20 Are you a carer?
- 21 - 24 Funding care
- 25 - 27 Services in your home
- 31 - 35 Care homes and retirement living

Disclaimer: Although every effort has been made to ensure that the information in this guide was correct at press time, Age UK Bath & North East Somerset and Sure Media Ltd do not assume and hereby disclaim any liability to any party for any loss, damage, or disruption caused by any errors or omissions, whether such errors or omissions result from negligence, accident, or any other cause. Although Age UK Bath & North East Somerset & Sure Media Ltd would like to thank the sponsors for their support in this publication, their inclusion within this publication does not imply any recommendation or endorsements as to the goods or services they may supply. Age UK Bath & North East Somerset has received no financial payments from any sponsors or supporters in the production of this guide. May 2022. Data source CQC & NHS.

To feature within a publication or for further information please contact: info@sure-media.co.uk

Information & Advice



Our experienced and friendly team are on hand to give you trusted information and advice so you can live the life you choose.

Growing older sometimes creates new situations that call for information and advice about things that we have not thought about before. Maybe you're suffering with ill health and need some support at home, you might be feeling lonely and want to connect with things that will make you feel positive again, maybe you want some advice on care or are struggling to manage on a low income.

Whatever it is, we are here.

Our Information and Advice Team cover everything from advice on choosing and funding care, receiving practical help in the home, support with loneliness and ill health to legal issues, bereavement, heating your home and helping you to obtain any benefits you could be owed.

For Joan, her benefits check was life changing. We enabled her to save £1,580 on her bills and claim an additional £8,400 per year in benefits.

When Joan's husband suddenly went into a care home, she was not just left with the devastation of losing her companion, she was left worrying about how she was going to manage financially and so she started cutting down on food.

"It was a shock when they took all his pension towards his care at the home.

My pension was tiny and I suddenly started really worrying about money.

I would wake up in the night worrying.

Age UK Bath & North East Somerset sorted everything out for me and made me feel really cared for. And although I do not know what is around the corner in life, I now know I do not have to worry about money so much in the future. It's such a brilliant feeling."



Our Information and Advice officers are available Monday to Friday 9.30am to 3.30pm. Home visits are available.

Email: Advice@ageukbanes.co.uk

Call our Team on: 01225 466135 (choose option 1)



Are you entitled to extra money?

Whether it is to help pay for care, boost your income, or help pay for bills there could be money that you are entitled to that you are missing out on.

Our Information & Advice Team can run a simple free check for you and will also support you in your application. We can even do home visits.

Last year we helped people in Bath & North East Somerset claim a staggering £617,000 of benefits they were owed.

The types of benefits are varied and depend on your situation but can include Attendance Allowance, Housing Benefit, Council Tax Support, Pension Credit and Warm Home Discount.

About Attendance Allowance

Attendance Allowance is one of the most frequently claimed benefits. You could be entitled to up to £89.60 per week. You can use it in any way you like to meet your needs and stay independent in your own home. The money does not have to be spent on a carer.

You can claim Attendance Allowance if you meet all the following criteria:

- are over State Pension age
- could benefit from help with personal care, such as getting washed or dressed, or supervision to keep you safe during the day or night
- have any type of disability or illness, including sight or hearing impairments, or mental health issues such as dementia
- have needed help for at least 6 months (If you are terminally ill you can make a claim straight away).

Help with energy bills

Everyone over pension age is entitled to the Winter Fuel Allowance but many people do not realise that they could be entitled to an extra £140 off their energy bills with the Warm Home Discount.

The Warm Home Discount is a one-off payment of £140 paid through your electricity supplier, credited to your electricity account. Pre-payment meters and pay as you go meters are included in the scheme. If you receive pension credit or are on a low income, you could be eligible.

Keeping you Independent: Home Services

If you are discharged from hospital or worried about being admitted, our Home Services Team can help.

People find these services invaluable to getting themselves back on their feet again. This short-term support helps to build your confidence and aims to connect you to groups and services within your local community.

Helping you: Home from Hospital

Are you worried about getting home?

Will you need help when you get there?

If you are an in-patient and live in Bath and North East Somerset we provide short term practical and emotional support while you are on the mend.

We will help you get home, and after settling you in, can check your house is warm and that you have enough food. We can pick up any shopping or prescriptions you might need and help you around the house.

As well as dealing with the practical tasks, we know how beneficial it can be to have someone kind and supportive on hand to talk to when you don't feel like your usual self. So, as well as a listening ear, we can give you access to any information and advice you might need.

Helping you: Stay out of Hospital

Sometimes all you need is a regular check in and some practical support at home to prevent you going into hospital.

We can pick up your shopping, go to GP appointments with you, support you with regaining confidence to get back into activities outside the home, cook for you, help with cleaning and signpost you to other groups and support.

This is a FREE service commissioned by HCRG Care Group. We are proud to work in partnership with other third sector organisations including: Community Wellbeing Hub, The Carers Centre, Stroke Association.

Sally has had visits from Jane, one of our Home Services Support Workers.

"I can't thank the Home Services Team enough. After my stroke I felt very isolated and low. Jane's visits have helped me practically, but most importantly her company and friendship have got me to a more positive frame of mind. It is the highlight of my week. I feel listened to and with Jane's help, I feel I can now get back into the outside world again."



If you or someone you know might benefit from these services, please contact us.

Email: homeservices@ageukbanes.co.uk

Call our Team on: 01225 466135 (choose option 2)

Footcare

We know how important healthy feet are so we are currently developing a nail cutting service. To register your interest for an update please call us 01225 466135 (Option 4)

Supporting you At Home

Sometimes the list of all the practical 'must dos' in the home can get overwhelming. Our At Home Service takes care of your day-to-day tasks, taking the burden off you and freeing you up to do more of the things that you enjoy or to simply just relax.

We are passionate about people remaining as independent as possible in their homes so it may be that you need a bit of extra practical help to make this a reality, or some support whilst you are looking after a partner. Whatever the reason, a little help can go a long way.



For many, a regular visit from an Age UK Bath & North East Somerset care worker isn't just about practical help round the home, they also become a good friend.

There is an hourly charge of £21.50 for this service.

Do you need support with everyday tasks at home?

There's no need to worry if those everyday chores have become a bit more difficult as we're here to offer some support at home. Our trusted Wellbeing Support Workers are DBS checked and can help with....



