

## Guide to Later Life in Bristol

### Helping older people to Love Later Life

## Care at Home

Spend more time doing the things *you* want to.

We want you to enjoy living in your home and we can help. We are a passionate team who take pride in the care we provide.

Our care at home services include:

- Personal care
- Domestic duties
- Shopping
- Companionship
- Dementia care
- Respite care
- Live-in care







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### Introduction

### Welcome to our first Guide to Later Life

At Age UK Bristol we want people in the city to love later life and to get the most out of all that a great city like Bristol has to offer.

We want to help people to remain as healthy and independent as they can for as long as possible, enjoying their interests and having opportunities to learn something new.

This Guide is packed with information and helpful resources with that in mind, all brought together in one place.

Here you'll find out more about our high quality Information & Advice service, freely accessible to anyone over 55 years.

For people interested in activities and events for older people in the city, our LinkAge community service is the place to go first.

Some of us may need a bit more support to live the life we choose and you can find out more about our services, including our support to people in their own homes. The Guide also helps with important life decisions such as choosing care and support and gives details of services regulated by the Care Quality Commission. If you cannot find the information you need, please contact us on 0117 929 7537. If we cannot help you ourselves, we will find someone who can.

If you have ideas on how we can improve, or if you want to know more about us, please get in touch – we are here for you.

Kay Libby Chief Executive Officer Age UK Bristol



**Bristol** geuk

Age UK Bristol Canningford House 38 Victoria Street, Bristol BS1 6BY

### 0117 929 7537

admin@ageukbristol.org.uk www.ageuk.org.uk/bristol





### A word from our Chair, Mina Malpass

I've been a trustee of Age UK Bristol for several years, taking over as Chair in 2020.

I am proud to be a part of the organisation and would like to thank our team of staff, volunteers and trustees for their commitment to ensuring people are safe, well and connected to others.

> I hope you find this guide helpful and keep it handy so you can dip into it when needed.



### **Information and Advice**

### Our experienced, friendly advisors provide a range of information to help you make informed choices and get the most from later life.

They can tell you about our own services and signpost you to other organisations. Our service is free and confidential, and is for anyone over 55 years who lives or works in Bristol. Our small specialist staff team work alongside trained volunteers.

### We offer advice and information on a wide range of issues, including:

- Benefits and allowances, including Pension Credit & Attendance Allowance
- Social Care services
- Housing
- Council Tax
- Priority debts, such as rent & utility arrears
- Choosing care and support
- Lasting Power of Attorney

### Do you have enough money?

You could be entitled to benefits and allowances that you weren't aware you could claim and which could help you keep your independence and improve your standard of living. We can help you access these, including Pension Credit and Attendance Allowance.

### Do you need help with finding your way through the social care system?

Assessments, care plans, eligibility criteria, charging – accessing care can be bewildering. We can talk you through the system and the choices you have.

### Do you need help accessing your money?

If you are unable to get to your bank, there are other ways you can manage your day-today finances. Telephone and online banking are practical options. It is also possible to set up a "Third Party Mandate" with your bank or appoint a "Permanent Agent" if your account is with the Post Office. These arrangements allow you to safely nominate someone to access your account on a regular basis whilst still maintaining control of your account. We can help advise you on your options.

### Managing your affairs

Although not always easy to think about, it's worth considering what would happen to you and your affairs if you became unable to make decisions due to illness. A Lasting Power of Attorney (LPA) allows you to decide who should manage your affairs, both financially and with regard to your care.

Last year we raised over £2.5 million in unclaimed benefits and allowances for older people in the city. We helped hundreds of people in practical ways too, such as applying for Blue Badges to make travel easier, or helping people to set up a Lasting Power of Attorney.

Please contact us via our Support Hub on 0117 929 7537 or email advice@ageukbristol.org.uk

### Our friendly, professional, experienced team receive excellent feedback:



"Without your help I genuinely don't think I could have carried on."

"I live on my own and just had a double hip full replacement, and I need a lot of help; so it has been a lifesaver to me."

"It has made big changes and made life a lot easier. All the worries of life have disappeared."



### LinkAge at Age UK Bristol

### LinkAge at Age UK Bristol

In April 2020, the well-loved local charity, LinkAge, merged with Age UK Bristol. The aim of LinkAge is to support people aged 50+ to:

- Get connected
- Stay active, and
- Enjoy themselves

Being in touch with others helps lift our mood and improve our wellbeing, a fact which the pandemic has only underlined for us all. LinkAge provides a variety of ways to enrich lives.

To find out more contact us on: 0117 929 7537 or by email: linkage@ageukbristol.org.uk www.linkagenetwork.org.uk

### Get connected

- Friends Ageing Better (FAB) brings together like-minded people, aged 50+, across Bristol. We work with local businesses to offer discounts and events especially for FAB members. We also have a vibrant Facebook Group and an e-newsletter to share activities and information.
- LinkAge also provides telephone social groups and befriending to connect people with each other and match people for weekly chats. Contact us to find out more.
- Computer courses: Getting to know your computer, laptop or iPad can open up new ways to shop, connect with others and research hobbies and interests.

We offer 6-week group courses to take you through all you need to know on your iPad.

We can advise you about other drop in sessions and courses available to you.

- Check out our FAB Facebook Group, the LinkAge Network website with activities and events listings
- Our LinkAge website has useful 'how to' guides www.linkagenetwork.org.uk





### **Stay active**

 We want to help people to stay fit and well and provide Shibashi Tai Chi in the park. This is a type of Tai Chi which is accessible to most levels of ability and also a great opportunity to meet up with others for a chat over coffee. The benefits of Tai Chi for mental and physical health are widely recognised, but don't just take our word for it, hear what participants have to say:

"Finding this class was an absolute gem space to be outdoors with the elements and be calm with friendly and supportive people. Mel is a great teacher/facilitator very knowledgeable about Tai Chi and very approachable. The social aspect of linking with others and all they have to offer cannot be underestimated. One of the group has set up a WhatsApp group for keeping in touch during this second lockdown."