Cleaning around the house



Laundry and ironing



Shopping with you or for you



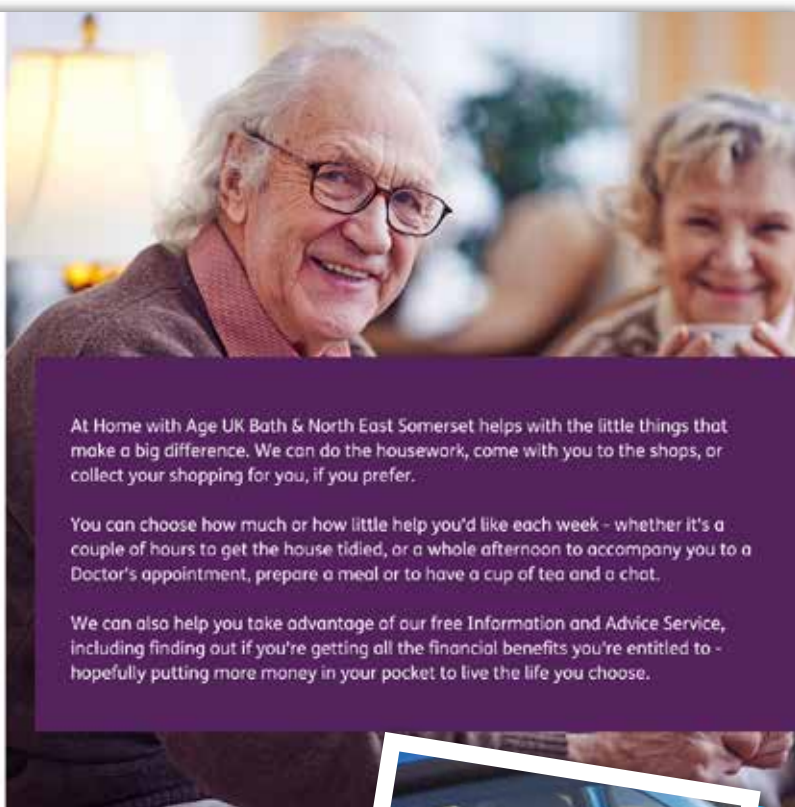
Accompanying you to appointments and/or social occasions



Writing correspondence or reading letters



Pet Care: Feeding and/or walking



At Home with Age UK Bath & North East Somerset helps with the little things that make a big difference. We can do the housework, come with you to the shops, or collect your shopping for you, if you prefer.

You can choose how much or how little help you'd like each week - whether it's a couple of hours to get the house tidied, or a whole afternoon to accompany you to a Doctor's appointment, prepare a meal or to have a cup of tea and a chat.

We can also help you take advantage of our free Information and Advice Service, including finding out if you're getting all the financial benefits you're entitled to - hopefully putting more money in your pocket to live the life you choose.

If you or someone you know might benefit from these services, please contact us.

Email: homeservices@ageukbanes.co.uk

Call our Team on: 01225 462641



Community Connections

For some people, getting older can mean you have more time to do the things that you love but for others it can mean feeling increasingly isolated and lonely.

In fact, our recent survey showed that 47% of people feel less confident after the pandemic. Whatever stage you are at, we have activities and groups just for you.

Feeling lonely?

Retirement, illness, being less mobile, stopping driving, concerns about the pandemic or bereavement can all contribute to feelings of loneliness and affect your ability to build a meaningful social circle. By giving us a call, we can talk through how you are feeling and take some positive steps towards getting you feeling brighter again. This could be by linking you up with one of our groups or activities, or by signposting you to Bath & North East Somerset Wellbeing Hub.

Connect online

Got a smart phone but have no idea how to use it? Want to learn how to video call your family? Not sure how to make an online appointment with your GP? Want to get online to research your family tree? Whatever the question, we have a team of experts who can show you, at your pace.

Our Click Café is a weekly group where you can have dedicated one to one support for whatever online question you might have. The team are experienced and patient and will even make you a cuppa!

Try out a Tablet

We recognise that being online is not for everyone but why not try it and see? We are committed to getting older people online if they want to, so we run a free tablet loan scheme for people who are curious, would like to learn something new or who cannot commit to buying their own just yet.

If you or someone you know might benefit from these services, please contact us.

Click Cafe Email: clickcafe@ageukbanes.co.uk

Tablet Loan Email: reception@ageukbanes.co.uk

Call our Team on: 01225 466135 (choose option 3)



Befriending

Friendship and meaningful connections are key to good mental health and wellbeing. Our Befriending Service provides connections for older people in Bath and North East Somerset with regular phone calls and visits.

We have found that by bringing members of our community together, they get such a buzz out of the relationship that genuine long-term friendships are formed.

Let us know a little bit about your interests and we will connect you with one of our befrienders. Equally, if you would like to spare some time to do this for someone in your community, you will get just as much out of it as they do!



"I love my befriending experience with Age UK B&NES & would recommend this to anyone wanting to build up a rewarding friendship!"

Olive and I have lots to chat about – we have built up a real companionship."

Singing for Fun

Fancy coming to a friendly, feel-good group to sing your heart out?

Then our monthly Singing for Fun Group is for you. This group is open to anyone who enjoys having a good sing-along to a wide range of tunes from Elvis Presley to Ella Fitzgerald.

We promise heaps of fun!

Snack & Chat

Our weekly Snack & Chat lunch group is a place to come and have lunch in a relaxed and friendly atmosphere.

Our drop-in lunch group runs every Wednesday from 12.15pm and we serve a sandwich/soup, cake, and a hot drink. Come along to make friends, get a change of scene or simply to relax.

We look forward to seeing you there!

Cook & Eat

Our Cook & Eat groups are popular for the socialising as much as the food. At each session you learn how to cook a simple, tasty and healthy meal with a friendly and encouraging group.

We are starting new groups all the time so, for the full list, do contact us.



Community Wellbeing Hub
Bath and North East Somerset

 Housing	 Stopping smoking
 Feeling isolated, lonely or anxious	 Money advice & benefits support
 Keeping active & healthy	 Achieving a healthy weight
 Accessing food, transport or medication	 Employment issues & advice



0300 247 0050
Monday to Friday from 9 am until 5 pm

If you or someone you know might benefit from these services, please contact us.

Call our Team on: 01225 466135 (choose option 3)

Day Clubs & Dementia Groups

Day Clubs

Our Day Clubs run across Bath & North East Somerset and are an enjoyable way to make friends, have a laugh and try out different activities in a fun and friendly environment. We pride ourselves on the positive feel of our day clubs, where our club members are central to what we do, and activities are shaped by what you are interested in.

Currently, these groups are run in a covid secure way with reduced numbers but not reduced enjoyment! We provide transport, a two-course lunch and drinks.

As well as having a chance to make new connections, we have varied activities including crafts, singing, exercise, quizzes, and regular entertainment that keeps the group engaging, upbeat and fun.

You will also have a chance to discuss any other ways you might like to get connected within the community as well as help shape and inform the work of our charity.



Dementia Groups

Living with Dementia or know someone who is?

Our groups run across the county and are a safe, stimulating space for people living with Dementia to have fun, try new things and make friends.

These groups are specially designed to use Maintenance Cognitive Stimulation Therapy (MCST) which has been shown to improve concentration, memory, confidence, and quality of life. It is the only non-drug treatment recommended to improve cognition, independence and well-being by the National Institute for Health and Care Excellence Research.

It has been shown to:

- Increase confidence
- Improve communication
- Improve memory
- Increase physical activity

These groups provide a break for carers.
Transport is provided.

Refer yourself or someone else.

Email: reception@ageukbanes.co.uk

Call our Team on: 01225 466135 (choose option 3)

Get Involved Volunteer with us

We could not do what we do in the community without our dedicated team of volunteers.

Volunteering is a fantastic way to get out of the house, have fun and do something meaningful with likeminded people.

Did you know that a recent study shows that Volunteering can also boost mental and physical wellbeing in later life too?

We currently have over 140 volunteers who gift their time to us in many ways. Some people help us in the office, some become befrienders, some keep fit and deliver leaflets, some love to help at our day clubs, some give us their IT expertise and some run new activities for us!

"I've enjoyed volunteering for many years. Being able to give my time to make a difference to others even in the smallest of ways brings me a great sense of well-being."

Debz

"I have always tried to live my life with the intention of making a difference and helping others."

Age UK is a perfect vehicle to help me carry on, taking away special moments that I will always remember."

Paul

"If you would like to become part of our volunteering team, please speak to Louise, our Community Connections Coordinator."



Call our Team on: 01225 466135 or Email: volunteering@ageukbanes.co.uk

Strengthening Voices: We want to hear from you

Our last survey taught us a lot about what is important to older people in our community and has helped shape our services and focus – but we want to know more!

By listening to you, together, we can grow an Age Friendly Community across Bath & North East Somerset.

If you are interested in becoming part of an Age Friendly Forum, we would love to hear from you at ageingwell@ageukbanes.co.uk



Get Involved

How we fund the work we do:

Despite our national name, we are a small independent charity and every penny we raise supports people in Bath & North East Somerset.

Our work is funded in many wonderful ways – generous members of our community, family trusts, local businesses, ambitious fundraisers, and gifts left in Wills.

If you would like to support our work so that we can continue to be here in years to come, there are lots of ways you can do it.

Donate

Every donation of any size makes an enormous difference to us.

You can make a one-off donation on our website or by sending a cheque to our head office at 18 Kingsmead Square, Bath, BA1 2AE.

You may even want to set up a regular monthly gift through your bank or by contacting us directly.

Fundraise

There are so many fun and exciting ways you can raise money for us: Cake Sale, Sponsored Walk, 10k run, coffee morning... the possibilities are endless.

Leave a gift in your Will

When we make a Will, we naturally want to make sure our loved ones are cared for. But you can also leave something special to the many thousands of older people in your area who have no one to turn to when times get tough.

Every gift we receive in this way is guaranteed to make a lasting difference and will change the lives of people in years to come. If you would like to find out more, please contact Aimi, look at the dedicated page on our website or speak to your solicitor.

Become a supporter

We would love to stay connected with you so why not sign up to our quarterly newsletter?

This will give you an insight into everything we do and give you access to any special events or news that you may find interesting. Email or sign up on our website.



Call our Team on: 01225 466135 or Email: fundraising@ageukbanes.co.uk

Your right to social care and support

If you think you need social care support, you'll need to think about what types of support you need – be it homecare workers, equipment or respite breaks.

Your first step to getting this sort of help should be to ask your local authority social services department for an assessment of your needs. This assessment will help you decide on the type of services you may want, as well as helping the local authority understand which services you need.

Your local authority may be able to offer you some care services for free. It's worth finding out if you can get free services from your local authority because the cost of buying care services is likely to be high if you have long-term care needs, and they could increase as you get older.

As part of the **CARE ACT** your local authority now has an obligation to assess anyone who appears to require care & support needs.

The authority should:

- Make an assessment of your needs regardless of your personal financial circumstances.
- Provide you with information about services and options available to you in your area.
- Offer you a carer's assessment if you are an unpaid informal/family carer.

The assessment by the local authority is important because it helps them work out what your difficulties are and what services will help you most. Often, only minor assistance is needed – such as meals on wheels and help with washing or dressing, yet these services could make a big difference to your life.

If your local authority decides you are eligible for social care support, they will carry out a financial assessment to determine how much you will need to pay towards your care, if anything.



After this, if you are eligible for care and support, social services or an independent adviser will work with you to create a care and support plan.

If you feel that your needs have changed over time, you can request a review of your care plan, or a re-assessment if you were not originally eligible for care and support. Contact the social care team at your local authority to discuss this.

Assessing your care and support needs

If you have care and support needs and find it difficult to look after yourself, your local authority may be able to advise you and provide you with some help.

The best way to get help from your local authority is to ask for a care and support needs assessment. You can do this by contacting the local authority adult social services department.

When you get assessed by the local authority, as a minimum you may be given information and signposting to other services, and ways that you might find funding to pay for them. However, if your needs meet the national eligibility criteria, your local authority will have to meet these needs.

The local authority will involve you throughout the assessment to identify what your needs are and how these impact on your wellbeing. They will also discuss with you how you wish to live your life and whether there are certain aims you would like to achieve but you are unable to do so because of your care and support needs.

The assessment will start to consider how your care needs might be met. This could include identifying how preventative services like simple aids (such as devices to open jars and tins more easily), adaptations to your home (such as handrails) or information about support available in the community might meet your need. It will also identify if you have a higher level of need where you may need help in your own home or care in a care home.

The assessment should be carried out in a way that ensures your involvement and that takes the right amount of time to capture all of your needs.

If you have a friend or family member looking after you as an unpaid carer, they can have a carer's assessment to see if they need support to carry on their caring role.

The local authority must give you a copy of your needs assessment or carer's assessment.

What are the national eligibility criteria for care and support?

The eligibility threshold for adults with care and support needs is based on identifying how a person's needs affect their ability to achieve relevant outcomes, and how this impacts on their wellbeing.

Local authorities must consider whether the person's needs:

- arise from or are related to a physical or mental impairment or illness
- make them unable to achieve two or more specified outcomes
- as a result of being unable to meet these outcomes, there is likely to be a significant impact on the adult's wellbeing

An adult's needs are only eligible where they meet all three of these conditions.

The specified outcomes measured include:

- managing and maintaining nutrition, such as being able to prepare and eat food and drink
- maintaining personal hygiene, such as being able to wash themselves and their clothes
- managing toilet needs
- being able to dress appropriately, for example during cold weather
- being able to move around the home safely, including accessing the home from outside
- keeping the home sufficiently clean and safe
- being able to develop and maintain family or other personal relationships, in order to avoid loneliness or isolation
- accessing and engaging in work, training, education or volunteering, including physical access
- being able to safely use necessary facilities or services in the local community including public transport and recreational facilities or services
- carrying out any caring responsibilities, such as for a child

Local authorities do not have responsibility for providing NHS services such as patient transport, but they should consider needs for support when the adult is attending healthcare appointments.



Planning for your future care needs

There may be times in your life when you think about the consequences of becoming seriously ill or disabled.

This may be at a time of ill health or as a result of a life-changing event. It may simply be because you are the sort of person who likes to plan ahead.

You may want to take the opportunity to think about what living with a serious illness might mean to you, your partner or your relatives, particularly if you become unable to make decisions for yourself. You may wish to record what your preferences and wishes for future care and treatment might be.

The costs of long-term care

Care has never been free and everyone should think about the care they might need in the future. The long-term costs of care can be significant, and while none of us like to think that we will become old, ill or disabled, it does happen. Just like your pension, it is never too early to start thinking and planning your care and support needs and their costs.

Even if you're generally fit and healthy and of working age, don't ignore your future care. If you're making long-term financial arrangements, you may want to take into account the potential costs of your future care needs.

The point at which you may be eligible for financial help from your local authority with your care costs is being extended. Currently, if you have more than £23,250 in assets, such as your home or savings, you will need to meet the full cost of your care.

How your local authority can help with planning your care

The Care Act 2014 makes clear that local authorities must provide or arrange services that help to prevent people developing care and support needs, or delay people deteriorating to the point where they would need ongoing care and support.

Even if you don't want or need financial assistance with your care, your local authority can still help you plan your care, so it is worth contacting the adult social services of your local council to find out the options available to you and your family.

Local authorities must work with people in their areas to provide or arrange services that help to keep people well and independent. This should include identifying the local support and resources already available, and helping people to access them.