 The LinkAge website has even more ideas to offer how to stay active, so visit us at www.linkagenetwork.org.uk.

### **Enjoy yourself**

LinkAge offers regular activities like Art on Zoom and virtual tours of the SS Great Britain. We also inform our members of other great opportunities, via our Facebook page, website and paper newsletter. Sign up to find out more.

### Get in touch

Tel: 0117 929 7537 E: linkage@ageukbristol.org.uk www: www.linkagenetwork.org.uk

Facebook: find us at 'LinkAge' and also try out our 'Friends Ageing Better' facebook group

**Newsletter:** Call or email us to subscribe to our regular newsletter.



### **New Beginnings**



### New Beginnings is our day service based in the Withywood Centre, south Bristol.

New Beginnings provides much needed support for older people with complex needs and their families.

Every week, our colourful room comes alive with singing, crafts and cups of tea.

In 2021, we will be extending our day service and offering 'New Beginnings at Home' and 'New Beginnings in the Community'.

We will provide support to people in their own home as well as in the day centre. We will also support people to get out and about in their communities.

In this way, we hope to help more local people stay independent in their own homes for longer than they otherwise could.

### Marie is our New Beginnings Day Centre Manager.

"It is so important to me that the people who use our service have a good time. Attending New Beginnings or receiving an outreach visit gives a good reason for someone to get up out of bed and ready for the day.

It is nice to see people get enjoyment out of things they would not normally do whether that is exercises, painting, playing instruments, cooking, gardening, listening to music, quizzes, games, poetry, or knitting. Chatting and listening is important too. We all enjoy marking special occasions including national and cultural celebrations.

At the end of the day to see people go home with a smile on their face and a wave says it all."

### What others have said about our service.

"I am really looking forward to my next visit, I enjoy spending time in the New Beginnings garden it helps me to focus on other things. I am not much of a talker but I do enjoy listening." -Attendee

"Jim has improved so much since attending New Beginnings, he used to complain about darkness, but he does not mention it now. He loved his home visit and I was able to pop out." - Carer

Please contact us by phone 0117 929 7537 or by email: admin@ageukbristol.org.uk

### Support at Home

If you are finding that you need a bit of extra help at home, Age UK Bristol may be able to help, or we can find someone who can.

Here are some of the things we are asked for help with:

- · Getting finances in order
- Support to access online services
- Linking up with others in the community who share your interests
- Help around the home
- Companionship
- Light housework
- Dog walking
- Light gardening
- Handyperson for jobs around the home
- Footcare

To find out if we can help in your area, please call us on 0117 929 7537.

### **Active Ageing Bristol at Age UK Bristol**

Age UK Bristol doesn't just support older people with its own information and activities. We are pleased to support other organisations too and to encourage positive change in the city for the benefit of older people.

#### Mission: More Older People, More Active, More Often

Being physically active as we grow older can improve our wellbeing in lots of ways as well as reduce the risk of developing depression, heart disease and dementia. It also increases our social networks, helping to reduce the risk of us becoming lonely or isolated.

Active Ageing Bristol aims to transform attitudes to, and opportunities for, sport and physical activity for people aged 55 and over.

### We work with a range of partners focusing on:

**1. Inclusive Activity**: Supporting our partner organisations to develop new activities. We help pull information together so that people know what activities are taking place in their area.

**2.Blue Health:** Our blue spaces (rivers, lakes, canals and shores) including the historic Bristol Harbour, provide wonderful opportunities to be active outdoors – supporting our physical and mental wellbeing, while having fun and meeting new people along the way. From open water swimming to fishing lakes, sailing, rowing,



volunteering and walking, Active Ageing Bristol promotes a variety of activities in, on or near water that we hope offer something appealing to everyone.

**3. Walking:** We recognise that walking is simple, free and one of the easiest ways to get more active, lose weight and become healthier and happier. Activities include walking sports, Walking for Health and Bristol WalkFest.

Bristol WalkFest is one of the largest urban walking festivals in the UK. Every year in May, we promote walks and events across the city. Over 7,800 people took part in Walkfest 2019, and although WalkFest 2020 had to be cancelled due to the Coronavirus Crisis, plans are being made already for the festival in 2021.

Contact us to find out more. Please contact Active Ageing Bristol by emailing karenlloyd@ageukbristol.org.uk







### **Bristol Ageing Better**



### Bristol Ageing Better (BAB) is a National Lottery Community Funded programme that sits within Age UK Bristol.

We work with other organisations to help reduce isolation and loneliness among older people in Bristol. We are passionate about making Bristol an 'age-friendly city'.

"An age-friendly world enables people of all ages to actively participate in community activities and treats everyone with respect, regardless of their age." – World Health Organisation

We have been working with Bristol City Council, other local charities, businesses and groups of older people across the city to make Bristol age-friendly. We are part of a worldwide network sharing ideas and examples of things that can make our outdoor spaces, cultural opportunities, health services and community resources more inclusive of older people.

### Some of the things we have done to make Bristol more age-friendly:

- Supported Bristol Older People's Forum to work with older people to develop a transport manifesto and a housing report which has been presented to Cabinet Members in the Council.
- Created guides for businesses and volunteers to help them better support older people in their communities.

- Produced posters and guidance for shops and businesses on making their services safe for older customers during the pandemic.
   We also produced a guide with useful tips for people who had to shield or self isolate to help ease the anxiety of going back outside while keeping safe. If this would be helpful for you now, we would be happy to send you a copy.
- Compiled a booklet of volunteering opportunities to support the most vulnerable Bristolians and reduce loneliness during periods of lockdown.
- Held 'Challenging Ageism' workshops to educate people on the harmful and false stereotypes of older people seen in the media and in society at large.
- Ran an awareness campaign challenging ageism. This campaign was called 'Age Proud Bristol' and shared the stories and experiences of a diverse range of older people living in Bristol who challenge stereotypes.

"You're still the same person you always were ... Later life is just a new phase of the adventure and old age is a time when you can really fulfil your potential." – Judith Brown, (81) Age Proud Ambassador.

Find out more about our work and have your say: www.agefriendlybristol.org.uk





### **Support Hub for Older People**

The Support Hub is a group of organisations who are working together to support older people by offering practical, social and emotional support.

Age UK Bristol is one of those organisations and we help co-ordinate the Hub's work.

At the time of writing, the Support Hub is made up of 36 organisations so we really are a good place to come to first of all for a range of support for older people.

### **Practical support:**

The Support Hub can help with many things from prescription collection to information and advice.

Age UK Bristol offers information and advice about finances, benefits and allowances for older people, their families and carers.

One of our partners in the hub is We Care Home Improvement, who can provide you with services and products that will increase your independence, comfort and mobility at home.

### Services include:

- Handyperson
- Bathroom installations
- Home adaptations and renovations
- Major housing repairs including roofing
- Occupational Therapy
- Home from Hospital service and more.





### Support to stay social and connected:

We have a range of activities that you can take part in. These will include in-person activities wherever possible and also activities from the comfort of your own home, such as telephone reading/discussion groups, online Tai-Chi sessions and online art groups."

These groups are facilitated by Support Hub partners: The Reader, The Exercise Club and LinkAge at Age UK Bristol.

### **Emotional support:**

Are you or someone you know feeling lonely or isolated? We can set up a weekly telephone call for a friendly chat with a volunteer for anyone over 50 years.

For people who are feeling anxious, we can refer to one of our partners who provide professional counselling.

### Get in touch:

You can call the Age UK Bristol Helpline on 0117 929 7537 to access any of the services of the 36 Support Hub partners.

A member of our team will talk you through the different types of support available, and help determine the most suitable.

### SUPPORT HUB

for older people

# **SUPPORT HUB** for older people

## 0117 929 7537

### www.ageuk.org.uk/bristol

### **Practical Help:**

- Support to apply for benefits, pension credit, attendance allowance
- Emergency financial support
- Guidance for prescription and pension collection
- help with home maintenance

### Social and emotional support:

• Weekly befriending calls

### Activities:

• Activities you can do from the safety of your home to help keep you physically and mentally active



### **Bristol Older People's Forum**

We work closely with Bristol Older People's Forum.

The Forum promotes the rights of people aged 55+ in the city of Bristol by informing, campaigning, debating, and working with key local, regional and national partners.

Their aim is that every older person in Bristol is an equal, valued and participating member of the community who can influence decisions that affect their lives.

"Bristol Older People's Forum has given me the belief I can make a difference."

Bristol Older People's Forum holds bi-monthly open meetings where they invite speakers and facilitate debates about issues older people feel passionately about, such as public transport, clean air and social care.

"Speakers are informative and interesting; it's great to be able to ask them direct questions."

They have a website (www.bopf.org.uk), Facebook page, and regularly post out Newsletters.

The more members, the stronger the voice of older people in the city.

If you would like to join Bristol Older People's Forum, call: 0117 927 922



### **RSVP West**

### **Get involved**

The Retired & Senior Volunteer Programme (part of the national Volunteering Matters charity) encourages and provides support for the over 50's to volunteer for the benefit of their local community.

There is a wide range of volunteering opportunities available, from befriending to helping children learn to read, and RSVP West is always interested in new projects.

Most of its members are working in groups so the benefits for the people they support is matched by the friendship and satisfaction that comes from each other's company

"The real reward is watching the children increase their speed, vocabulary and expression as the reading session goes along. It's a great feeling."

"Thank you - this is an opportunity I am really enjoying."

To find out more, call: 0117 922 4392 or email us at: office@rsvp-west.org.uk

### **RSVP** west retire into action

### Volunteering at Age UK Bristol

### At Age UK Bristol, we welcome volunteers to support our services.

We have around 80 active volunteers in a variety of roles.

Some of our volunteers get together or call an older person regularly for a chat, while others are trained to provide advice and support. Our Helpline is answered by friendly, trained volunteers.

### What's it like to be a volunteer?

Mike has volunteered for our Information and Advice helpline for twelve years where he advises clients on a variety of topics including benefits advice, lasting power of attorney and social care services.

"I like to think I'm a people person, I enjoy helping people and a lot of the clients we get at Age UK Bristol are in severe distress, financial or otherwise. It's a wonderful feeling to be in a position where I can make a difference. Over the phone I try to be calm, and help them relax and realise that we can help."





Funlola has volunteered for Age UK Bristol since 2018. She volunteers eight hours a week on reception where she meets and greets our clients, answers the phone and supports with any ad hoc admin tasks the rest of the team need help with.

During the coronavirus pandemic, Funlola volunteered on our Helpline.

"It's really good for me, I feel fulfilled when we get phone calls from clients who are so grateful for all the support Age UK Bristol gives them.

The best thing is meeting all the different people, different lifestyles, different ages varying from 55-95. I made a friend for life with another one of the volunteers, and also the rest of the staff are very friendly."

Volunteers are an integral part of our team and have access to the training and support available to paid members of staff.

While many people volunteer simply to help support older people, we also welcome volunteers who are looking to gain skills as part of a career change or to equip them for the world of work.

We are also lucky enough to benefit from the skills and experience of many people who are looking for extra challenges during their retirement.

We are always looking for new volunteers.

Please contact us by telephone: 0117 440 4303 or email: volunteering@ageukbristol.org.uk

### Our wider work in the city



### Bristol Research Forum on Ageing

We are a founding member of the Bristol Research Forum on Ageing, working with the University of Bristol, University of West of England and Brunelcare to highlight the latest research related to ageing and older people's experiences.

Our quarterly events are appreciated by professionals and the public in Bristol and beyond.

Running for over 20 years, the Research Forum enables practice and policy decisions in the city to be informed by the latest research evidence.