They should make clear:

- what types of care and support are available - such as specialised dementia care, befriending services, reablement (short-term care time, for example, to get someone safe, happy and able to live independently in their home after they have been discharged from hospital), personal assistance and residential care
- the range of care and support services available to local people - in other words, what local providers offer certain types of services
- what process local people need to use to get care and support that is available



Financial planning for future care needs

Local authorities have to help people get independent financial advice, to enable planning and preparation for future care costs. This encompasses a range of services from generic sources of information and advice, such as websites or helplines, to tailored advice relating to specific financial products, which can only be provided by a regulated financial advisor. Some of these services may charge a fee.

The Money Helper website has tips on planning ahead for a time when you can't manage your own finances.

Making decisions about your future care needs and wishes

If you are nearing retirement age, it's important that you take account of your likely care needs and plan accordingly. You may wish to consider setting up a Power of Attorney or an advanced decision (living will). These will help people to take account of your preferences if you lose the capacity to make decisions. You will also want to ensure that you have thought about how you might pay for the care you need.

Many of us will put off planning for care and support arrangements until the last possible moment. Having an urgent need for care and support after a crisis may mean that we and our families feel pressured into making decisions quickly. Under such pressure, asking the right questions, thinking and planning for your future needs - including options for meeting the cost of care - are vital. It is important that you seek good advice on these subjects so that you can consider your best short-term and long-term options.

There are several factors to consider when planning social care. These include:

- the type of condition you have, and the best ways for you to stay healthy and independent
- the type of care you would prefer, and whether it would meet your needs
- where you would like to be cared for – in your own home, in a residential care setting such as a care home, or in the community while you are living at home
- where local people can find independent financial advice about care and support and help them to access it
- how people can raise concerns about the safety or wellbeing of someone who has care and support needs

If you think you need care now, or in the very near future, the best way to plan your care and find out about your care needs is to ask your local authority for an assessment. The sooner you ask for an assessment, the sooner that plans for your care can be made.

These plans should include what should be done in the event of an emergency.

- how much your care is likely to cost and whether you may be entitled to free care or financial help
- who you want to care for you, and whether, if you want friends or family to be your carers, they are able and willing to do so

You will need to weigh up the pros and cons of each care option against these factors.

One of the common decisions people are faced with is whether they should sell their home to pay for their care.

If you are thinking about moving into a residential care home and are worried about meeting the costs, ask your council for information about a “deferred payment agreement”. This is an arrangement whereby the person agrees, with their local authority, to pay some of their care fees at a later date.

This means they should not be forced to sell their home during their lifetime to pay for their care. A person or their estate usually repays the local authority from the sale of their property at a later date. The Care Act 2014 introduces rules that mean councils have to offer deferred payments to people.

Independent advice on planning your care

If you are making plans for your future care – at whatever stage – it is worth getting advice. You may want to get specific care advice from a charity, general advice from Citizens Advice or specialist legal, financial or welfare rights advice. If you have difficulty communicating or exerting your rights, you may want to have an advocate to deal with these issues on your behalf.

Your local authority social services department should have information about organisations in your area that help people who have social care needs. They may offer an advocacy service.

Are you a Carer?

Carers' assessments

What to do when you first become a carer

If you provide care and support to an adult friend or family member, you may be eligible for support from your local council.

This support could include being offered money to pay for things that make caring easier. Or the local council might offer practical support, such as arranging for someone to step in when you need a short break. It could also put you in touch with local support groups so you have people to talk to.

The Care Act 2014 makes carer's assessments more widely available to people in caring roles.

Local councils now have a legal duty to assess any carer who requests one or who appears to need support.

If you are a carer and you need some support, get in touch with the council covering the area where the person you care for lives. The council will be able to give you information and advice about how the assessment will work.

A carer's assessment is a discussion between you and a trained person either from the council or another organisation that the council works.

The assessment will consider the impact the care and support you provide is having on your own wellbeing, as well as important aspects of the rest of your life, including the things you want to achieve day-to-day.

It must also consider other important issues, such as whether you are able or willing to carry on caring, whether you work or want to work, and whether you want to study or do more socially.

The assessment could be done face-to-face, over the telephone or online.

The council will use the assessment to identify your support needs, and to discuss how these could be met. This might mean that the council will give you help or put you in touch with other organisations, such as local charities, that you can talk to.

Eligibility for care and support services

A carer's assessment looks at the different ways caring affects your life, and works out how you can carry on doing the things that are important to you and your family. It covers your caring role, your feelings about caring, your physical, mental and emotional health, and how caring affects your work, leisure, education, wider family and relationships.

Your physical, mental and emotional wellbeing should be at the heart of this assessment. This means that you can tell the council how caring for someone is affecting your life and what you want to be able to do in your day-to-day life.

When the assessment is complete, the local council will decide whether your needs are "eligible" for support from them. After the assessment, your council will write to you about their decision and give you reasons to explain what they have decided.

If you have eligible needs, your council will contact you to discuss what help might be available. This will be based on the information you gave them during your assessment.

If you do not have needs that are eligible, your council will give you information and advice, including what local care and support is available. This could include, for example, help from local voluntary organisations.



Before your carer's assessment

If you have arranged to have a carer's assessment of your needs, give yourself plenty of time to think about your role as a carer and note your thoughts down.

You might consider:

- whether you want to continue being a carer
- if you were prepared to continue, what changes would make your life easier
- if there is any risk that you will not be able to continue as a carer without support
- whether you have any physical or mental health problems, including stress or depression, which make your role as a carer more difficult
- whether being a carer affects your relationships with other people, including family and friends
- if you are in paid work, whether being a carer causes problems at your work (such as often being late)
- if you like more time to yourself so that you can have a rest or enjoy some leisure activity
- if you like to do some training, voluntary work or paid work

Your decision to be a carer

When your carer's assessment is done, no assumptions should be made about your willingness to be a carer. This can be a very sensitive area, because many of us feel that we have a duty to those we care for. We sometimes rule out other options because we feel we have no choice.

You have the right to choose:

- whether to be a carer at all
- how much care you are willing to provide
- the type of care you are willing to provide

There may be some parts of the role that you find more difficult than others.

Take a step back and think about your role as a carer. This can be useful in the discussion you have during a carer's assessment. You may wish to ask in advance for the assessment to happen in private, so that you can speak freely.

It is vital that it considers whether the role of a carer is affecting your health or safety.

Carers sometimes take on physical tasks, such as lifting and carrying, which can cause long-term health problems. Others can find that the stress of the role can lead to depression or other mental health problems. In some cases, safety can be an issue; for instance, because of the behaviour of the person they look after.

During your assessment, explain any mental or physical health problems you are experiencing. Social services will consider all aspects of your health and safety, including caring tasks that might put your health or wellbeing at risk.

Some of the things you might need help with include:

- support to ensure you're able to attend any medical appointments
- support if you need to go into hospital for an operation (including recovery after surgery) that you might have been putting off because of your caring commitment.
- training for you, such as safely lifting

A carer's assessment should also look at your own interests and commitments to see if and how they are disrupted by your role as a carer. If they are disrupted, a social worker could discuss with you whether some support could improve matters for you.

The assessment should look at:

- marriage or other such relationships
- friendships and community role
- paid employment or voluntary work
- interests, sport, leisure and hobbies
- time for yourself

One of the most important parts of your carer's assessment will be a discussion about your wishes concerning paid work, training or leisure activities.