Everyone is welcome to attend the events which each focus on a specific theme chosen based on local needs and priorities and suggestions from attendees.

To find out more or to attend an event please visit www.ageuk.org.uk/bristol/our-services/ research-forum/



### **Celebrating Age Festival**

Age UK Bristol organizes this annual festival which is an opportunity for the city to celebrate later life and to challenge stereotypes about ageing.

The Celebrating Age Festival traditionally kicks off on 1st October each year - the International Day of Older Persons. It is a month-long festival and organisations who work with older people put on a variety of events and activities for everyone to enjoy.

If you would like to find out more about plans for the Celebrating Age Festival in 2021, please get in touch with us.

### Working with HMP Bristol

We are funded by the Ministry of Justice and HMP Bristol to provide older prisoners with information and advice services. We also host regular activity sessions that are suitable for older people.



### Age UK Bristol - About Us

### Age UK Bristol is a local charity, established over 25 years ago to support people across the city.

We exist to improve the quality of life and promote the independence of all older people living in Bristol.

We want to ensure that everyone in Bristol can love later life, by supporting and empowering older people, helping other organisations to work together and championing the interests of older people in the city.

### We do this by:

- Providing good quality services and support
- Leading and enabling collaboration between organisations working with older people
- Influencing public spending and policies
- Promoting positive attitudes to ageing.

We are based in the centre of Bristol on Victoria Street. Our day service operates from The Withywood Centre in south Bristol. Our staff and volunteers work across the entire city.

### How we are funded

As a registered charity, we believe it's important for everyone to understand how we are funded. Securing income to support our activities is an ongoing challenge and we currently draw in money in a variety of ways. For further information do contact us.



### **Fundraising and Donations**

We rely on raising money through events and activities as well as from people's kind donations. Whether that's regular giving, leaving a legacy in your will or a one-off donation, every contribution helps us to make a difference to the lives of older people in Bristol.

### Contracts

We are sometimes awarded contracts to deliver specific services or projects. Our New Beginnings day service is mainly funded through a number of individual contracts with Bristol City Council.

### **Awarded funds**

Some projects are funded by grants for which we have made an application. We currently receive grant income from several organisations and these help us to run our services and to co-ordinate the Support Hub.

### Your data

Age UK Bristol is committed to protecting the privacy and security of people's personal information. We are legally bound to adhere to regulations set out in the Data Protection Act 2018.

To be able to help people, we do have to collect some personal information from them. We use this information to make sure we can give the best possible support and advice.

We never share personal information we hold with third parties without full consent. We take our responsibility to protect personal information very seriously.

### We would love your support for our work

Age UK Bristol depends on the support of local people, businesses and foundations. We choose to be part of the national charity, Age UK, however we are responsible for our own funding and set our own priorities. We are an independent local charity and raise our own funds to run the services that we provide. Please consider supporting Age UK Bristol – there are lots of ways you can do this:



### Become an Age UK Bristol Supporter

You will receive information about events we organise and we will send you information now and again about what we are doing to help spread the word.

### Make a donation

You can make a one-off donation online or send a cheque by post. Or you can set up a regular donation with a Standing Order through your bank or online through Just Giving or Virgin Money Giving. A donation of any size makes a big difference and we are very grateful.

### Fundraise for us

Could you do a sponsored event for us? It could be running a 10k or it could be walking lengths of your garden. Perhaps you could host a coffee morning, sell some houseplants or a handmade craft and donate the proceeds to us. There are so many ways that you can raise funds. Every pound raised goes to support older people in Bristol.

### Volunteer your time

We love our volunteers! We couldn't do our work without them. Could you spare a few hours a week to support one of our services? You may learn new skills, make friends and will know you are helping your community. You could become a volunteer Advice Worker and help people claim the money they are owed. Or you could be a befriender having a weekly chat with an older person.

We are also looking for people over 50 years to meet up with us a few times a year to suggest ways we could improve our services, or the city, for older people. This may involve meeting with us in person or online, or taking part in surveys. Please get in touch if you would like to help us to improve.

### Leave a gift in your will

Please consider leaving a lasting legacy to Age UK Bristol through a gift in your will or in memory of a loved one. Speak to your solicitor when making your will and tell them you would like to leave a legacy to Age UK Bristol, charity number 1042548, Canningford House, 38 Victoria Street, Bristol, BS1 6BY.

Please get in touch today to support Age UK Bristol.

You can contact us by telephone: 0117 929 7537 or email: fundraising@ageukbristol.org.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 longterm 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.



Monday 12 Noon | Tuesday 10.45am & 11.30am Wednesday 10.00am | Friday 11.00am & 1.00pm

Call 07587552653 or Ross@theexerciseclub.co.uk

### 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,



Image courtesy of: https://www.ageing-better.org.uk/news/age-positive-image-library-launched

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 Advice Service 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

### WARDS SOLICITORS

#### Our older law team - friendly and accessible

Experienced in providing specialist advice to older and vulnerable people, their families and carers, we combine a practical, jargonfree approach with compassion and understanding, dealing with everyone according to their own personal circumstances.

Our Wills, Trusts and Probate team is made up of fully accredited members of Solicitors for the Elderly and STEP, the Society of Trust and Estate Practitioners – both hallmarks of the highest standards of commitment and expertise.

#### How we can help you

- Protecting your finances and personal affairs if you lose capacity
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- Trusts to protect and/ preserve your wealth Gifting
- Probate and administration of estates

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- Specialists in advising older and vulnerable clients
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### "

If you have a specific condition, you may want to get in touch with a national organisation that supports people with this condition. Your GP surgery should have information on the relevant groups and organisations.

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.



### **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.

Currently, local authorities won't provide care services if you have more than £23,250 in savings and property (your "capital"). However, from April 2020, this threshold will rise alongside the introduction of the cap on care

costs, so more people will be eligible for help sooner.

### Alternatives to care funded by the local authority

### NHS care

The NHS is responsible for funding certain types of healthcare equipment you may need. In some situations, the NHS is also responsible for meeting care needs. This is usually when your need is mainly for healthcare rather than social care

NHS care could be provided in hospital, but it could be in someone's own home or elsewhere in the community.

NHS continuing healthcare

If the person you care for has very severe and complex health needs, they may qualify for NHS continuing healthcare. This is an ongoing package of care that's fully funded by the NHS.

In some areas of the country, you can arrange your NHS continuing healthcare using a personal health budget – similar to the personal budgets for social care outlined above.

### NHS-funded nursing care

You should receive NHS-funded nursing care if:

- you live in a care home registered to provide nursing care, and
- you don't qualify for NHS continuing healthcare but have been assessed as needing care from a registered nurse

The NHS will make a payment directly to the care home to fund care from registered nurses who are usually employed by the care home.

#### **NHS aftercare**

People who were previously detained in hospital under certain sections of the Mental Health Act will

have their aftercare services provided for free.

### Help from charities and funds

There are other sources of funding you might be able to access to help you with funding care. Some charities can help with funding care needs. For example, the Family Fund is a government-backed charity that can help with grants if you care for a severely disabled child aged 17 or under. You can get an application pack from the Family Fund website. www.familyfund.org.uk

NHS care could be provided in hospital, but it could be in someone's own home or elsewhere in the community.

#### 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. 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



#### Paying for your own care and support

Many people who use care and support services will pay for all of the costs. This is known as being a "self-funder".

The cost of your care will vary depending on its type, intensity, specialisation, location and duration. For example, a place in a residential care home will cost hundreds of pounds a week.

To make decisions that have such major financial implications, you may want to seek independent financial advice and it's always worth researching the costs of alternatives first.

For example, if you are considering a care home place, the cost should be weighed against the cost of care and support that may help you remain in your current home, such as homecare.

#### How much will care cost?

If you are thinking about your future care needs or are facing immediate decisions about care options, it can be helpful to get an idea how much care can cost.

Inevitably, the price you would pay will depend on your particular circumstances and needs. The costs also vary depending on where you live.

Unfortunately, care homes and homecare agencies tend not to provide this information publicly but you may find it helpful to search for and contact care services in your area to get some idea of likely costs.

#### Ask for help from your local authority

It's worth checking whether you're eligible for means-tested support from your local authority or other financial support – for example, through a care needs assessment and a financial assessment.

Few of us will have the income or ready access to the cash to pay for our ongoing care needs, and you may need to look at selling or remortgaging any property you may own. The new Care Act 2014 means more people may be able to benefit from "deferred payments". Deferred payments can help people avoid being forced to sell their home in a crisis in order to pay for their care by having the council temporarily cover the cost – usually until you sell your property.

Following the Care Act, every local authority in England has to make deferred payment agreements available.

As an alternative, you may be able to enter an "equity release scheme" with a financial organisation. 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. 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? Elderly Care or the Money Advice Service'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.

You may also want to explore whether the NHS would meet some or all of your care and support costs, or you may have entitlement to benefits that may help you meet costs. Read about other ways of funding care.

#### Advice on paying for care

Even if your local authority is not able to help fund your care, it will be able to make an assessment of your care and support needs. From this, the local authority can provide you with access to a range of information and advice available locally.

You can also get independent advice from:

- The Money Advice Service website: offers information on paying for care or the option to speak to an online adviser. You can call the Money Advice Service on 0300 500 5000.
- The Society of Later Life Advisers: the society can also help you find advice on how to make financial plans for care in your old age.

- Find Me Good Care: a website of the Social Care Institute for Excellence. It has advice on all aspects of planning and funding social care.
- Age UK: has great advice for older people and those planning for their later years.
- Carers UK: an excellent resource of advice for carers who need to help someone else.
- Which? Elderly Care has a guide to financing care.

### Deferred payments if you are unable to pay for care services

Care home fees are a big financial commitment, and the decision to go into a care home is often made at a moment of crisis or urgency, such as when being discharged from hospital. This can make finding the money to pay for fees (usually several hundred pounds a week) challenging for people funding their own care.



### RATHMORE FINANCIAL

CHARTERED FINANCIAL PLANNERS FINANCIAL ADVICE FROM EXPERIENCE

#### It's a lot to think about.

Care needs assessments, choosing the right care home and then find a way to fund the costs.

#### Long term care planning advice

Long-term care fees planning can be a complicated and sensitive subject. Our planning specialists have a wealth of knowledge and experience in this area, and we have advisers accredited by the Society of Later Life Advisers (SOLLA).

#### **Clear and independent**

Our care-fees planners provide the reassuring long-term care funding advice you need to help you find a way to pay for the care required.

We will help you to understand the various options as it's so important that you and your family are comfortable before making any decisions.

### Please email floyd@rathmorefinancial.com

T. 03333 442 334 • www.rathmorefinancial.com

Rathmore Financial Ltd is an appointed representative of TenetConnect Ltd which is authorised and regulated by the Financial Conduct Authority. Rathmore Financial Limited is registered in England & Wales No: 07769982. Registered address: Trym Lodge, 1 Henbury Road, Westbury-on-Trym, Bristol BS9 3HQ In particular, if you own property outright but have little in the way of savings, you may be expected to fund your own care but have little immediately available money to pay for it. Some people going to stay in a care home for a long time find that they have no option but to sell their property to pay the care home fees.

Your council may be able to help you if you are at risk of having to sell your home. Where there is a delay in selling the property, or you don't want to sell the property immediately, you may be eligible to have your care fee payment "deferred". This is where the local authority helps you to pay your care fees temporarily, and you repay the costs to the local authority at a later date.

If the local authority agrees to the deferred payment and pays the care home fees, it will take payment from the money raised once the property is sold. This can be:

- during your lifetime if you choose to sell your home
- once you die, the local authority can be repaid from your estate

All councils must offer people the chance to defer payment if they meet a set of eligibility criteria. A deferred payment scheme is only available if you don't have enough income to cover your care home fees, and you have less in savings than £23,250. In these circumstances, the savings don't include the value of your property, but does include money in bank accounts.