The local council must consider the support you may need if you want to stay in your paid job or return to paid work. They must also consider the support you may need if you want to continue or start studying or training.

During and after a carer's assessment

If you are looking after someone, the local council will consider a broad range of issues that can affect your ability to provide care as part of their assessment of your needs. When assessing your needs, social services must consider whether your role as a carer is sustainable.

The assessment is about your needs and therefore you should:

- have a reasonably detailed discussion about all the matters relevant to you
- have the assessment in private if you want to, at a convenient time and place for you
- get relevant information, including about welfare benefits you could claim and details of other services
- have a chance to identify the outcomes that you want; any services should be appropriate for you and meet your needs
- be given flexibility and innovation in identifying services that may meet your needs
- have an opportunity to give feedback about the assessment
- be told about any charges before services are arranged

Support planning for carers

After your assessment, you and the local council will agree a support plan, which sets out how your needs will be met. This might include help with housework, buying a laptop to keep in touch with family and friends, or becoming a member of a gym so you can look after their own health.

It may be that the best way to meet a carer's needs is to provide care and support directly to the person that they care for, for example, by providing replacement care to allow the carer to take a break. It is possible to do this as long as the person needing care agrees.

Your support plan should consider whether your situation is likely to change, but you may want to contact social services and ask them to reassess you if this happens.

Carer's assessments and hospital discharge

You might have a carer's assessment or a review of your support plan if the person you care for has been in hospital and is being discharged.

Carer's assessments and NHS continuing care

As well as care and support organised by the council, some people are also eligible to receive help from the NHS. This help may be a nursing service for people who are ill or recovering at home after leaving hospital. It could include things like changing the dressings on wounds or giving medication.

If you are eligible for this kind of help, a health professional such as your GP or community nurse should be able to tell you.

In exceptional circumstances, where an adult has a complex medical condition and substantial ongoing care needs, the NHS provides a service called NHS continuing healthcare. NHS continuing healthcare provides care and support in a person's home, care home or hospice.



Funding care

Care and support services in England have never been free. Most people have to pay something towards their own care and some will have to pay for all of the costs.

Your local authority (council) may cover some or all of the cost of care in some circumstances, but its help is “means-tested”. This means that who pays depends on what your needs are, how much money you have, and what level and type of care and support you require.

For most people needing social care services, the first place to start is by asking your local authority for an assessment of your social care (care and support) needs.

If the local authority considers that you need support that it can provide, it may also carry out an assessment of your finances. This assessment will determine whether the local authority will meet all the cost of your care, or whether you will need to contribute towards your care cost or whether you will have to meet the full costs yourself.

Find out about support paid for by your local authority.

You might be eligible for the local council to pay towards the cost of your care if you have less than £23,250 in savings.

Exactly how much your council will pay depends on what care you need and how much you can afford to pay.

You will not be entitled to help with the cost of care from your local council if:

- you have savings worth more than £23,250
- you own your own property (this only applies if you're moving into a care home)

You can ask your council for a financial assessment (means test) to check if you qualify for any help with costs.



**SOUTH WEST
EQUITY RELEASE**



Dennis Perry
CeRER, CeLTM.
Equity Release Specialist

For further information call Dennis on:

**Tel: 01761 419457
or 07963 476417**

Email: dennis@swequityrelease.co.uk

[Download a free brochure on my website.](#)

www.southwestequityrelease.co.uk

Listed as a qualified adviser with the Equity Release Council and authorised by The Financial Conduct Authority.

Let your home care for you

Tailored solutions by the Equity Release Specialist

- | | |
|--|--|
| ✓ Release tax free cash from your own home | ✓ No need to make repayments unless you wish to. |
| ✓ Pay for the care you need in your own home | ✓ Repay existing mortgages or loans to ease finances |
| ✓ Adapt and improve your home to stay in greater comfort | ✓ Can be used within means tested state benefit rules. |

Dennis Perry is a well established equity release specialist with over 20 years experience advising on Lifetime mortgages. A true local adviser who was born in the old Somerset area. Fully independent and I offer Lifetime mortgage products and solutions from the whole market to suit your individual requirements.

Free initial consultations with no pressure to proceed to an application.

Fees only payable on release of funds at completion.

This is a lifetime mortgage. To understand the features and risks, please ask for a personalised illustration. Check that this mortgage will meet your needs if you want to move or sell your home or you want your family to inherit it. If you are in any doubt, seek independent advice.

South West Equity Release is a trading style of The Later Life Lending Network Ltd which is an Appointed Representative of The Right Mortgage Ltd, who are authorised and regulated by the Financial Conduct Authority. Registered in England and Wales no. 09832887. Registered Address: 70 St. Johns Close, Knowle, Solihull, England, B93 0NH.

There may be a fee for advice. The exact amount will depend on the complexity and work involved in your case, subject to a minimum of £1495.

You can choose to pay for care yourself if you don't want a financial assessment.

How the council pays for and arranges your care

If the council is going to pay towards your care, you'll get a personal budget. The amount will be worked out when the council makes a care and support plan with you.

You can choose to get your personal budget in 3 ways, as:

- a direct payment into your bank account each month for you to pay for your care – the council will usually ask for receipts to see you're spending your money on care
- the council arranges and pays for your care for you
- a mixed personal budget – the council arranges some of your care and you arrange and pay for the rest with a personal budget

You can speak to someone for advice on personal budgets by calling the Disability Rights UK Helpline free on 0330 995 0404.

How to arrange your care as a self-funder

You can:

- arrange and pay for care yourself without involving the council
- ask the council to arrange and pay for your care (the council will then bill you, but not all councils offer this service and they may charge a fee)

Find out what care you need

Even if you choose to pay for your care, your council can do an assessment to check what care you might need. This is called a needs assessment.

For example, it'll tell you whether you need home help from a paid carer for 2 hours a day or 2 hours a week and precisely what they should help you with.

The needs assessment is free and anyone can ask for one.

How much will care cost?

Social care can be expensive. Knowing how much you'll have to pay will help you budget.

Paying for carers at home

A typical hourly rate for a carer to come to your home is around £20, but this will vary depending on where you live.

Having a carer who lives with you costs from around £650 a week. But it can cost as much as £1,600 a week if you need a lot of care.

Paying for a care home

There are 2 types of care home:

- residential homes have staff that help with everyday tasks such as getting dressed and supply all your meals
- nursing homes also offer 24-hour nursing care

A room in a care home costs:

- £600 a week in a residential home
- £840 a week in a nursing home

The price will vary according to where you live and the type of care you need. For example, serious health problems like dementia and chronic obstructive pulmonary disease (COPD) can increase the cost.

Benefits can help with care costs

You may be eligible for benefits, like Attendance Allowance and Personal Independence Payment (PIP), which aren't means-tested.

You can use them to pay towards the cost of your care.

Can I avoid selling my home?

You won't have to sell your home to pay for help in your own home.

But you may have to sell your home to pay for a care home, unless your partner carries on living in it.

Sometimes selling your home to pay care home fees is the best option. But there may be other ways to pay care home fees if you don't want to sell your home straight away.

Releasing money from your home (equity release)

Equity release lets you take money that's tied up in your home without selling it. It's available if you're over 55.