The local authority will put a "legal charge" (similar to a mortgage) on the property and will then pay the remaining care fees in full. You will then be assessed to see whether they are able to pay a weekly charge to the authority. Your ability to pay is based on your income less a set "disposable income allowance.

Before considering deferred payments, you should look into whether the property will or won't be counted in how your capital is calculated. For instance, it may be disregarded because your partner still lives there, and if it is a deferred payment agreement wouldn't be necessary. It's wise to get independent financial advice before agreeing to a deferred payment, and it's worth bearing in mind that choosing deferred payments can impact on some welfare benefits.

### **Protection for self-funders**

While you may have the savings in place to afford care services, if you lack the capacity to make the arrangements, the local authority can step in to help.

The local authority can also help people who lack capacity by negotiating fees with a care provider and paying them directly. The local authority will need to be reimbursed.

Anyone entering into a contract for care services should be given adequate information about the fees. Care providers should supply:

- information about the fees charged for various services provided
- arrangements for paying the fees
- the fees charged for any additional services

If your capital falls below the set levels for local authority funding (currently £23,250), you will be eligible for reassessment for help with funding your care.





Image courtesy of: https://www.ageing-better.org.uk/news/age-positive-image-library-launched

### **Care 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 24hour 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



### Life changing independence support for your loved one in Bath, Bristol, Somerset & South Glos

### Are you someone ( or do you know someone) who:

- Would like a little bit of extra support with daily activities?
- Doesn't like troubling anyone by asking for help?
- Want to remain independent in and out of the home?
- Maybe just wants some company over a cup of tea?

All of our companions are enhanced DBS checked

Whatever your requirement are - from shopping or simply popping round for a cup of tea and a chat, Adorno Companions will work with you to achieve them and make sure you have some fun along the way.

### HOME HELP • HOUSE KEEPING • TRANSPORT • COMPANIONSHIP

Contact us today: 07988 700115 or email: info@adornocompanions.co.uk www.adornocompanions.co.uk  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.



Clover Health and Home Care are CQC registered to provide personal care for domiciliary care in our area and live in care in surrounding areas. We pride ourselves on delivering person-centred care which is tailored to meet your needs.

Our staff are supported by qualified nurses and trained to high standards. We have a robust recruitment service for quality candidates.

Feel free to give us a call to talk about how we can be of help

01454 203328



#### 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.

### Support to keep you safe in your own home



Our relationship-focused home care service offers you the support of a dedicated and compassionate team of CAREGivers, who have been fully trained in hygiene and protection control, and DBS checked.

We offer consistent care, matching each client to a small team of CAREGivers so that you always know who will be coming to your home.

Our service includes:

- Home help, plus additional cleaning of high touch surfaces shopping & delivery
- medication support & collecting prescriptions specialist dementia support
- companionship & activities to stimulate the mind & body personal care
- setting up technology to contact family & friends further afield.

#### Bristol East - 0117 374 2400

48 High Street, Hanham BSI5 3DR

www.homeinstead.co.uk/bristoleast

#### Bristol North - 0117 989 8210

33 Southmead Road, Westbury-on-Trym BS10 5DW 77B North Street, Downend BS16 5SE www.homeinstead.co.uk/bristolnorth



### Bristol West - 01275 391300

3rd Floor, Building Crown Glass Place, The Sion, Nailsea BS48 IRG www.homeinstead.co.uk/ bristol-portishead-nailsea

#### 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.

HOME CARE AGENCIES						
Postcode	Name	Address	Town/City	Phone number		
BS1 4XE	Newcross Healthcare	Colston Tower	Bristol	01179 340640		
BS3 1HW	Homecare4u	24 North Street	Bedminster	01179 537949		
BS3 2BX	Agincare UK	Smyth Road,	Bedminster	01179 637549		
BS3 3NJ	Care and Support	Cromwell Street	Bristol	01173 052350		
BS3 5QE	B & S Healthcare	Novers Hill	Bedminster	01179 533455		
BS4 1DQ	Alliance Living Care	Daventry Road	Bristol	01173 533135		
BS4 1ET	Caremark	1 Filwood Park Lane	Bristol	01174 032262		
BS4 2UG	Guinness Care At Home	Southlands	Bristol	01172 444966		
BS5 0AX	Dhek Bhal	Broadfield Road	Bristol	01179 146671		
BS5 0HE	Prime Way Care	Felix Road	Bristol	01174 228442		
BS5 9AP	Avon Home Carers	Neath Road	Bristol	01179 586222		
BS6 5EA	Prestige Nursing	Station Road,	Montpelier	01179 232222		
BS7 9FB	SR Homecare	Gainsborough Square	Bristol	01179 515833		
BS8 3AU	Clifton Care	1 Pembroke Road	Bristol	01179 741951		
BS9 1DW	Care 1st Homecare	Rear of 63 Shirehampton Road	Bristol	01179 426005		
BS9 3DH	Premier Homecare	24 Canford Lane	Westbury-on-Trym	01179 592013		
BS9 3EF	Medacs Homecare	Westbury Court	Westbury-on-Trym	01179 506027		
BS9 3TL	Care and Support	Cote Lane	Bristol	01179 494872		
BS9 4HP	Cedar House	28 Northumbria Drive	Henleaze	01179 625405		
BS9 4JU	Helping Hands	41 Henleaze Road	Bristol	01174 286055		
BS9 4JU	Care at Home	47 Henleaze Road	Bristol	01179 629127		
<b>BS10 5DW</b>	Home Instead Senior Care	33-35 Southmead Road	Westbury-on-trym	01179 898210		
BS10 6TW	Care and Support	Cricket Lane	Bristol	01173 773700		
BS14 0BB	Bluebird Care	3b Osprey Court	Bristol	01179 505855		
BS14 8AB	Housing 21	Hollway Road	Stockwood	03701 924828		
<b>BS14 9EW</b>	ABC Centre	Chessington Avenue	Hengrove	01275 540177		
BS16 2QQ	Epiphany in Care	Gill Avenue	Fishponds	01179 656095		
BS32 4TD	Clover Health and Homecare	First Floor, Aztec Centre,	Almondsbury	01454 203328		



#### 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.



### What's Extra Care Housing?

Extra Care Housing, sometimes known as assisted living, is a great choice for older people with care and support needs who wish to be active and independent.