Equity release can pay for the fees from the value of property you own. However, you should consider which of these options best meets your needs, and what the overall costs to you will be.



For free and impartial money guidance, you can call us on
0800 138 7777



www.moneyhelper.org.uk

Before taking such significant financial steps as equity release, you might want to get independent financial advice.

You can find information on equity release for care at home from Which? or the Money Helper's equity release information.

If you're planning ahead, you may consider arranging an investment or insurance plan to fund your care. Again, it may be worth taking independent advice on financial arrangements before making major changes.

Because of the new rules, there are likely to be more financial products emerging that are designed to help people pay for care.

But you have to pay interest on the money you take out.

Renting out your home

You can rent out your home and use the income to help pay your care home fees.

A deferred payment scheme

A deferred payment scheme can be useful if you have savings less than £23,250 and all your money is tied up in your property.

The council pays for your care home and you repay it later when you choose to sell your home, or after your death.

Ask your council if you're eligible for a deferred payment scheme.

You can get more information from:

- the Money Helper: deferred payment schemes
- Independent Age: guide to care home fees and your property

Get personal advice on care funding

The cost of care and support is likely to be a long-term commitment and may be substantial, particularly if you choose to go into a care home, or if you have care needs at an early age.

If you or a member of the family need to pay for care at home or in a care home, it's important to understand the alternatives. This makes advice tailored to your individual needs vital.



Specialist independent financial advice for long-term care and later-life financial planning.

We will help you navigate the many, often complicated, options for funding long-term care to find the right solution for you.

- Advice on products from across the whole market
- Tailored financial plans to meet individual needs
- Accredited by the Society of Later Life Advisers

For more information

Call Byron Williams on 07788 563241 or email
Byron.Williams@chasedevere.co.uk

Chase de Vere

Telephone Help

Get advice on paying for care from:

- Age UK Bath & North East Somerset on 01225 466135
- Bath & North East Somerset Council 01225 477000 or
- Independent Age on freephone 0800 319 6789
- Money Helper on freephone 0800 138 7777

You can get advice from:

- your local authority – through an assessment of your care and support needs, as well as advice on which services are available locally
- financial advice from a qualified, independent source – there are independent financial advisers who specialise in care funding advice; they are regulated by the Financial Conduct Authority and must stick to a code of conduct and ethics, and take shared responsibility for the suitability of any product they recommend

Get expert financial help

You can get unbiased expert advice from a specialist care fees adviser. They'll help you compare all your options before you decide what's right for you.

Find a specialist care fees adviser in your area with:

- PayingForCare, a free information service for older people
- the Society of Later Life Advisers (SOLLA) on 0333 2020 454

What you can get for free

You might be able to get some free help regardless of your income or if you're paying for your care.

This can include:

- small bits of equipment or home adaptations that each cost less than £1,000
- NHS care, such as NHS continuing healthcare, NHS-funded nursing care and care after you have been discharged from hospital

If your savings run out

If your savings fall below £23,250, your council might be able to help with the cost of care.

Contact your local council about 3 months before you think your savings will drop to below £23,250 and ask them to reassess your finances. Councils provide funding from the date you contact them. You won't be reimbursed if your savings are less than £23,250 before you contact them.



QUEENS SQUARE
WEALTH MANAGEMENT

YOUR LOCAL CARE FEE
PLANNING EXPERT

T: 01225 742644 | **E:** kelly.mills@sjpp.co.uk
W: www.queenssquarewealth.co.uk

PLEASE NOTE:

The figures quoted are accurate at the time of going to press, however this information may change at any time. For accurate up-to-date information please contact either:

Bath & North East Somerset Council
01225 477000 or

Age UK Bath & North East Somerset on
01225 466135

Services in your home

If you need help around the home, a good option is to have a care worker come in to your home to help you.

Types of homecare

Homecare comes in many forms and has many names used to describe it, including home help, care attendants and “carers” (not to be confused with unpaid family or friends who care for you).

Homecare can suit you if you need:

- personal care, such as washing or dressing
- housekeeping or domestic work, such as vacuuming
- cooking or preparing meals
- nursing and health care
- companionship

Homecare can be very flexible, in order to meet your needs, and the same person or agency may be able to provide some or all of these options for the duration of your care:

- long-term 24-hour care
- short breaks for an unpaid family carer
- emergency care
- day care
- sessions ranging from 15-minute visits to 24-hour assistance and everything in between

If you already know what you want, you can search NHS Choices directories for:

- local homecare services and agencies
- a list of national homecare organisations
- services that can help you stay safe and well in your home on a long-term basis; these services, often known as “supported living services”, can include financial, help with medication, advocacy, social and practical support



We provide assistive technology which could help you or a loved one stay safe at home?

Assistive Technology Service

Who is this service for?

It is used by lots of people for many different reasons, from those who need a simple way of calling for help, to those who need assistive technology as an essential way of detecting falls or helping with memory loss.

We offer a variety of products to **help you in your home, 24 hours a day, 7 days a week.**

The Telecare Alarm and Pendant

will dial our 24 hour professional Call Centre at the press of the pendant if you need help day or night. Telecare offers reassurance to family, friends and carers, whether they live locally or further away from their loved ones.

Unlike most other Telecare Alarm providers we always visit and install the alarm ourselves, and will gladly offer a free demonstration in your own home.

Call 01225 477892

www.sirona-cic.org.uk/services/assistivetechology

- a place to live in a family who will care for you, known as “shared lives services” or adult placement services

If you believe that you might benefit from some help at home, the first thing to do is to contact your social services department to ask for an assessment of your care and support needs.

To contact social services, go to GOV.UK: find your local authority.

If you are eligible for homecare services, the local authority may provide or arrange the help themselves.

Alternatively, you can arrange your own care, funded by the local authority, through direct payments or a personal budget.

If you have chosen direct payments or a personal budget, or you aren't eligible for local authority help and want to get care privately, you can arrange it in several different ways.

Independent homecare agencies

If you use an independent homecare agency, you or the person you're looking after has to find the care agency and pay them.

The agency will provide a service through a trained team of care workers, which means you may not always have the same person visiting your home, although the agency will do its best to take your choices into account. Independent homecare providers are regulated by the Care Quality Commission (CQC). Homecare agencies must meet CQC's national minimum standards and regulations in areas such as training and record-keeping. The CQC has the power to inspect agencies and enforce standards.

Homecare agencies must vet homecare workers before engaging them by taking up references and carrying out Disclosure and Barring Service (DBS) checks on potential employees.

Homecare agencies can also:

- take over the burden of being an employer – for example, payroll, training, disciplinary issues and insurance
- train their homecare workers through national qualifications and service-specific training
- replace workers when they are ill, on holiday or resign
- put things right when they go wrong

An agency will want to see you and the person you're looking after so that they can assess your needs. This also means that a joint decision can be made about the most appropriate type of care and support. You can find out more from the UK Homecare Association.

What are the disadvantages of using a homecare agency?

The main disadvantage is the cost of using an agency. The agency will charge a fee on top of the payment made to the care worker to cover their running costs and profit.

You normally have to make a regular payment to the agency, which includes both the worker's earnings and the agency's fee.