Schemes are run with the view that getting older gives you time to do more and get more out of life. You will have your own flat, house or bungalow which you can rent, buy or part-buy, on your own or as a couple. Each Extra Care scheme is designed to be a community hub with a wide range of facilities.

This could include a restaurant, hairdresser, shop, health and wellbeing suite and hobby room. Older people from the local community are also able to use some of the facilities.

There are 13 schemes across Bristol. Each has a range of facilities which will help you stay healthy, independent and active.

## BRISTOL



- Close to local shops, library, hairdresser, café and bus stop
- A mixture of spacious 1 and 2 bed apartments, 7 are adapted and accessible for wheelchair users
- Lovely communal setting, affordable rents, most repairs and some utilities cost included
- Dedicated Extra Care and support team 24/7/365 days a year
- You must be over 60 with a care or support need and have capital and assets under £75,000 to be eligible

Tel: 0117 930 0301 pick <u>option 4</u> for more information or visit www.bristolcharities.org.uk

### What's in it for me?

- Your own flat, house or bungalow with your own front door
- The right level of care and support for you, seven days a week, 24 hours a day
- An active social life with residents and other members of the community
- Plenty of activities with your hobbies, interests and wellbeing in mind - it's unlikely you'll get bored.

### Making an informed decision

Moving house is always a big decision, whatever your age, especially if you have lived in one place for some time. However, the right information, advice and support will help you choose. We've compared some later life housing options below:

### Care and support in your own home

For many people, adding the right adaptations or equipment can help them continue to live independently. Other people may require a burst of short term help, for example after a recent illness or disability.

### **Extra Care Housing**

Extra Care accommodation is usually part of a larger complex with onsite facilities which can often be used by other older people in the community. It includes a 24 hour emergency alarm system, personal care and domestic help.

### Sheltered or supported housing

This provides low level support for people who want to live independently. Schemes have individual properties with 24 hour emergency alarm systems and planned face to face welfare checks, depending on the level of support agreed.

### **Residential care homes**

If you require specialist nursing care or need a very high level of personal care making it difficult to live independently, you may choose a care home.

### **Frequently asked questions**

#### Will there be staff on duty 24 hours?

Yes, there is always someone who can provide your planned care and respond to emergencies.

#### Who will provide my care and support?

There will be a team onsite who will work closely with the Council to provide your care and support. The care and support team will either work for the Extra Care Housing provider or for a partner care provider.

#### Are meals provided?

Usually a main meal lunch is provided in the restaurant at an extra cost, although some schemes include this as part of your agreement.

### What facilities will be provided in my apartment?

Most properties have central heating and water included. Some have meters for electricity, which you will be expected to pay. Most kitchens have a cooker and hob included, and some already have a fridge. There are washing machines you can use in the communal laundry, or a care worker can do this if it's part of your support plan or for an extra cost. You will also need to bring your own furniture and pay for things like phone and internet charges and council tax.

### Can I have friends and family to stay?

You can have anyone to visit and stay in your flat as it is your home. Most Extra Care Housing schemes also have a guest room which can be booked.

### How long is the waiting list?

It varies depending on the accommodation you have applied for and the level of your care and support needs. If you need more help to live independently, you will be prioritised higher up the list.

### **Useful contacts:**

Call Bristol City Council's Care Direct Team for more information 0117 922 2700

For advice on other housing options, call Home Choice 0117 922 2400

# Is Extra Care Living for you?

Extra Care Living in Bristol offers you the benefit of your own home, within a community setting whilst benefiting from on-site tailored care and support if and when you need it.

Our apartments offer a safe and secure environment for you to call home.

### Key benefits and services:

- Residents' lounge and landscaped gardens
- Café/bistro and hairdresser
- Pet-friendly policy
- Housing benefit accepted

To arrange a viewing or for more information, email **Darren.Herbert@housing21.org.uk** or call **0300 790 1132**.

**Bluebell Gardens** | Hollway Road | Stockwood | Bristol BS14 8AB **Hillside Court** | Batten Road | St George | Bristol BS5 8NL

Housing (2)

housing21.org.uk 0000

### **Care homes**

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 longterm 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.



Healthcare Homes Group



#### Oaktree is situated in a residential area close to Yate town centre. We are in easy access to local shops and public transport.

In our 76-bedded home, we offer residential care for individuals who may need assistance with daily tasks, nursing care for those who may have more complex medical needs and care for those living with dementia.

### Facilities Available

- In-house hair salon Garden and patio area
- Free Wi-Fi throughout the home En-suites Lift
- Close to local shops and public transport

Avon Lodge is a modern and spacious home located in Kingswood, Bristol and easily accessible by major road routes and public transport.

Experienced registered nurses and care assistants, selected for their skills, operate a 24 hour service, delivering a high standard of nursing care to suit the individual.

### Facilities Available

- 62 bedrooms A multi-sensory room
- In-house hairdressing salon Garden and patio areas
- Laundry service Two activity rooms Freshly prepared meals with special dietary requirements catered for

Together we respect, with compassion we care, through commitment we achieve

Oaktree, Lark Rise, Brimsham Park, Yate, Bristol, BS37 7PJ. Tel: 01454 324141



Avon Lodge, Southey Avenue, Kingswood, Bristol, BS15 1QT. Tel: 01179 474370

www.healthcarehomes.co.uk

**f** HealthcareHomes

#### 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 know 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.







The Manor Cottage levels are Outstanding (as judged by the Care Quality Commission in their most recent inspection) and our team of experienced and highly trained staff develop person centred care plans with Residents to ensure that we provide the care that is just right for each person.