Questions to ask when using a homecare agency

The fees some agencies charge can be quite high. Before deciding to go ahead with an agency, you should ask questions about the fee and what it covers, including:

- Does the agency check references?
- What training and supervision do they provide?
- What is their complaints policy?
- Who will be responsible for insurance?
- Is there any out-of-hours or emergency contact if needed?
- Will they be able to provide staff if your own care worker is ill or away? (If an agency contracts to provide care every day, it must ensure that it does.)

Hiring a personal assistant (P.A.)

You can hire a “personal assistant” to act as a homecare worker for you. Personal assistants can offer you all that you'll get from an agency worker, but you'll also get the continuity, familiarity and ongoing relationship with your assistant. However, if you employ a personal assistant, you will then have the legal responsibility of an employer. This will include arranging cover for their illness and holidays.

GOV.UK has more information on becoming an employer, while Which? Elderly Care also has advice on employing private individuals.

Homecare from charities

Charities such as Age UK and Carers Trust can provide home help and domestic assistance services. The Carers Trust supports carers by giving them a break from their caring responsibilities through homecare services.

Marie Curie Nurses can provide practical and emotional support for people near the end of their lives in their own homes.

Safeguarding vulnerable groups

The DBS makes decisions about who is unsuitable to work or volunteer with vulnerable adults or children. It makes this decision based on information held by various agencies and government departments. The service decides who is unsuitable to work or volunteer with vulnerable adults or children.

If someone who is barred from working with children or vulnerable adults is working, volunteering or trying to work or volunteer with these groups, they are breaking the law. They could face a fine and up to five years in prison.

Employers must apply for an enhanced DBS check (formerly known as a CRB check) when taking on new employees or volunteers to work with vulnerable adults or children. This includes a check of the barred lists. If an organisation fails to make the relevant checks, they can be penalised.

If an organisation dismisses an employee or volunteer for harming a child or vulnerable adult, they must tell the DBS. The DBS must also be notified if any employee or volunteer harms a child or vulnerable adult, but isn't dismissed because they leave voluntarily.

If their organisation does not tell DBS, they will be acting illegally. Questions can be answered by the DBS call centre on 0870 909 0811.

Employing a care worker on a private basis

If you employ a care worker privately, you will not be obliged to use the DBS scheme, but you can use it if you choose to.

You need to ask social services or the police to make the checks on your behalf. The care worker must have already applied to be vetted, and must consent to the check. If you have concerns about the suitability of someone you employ privately to work with a vulnerable adult or child, you can ask social services to investigate the matter. They can refer the worker to the ISA on your behalf.

Manual handling

If you need help to move, or you need someone to lift you (such as getting out of bed or getting on to the toilet), this can put the person doing the lifting at risk of injury. This "manual handling" can result in back pain and in the most serious cases, permanent disability if not done correctly.

The law says that employers must take reasonable precautions to ensure their employees don't do any manual handling that carries a risk of them being injured. This applies to you if you directly employ a personal assistant to care for you (but most likely will not if you hire someone through an agency). It is particularly important to consider insurance in this situation. This would cover any risk of the care worker injuring themselves, as well as any risk of them causing an injury.

HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
BA1 2PW	Kumari Care	74 Circus Mews	Bath	01225 428449
BA1 3AU	Amicus Homecare	Upper Bristol Road	Bath	01225 667543
BA1 6EP	Millies Care & Support	1-2 Fairfield Road	Bath	01225 320840
BA1 8AZ	Your Life (Bath)	Lambrook Court	Bath	01225 471647
BA2 3LL	Sarah Cares (Bath) Ltd	37 Beckhampton Road	Bath	01225 480808
BA2 8SG	Care South Home Care	Peasedown St John	Bath	01761 422920
BA2 9ES	Way Ahead Care	Lower Bristol Road	Bath	01225 789161
BA3 2BB	Divine HomeCare Solutions	Radstock Road	Radstock	01761 408158
BA3 2HN	Carewatch	125 High Street	Radstock	01761 411199
BA3 3BX	Safe & Sound Homecare	Office 2, The Oval Office	Radstock	01761 410745
BS31 1HG	Featherbed Care	44 Bath Hill	Keynsham	01179 861948
TA1 2PX	Somerset Care Limited	Blackbrook Park Avenue	Taunton	01823 448150

Care homes & retirement living

If you're looking for a residential care home, there's a huge variety of options available. There are permanent care homes for older people, homes for younger adults with disabilities, and homes for children. Care homes may be privately owned or run by charities or councils. Some will be small care homes based in home-like domestic dwellings, while others will be based in large communal centres.

One of the first options you have to consider when choosing residential care is whether you need the care home to provide nursing care, or just standard personal care.

Consider other options for care first

Going into a care home is a major commitment for your future – it involves changing where you live and potentially committing to paying a considerable amount of money for your ongoing accommodation and care needs.

Before you opt for a move to a care home, you should think about other less disruptive – and potentially less costly – options, including:

- home care
- help to live independently at home

You should also consider whether you really need the amount of care on offer at a care home, and look at alternatives such as "extra care" housing schemes or warden-controlled sheltered accommodation. These options offer independence with an increased level of care and support.

Personal care or nursing care?

Care homes for older people may provide personal care or nursing care. A care home registered to provide personal care will offer

support, ensuring basic personal needs are taken care of. A care home providing personal care only can assist you with meals, bathing, going to the toilet and taking medication, if you need this sort of help. Find care homes without nursing.

Some residents may need nursing care, and some care homes are registered to provide this. These are often referred to as nursing homes. For example, a care home might specialise in certain types of disability or conditions such as dementia. Find care homes with nursing.

Choice of care home

The law says that where the local authority is funding accommodation, it must allow a person entering residential care to choose which care home they would prefer, within reason.

Social services must first agree the home is suitable for your needs and it would not cost more than you would normally pay for a home that would meet those needs.

Local authority help with the cost of residential care is means-tested. You are free to make your own arrangements if you can afford the long-term cost. However, it is worth asking the local authority for a financial assessment, because it might pay some or all of your care costs.

In the financial assessment, the local authority can only take into account income and assets you own. The local authority cannot ask members of your family to pay for the basic cost of your care. Read more about local authority funding for care and funding your own care.

If you choose a care home that costs more than the local authority usually expects to pay for a



person with your needs, you may still be able to live in the care home if a relative or friend is willing and able to pay the difference between what the local authority pays and the amount the care home charges – this is known as a "top-up" fee.

However, if their situation changes and they are no longer able to pay the top-up, the local authority may have no obligation to continue to fund the more expensive care home place and you may have to move out. It is worth thinking about this potentially difficult situation when deciding on care home options.

Do not cancel your tenancy or sell your home until the final decision has been made by the local authority. The value of your home must not be included in the local authority's means-testing until 12 weeks after you've confirmed that the care home placement will be permanent.

The Care Act 2014 is changing how people are able to pay for their own care, introducing the right for you to ask for the local authority to pay for the cost of your care while you try to sell your home. This is known as a "deferred payment scheme".

Choosing a care home if you're funding your own care

If you are funding your own care, you have a great deal of options, and you will need to do a lot of research on which care home provides the best options for you in terms of its cost, location, services, and a host of other potential factors. Read on for tips on choosing your care home.

Choosing a care home if you're having care provided by the local authority

After a needs assessment from social services, you will be provided with a care plan, which should make clear whether you need residential care and what other options, if any, might be available and most appropriate based on your needs.

Even if you're unlikely to be eligible for financial help with residential care home fees, it could still be worth involving social services. The needs assessment, and information they provide, are likely to be very helpful in making decisions about care.

Tips on choosing a care home

- Check the most recent inspection report to see how well the care home is doing and if there is anything of concern. You can get inspection reports by searching for the care home on the Care Quality Commission website
- Consider the location of a care home. Is the care home near family and friends? Are there shops, leisure or educational facilities in the area? Is the area noisy?
- Is the care home focused on the residents' individual needs, or do they insist that residents adapt to their routine?
- What arrangements are there for visitors? Can residents come and go as they please, as far as it is safe to do so? Are staff able to help residents to go out? Are outings arranged?
- What involvement would you have in the care home? How would you communicate with staff? Are there any support groups or regular meetings?
- If safety and security are issues, what arrangements or supervision can the care home provide?
- Will the care home meet your specific religious, ethnic, cultural or social needs? Will the correct diet be provided? Will the right language be spoken? Will there be opportunities to participate in religious activities? Do they allow pets?
- When you are choosing accommodation it may be a lifelong decision, so you may want to think about planning for end of life care at the same time.
- You might also want to check what people who have used the care home say about it from online feedback and review services, such as those put together on NHS Choices Website.
- Ask for a temporary stay in the care home before you decide. Temporary stays in care homes can also be arranged in certain circumstances, such as after a stay in hospital.

A good care home will:

- offer new residents and their families or carers a guide (in a variety of accessible formats) describing what they can expect while they're living there

- have staff who have worked there for a long time, know the residents well, and are friendly, supportive and respectful
- employ well-trained staff, particularly where specialist care such as dementia nursing is required
- involve residents, carers and their families in decision-making
- support residents in doing things for themselves and maximising their independence
- offer a choice of tasty and nutritious food, and provide a variety of leisure and social activities taking residents' needs into account
- be a clean, bright and hygienic environment that's adapted appropriately for residents, with single bedrooms available
- respect residents' privacy, modesty, dignity and choices
- be accredited under the Gold Standards Framework for end of life care

An unsatisfactory care home might:

- have a code of practice, but not adhere to it
- fail to take into account residents' needs and wishes, with most decisions made by staff
- let residents' care plans become out of date, or fail to reflect their needs accurately
- have staff who enter residents' rooms without knocking, and talk about residents within earshot of other people
- deny residents their independence – for example, by not allowing someone to feed themselves because it "takes too long"
- have staff who don't make an effort to interact with residents and leave them sitting in front of the TV all day
- be in a poorly maintained building, with rooms that all look the same and have little choice in furnishings
- need cleaning, with shared bathrooms that aren't cleaned regularly

If you move into a care home

When you go into a care home, make sure the management and staff of the home know about your condition, disability and other needs. They may have some of this information already – for example, if the local authority has set up the placement after a care needs assessment.

Moving home can be unsettling at the best of times, so when you move into a care home, it's good to have it planned in advance and have family or friends around you when you move to make you feel more comfortable.

You should also:

- contact the benefits office, if you have one (including disability benefits, as these can be affected by care home stays)
- make sure other services at your previous address have been notified
- let friends and family know your new contact details and when you might feel up to receiving visitors

Rights of care home residents

The Care Quality Commission (CQC) is the regulator of health and adult social care in England, whether it's provided by the NHS, local authorities, private companies or voluntary organisations. Under existing rules, independent healthcare and adult social services must be registered with the CQC. NHS providers, such as hospitals and ambulance services, must also be registered. The registration of organisations reassures the public when they receive a care service or treatment. It also enables the CQC to check that organisations are continuing to meet CQC standards.

Standards for care homes are outlined on the CQC website. These standards are underpinned by regulations governing the quality and safety of services.

The regulations are enforceable by law – the CQC can enforce fines, public warnings, or even suspend or close a service if they believe people's basic rights or safety are at risk.

Care home closures

Care homes will sometimes close. This can be because the owner decides not to carry on providing the service in that location (for instance, if they retire), or because the home has been sold or failed to meet legal standards. Proposals to close a care home can obviously cause great distress. If the care home is operated by the local authority, it has to follow a consultation process with residents and families.

It may be best to get specialist legal advice in this situation. You can find an appropriate solicitor through the Law Society.

NURSING HOMES

Postcode	Name	Address	Town/City	Phone number
BA1 2YA	Cranhill Nursing Home	Weston Road	Bath	01225 422321
BA1 6TL	Larkhall Springs	Swainswick Gardens	Bath	01225 466266
BA1 7LL	Shockerwick House	Lower Shockerwick	Bath	01225 743636
BA2 0ES	Greenhill House	South Road	Bath	01761 479900
BA2 1AY	Culverhayes Nursing Home	Lymore Avenue	Bath	01225 448923
BA2 2EL	The Orangery	Englishcombe Lane	Bath	01225 311008
BA2 2TR	Gracewell of Bath	Clarks Way	Bath	01225 435870
BA2 3NG	Cedar Park Nursing Home	27-28 Oldfield Road	Bath	01225 312484
BA2 6EN	Woodside Nursing Home	Bathwick Hill	Bath	01225 429456
BA2 6PZ	Bridgemead	81 St John's Road	Bath	01225 484904
BS14 0PS	Westin Care Home	95 Bristol Road	Bristol	01275 409060
BS31 2GL	Charterhouse Care Home	The Chocolate Quarter	Keynsham	01173 637110
BS31 3BG	Kingfisher Lodge	Chestnut Walk	Saltford	01225 871030
BS39 4ER	Stanton Court	Stanton Drew	Bristol	01275 332410
BS39 5DJ	Cholwell House	Main Road	Temple Cloud	01761 452885

RESIDENTIAL HOMES

Postcode	Name	Address	Town/City	Phone number
BA1 2XH	Stratton House	16 Park Lane	Bath	01225 421196
BA1 4AS	Winfield Lodge	Weston Park	Bath	01225 445644
BA1 7AS	Oriel Lodge	Oriel Gardens	Bath	01225 310301
BA2 1RS	Cleeve Court	Cleeve Court	Bath	01225 396788
BA2 4QE	Greystones	Hayesfield Park	Bath	01225 317972
BA2 5ND	Springfield	21 Entry Hill Park	Bath	01225 833338
BA2 5NF	Ivybank House	Ivybank Park	Bath	01225 837776
BA3 2QE	Beechcroft Residential	75 North Road	Radstock	01761 419531
BA3 2RD	Combe Lea	Greenacres	Radstock	01225 396616
BA3 3QG	Manor Farm	Church Street	Bath	01761 436127
BS31 2BX	SS Philip & James	9-10 Priory Road	Keynsham	01179 863505
BS31 2JH	Mostyn Lodge	2 Kelston Road	Keynsham	01179 864297



www.cqc.org.uk

We are the independent
regulator of health and social
care services in England

We make sure health and social care services
provide people with safe, effective,
compassionate, high-quality care and we
encourage care services to improve.



Age UK Bath & North East Somerset

18 Kingsmead Square BATH BA1 2AE

Tel: 01225 466135

Email: reception@ageukbanes.co.uk

www.ageuk.org.uk/bathandnortheastsomerset

 [@AgeUkBathAndNorthEastSomerset](https://www.facebook.com/AgeUkBathAndNorthEastSomerset)  [@AgeUKBANES](https://twitter.com/AgeUKBANES)