E. manorcottage@kewcaregroup.co.uk Beckspool Road | Frenchay | BS16 1NT



Cleeve Lodge has an 'Outstanding' Care Quality Commission rating and this reflects the person centred service in everything we do at family run Cleeve Lodge. Highly trained staff work with Residents to develop their personal care plans so that each person is treated individually to maintain their independence.

E. cleevelodge@kewcaregroup.co.uk Cleeve Lodge Close | Downend | BS16 6AQ

Highly trained staff • Person centred care plans Links with the local community Activities and events



Outstanding 🏠

CareQuality Commission

Carehome.co.uk

#### **NURSING HOMES**

Postcode	Name	Address	Town/City	Phone number
BS3 1QN	Amerind Grove Care Home	124-132 Raleigh Road	Bristol	01179 533323
BS3 4EA	Claro Homes	11-16 Philip Street	Bedminster	01179 636409
BS5 7PD	St Georges Care Home	Kenn Road	Bristol	01179 541234
BS5 8GG	Riversway Nursing Home	Crews Hole Road	St George	01179 555758
BS5 9AD	Saffron Care Home	Devon Road	Whitehall	01179 396681
BS5 9FF	Saffron Gardens	Saffron Gardens	Bristol	01179 396681
BS6 6JT	St Joseph's Home	66 Cotham Hill	Bristol	01179 733815
BS6 7JG	Meadowcare Home	2-3 Belvedere Road	Redland	01179 730174
BS7 0DL	Field House	Blakeney Road	Horfield	01179 690990
BS7 8SU	Horfield Lodge	Kellaway Avenue	Horfield	01179 166630
BS9 1DE	Druid Stoke Care Home	31 Druid Stoke Avenue	Stoke Bishop	01179 681854
BS9 1JA	Saville Manor Nursing Home	Saville Road	Stoke Bishop	01179 687412
BS9 1JF	Waltham House	Stoke Park Road	Stoke Bishop	01179 682097
BS9 3JH	Westbury Nursing Home	Falcondale Road	Westbury-on-Trym	01179 079971
BS9 3TW	The Garden House	Cote Lane	Westbury-on-Trym	01179 494017
BS10 6TU	John Wills House	Westbury Fields	Westbury-on-Trym	01173 773700
BS10 7QD	Oakhill Mansions	College Park Drive	Westbury-On-Trym	01179 501201
BS11 9NJ	Granville Lodge	West Town Road	Shirehampton	01179 823299
BS13 9JS	Hartcliffe Nursing Home	15 Murford Avenue	Hartcliffe	01179 641000
BS14 0AU	Bamfield Lodge	1 Bamfield	Whitchurch	01275 891271
BS14 8ET	Robinson House Care Home	304 Sturminster Road	Stockwood	01275 544452
BS15 1QT	Avon Lodge Care Centre	Southey Avenue	Kingswood	01179 474370
BS15 1LE	Cossham Gardens	Lodge Road	Kingswood	01179 673667
BS16 1AH	Beaufort Grange	Hatton Road	Cheswick Village	01173 210430
BS16 1HB	Frenchay Park Gardens	140 Frenchay Park Road	Frenchay	01179 659957
BS16 1LB	Begbrook House Care Home	Sterncourt Road	Bristol	01179 568800
BS16 2ED	Quarry House	Adelaide Place	Channons Hill	01179 654466



Free and impartial money advice, sert up by Government

Tel: 0300 500 5000 www.moneyadviceservice.org.uk



Postcode	Name	Address	Town/City	Phone number
BS3 4EA	Claro Homes	11-16 Philip Street	Bedminster	01179 636409
BS5 6PX	Primrose Villa	250 Fishponds Poad	Fishponds	01179 519481
BS5 6RL	The Mendips	2-3 Shamrock Road	Bristol	01179 518548
BS5 8JH	Glebe Villa	26 Glebe Road	Bristol	01179 541353
BS5 8JJ	The Turrets Residential Care	7-9 Glebe Road	St George	01179 554058
BS5 9RG	Redfield Lodge	Avonvale Road	Redfield	01173 534320
BS6 6BH	Avenue House	5 Cotham Park North	Bristol	01179 892020
BS6 7QQ	Stokeleigh Lodge	3 Downs Park West	Westbury Park	01179 624065
BS8 2SP	Carlton Mansions	8 Apsley Road	Bristol	01179 734394
BS9 1JN	Stokeleigh	19 Stoke Hill	Stoke Bishop	01179 684685
BS9 3AS	Rosewood House	55 Westbury Road	, Westbury-on-Trym	01179 622331
BS9 3JH	Westbury	Falcondale Road	Westbury-on-Trym	01179 079971
BS9 3RU	Patron House	212 Stoke Lane	Westbury-on-Trym	01179 682583
BS9 3TW	The Garden House	Cote Lane	Westbury-on-Trym	01179 494017
BS9 3UW	Katherine House Rest Home	Cote House Lane	Bristol	01179 873540
BS9 3UW	Griffiths House	Cote House Lane	Bristol	01179 873540
BS9 3UW BS9 4EX	Griffiths House Ashbourne House - Bristol	Cote House Lane 2 Henleaze Road	Bristol Henleaze	01179 873540 01179 628081
BS9 4EX BS10 6TU	Ashbourne House - Bristol	2 Henleaze Road	Henleaze	01179 628081
BS9 4EX BS10 6TU	Ashbourne House - Bristol John Wills House Evergreen	2 Henleaze Road Westbury Fields	Henleaze Westbury-on-Trym	01179 628081 01173 773700
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**RESIDENTIAL HOMES** 

### Care Quality Commission

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.

www.cqc.org.uk



### Age UK Bristol

Canningford House 38 Victoria Street, Bristol BS1 6BY

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