

Health and Wellbeing Guide

















Age UK North, South & West Dorset's guide to Health & Wellbeing in Later Life.







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Introduction from our **Chief Executive David Thorp**

It gives me great pleasure to introduce Age UK North, South & West Dorset's first guide to Health & Wellbeing in Later Life.

One of the challenges faced by people as they grow older, is knowing where to turn for information and advice on the range of issues that might arise. Our aim with this guide is to bring all this information together, so you and your family can have a useful reference booklet that you can pick up as and when you need to.

My focus is helping older people remain independent and live the lives they want, while providing much needed support to enhance their quality of life.

We have a core belief that older people should have access to the information, advice, support and services that will enable them to live independent lives to the best of their ability, in the best health possible, free from poverty and loneliness.

This directory features information about the services that Age UK North, South & West Dorset provides, and how we are working to achieve our aims. This directory has been designed to take you through a number of common considerations and can be kept as a useful reference guide.

I want to make Dorset a great place in which to grow older. I am proud to work with our many partners - such as local Age Concerns, and I am committed to building further partnerships with local statutory and voluntary organisations, to champion the needs of older people.

Through our work many older people in your area are better able to:

- Improve and maintain their independence for longer
- Feel less lonely and socially isolated
- Improve or maintain their health and wellbeing
- Make informed choices and confident decisions
- Feel more safe and secure
- Live well in later life

Age UK North, South and West Dorset has been part of the local community helping older people for over 60 years, with over 100 dedicated staff and over 200 volunteers helping to deliver services and activities in your local area.

Our dedicated, friendly and experienced teams are here to help you access our services and are available to answer any questions you may have. We all believe that no one should have no one to turn to.

Whatever the issue, Age UK North, South & West Dorset is here to help - just get in touch. I hope you find this guide useful.



David Thorp **Chief Executive Officer** Age UK North, South & West Dorset

If you know an older person who may benefit from the wide range of advocacy, information, support and services on offer - or if you would like to donate or help us fundraise, please contact Age UK on 01305 269444 or visit our web site on

www.ageuk.org.uk/northsouthwestdorset

Age UK North, South & West Dorset

Rowan Cottage, 4 Prince of Wales Road Dorchester, Dorset DT1 1PW

enquiries@ageuknswd.org.uk www.ageuk.org.uk/northsouthwestdorset

Telephone: 01305 269444





Knowing where to turn to

Age UK North, South & West Dorset Information and Advice Service

Growing older can bring about many changes in our lives, with decisions needing to be made and questions raised that we have never considered before. We may require support as we age, our financial situation may change, and we may find ourselves in a very different place.

Similarly, someone who is caring for an older loved one or friend, can be presented with a number of challenges and decisions. Accessing the right information can often be very confusing.

Our Information and Advice Service makes asking for help easy. Our team of highly experienced advisors are available to offer help and advice on a huge range of issues that affect older people.

Some of the most common concerns we are asked for help with include:

Benefits - welfare information including support to help people claim benefits - checks to ensure people are claiming what they are entitled to, and information about how to appeal against decisions regarding benefits.





Housing - housing options, possible adaptations to help people remain in their own home and how to get help with heating costs.

Social Care - information about statutory and non-statutory social care services, eligibility criteria's, help gaining access to social care services and equipment – advice on payments for care, and support at home or residential care.

Legal - Age UK North, South & West Dorset holds by appointment wills surgeries every few months. Individuals can come and ask an expert questions about Wills, powers of attorney and other legal aspects of home and finances.

Bereavement - practical advice like helping with benefits and money and who to contact after someone has died. Age UK North, South & West Dorset offer these services free of charge.

Information can be accessed by visiting www.ageuk.org.uk/northsouthwestdorset or call us on 01305 269444

Reducing Loneliness



Companionship and Help

Age UK North, South & West Dorset Befriending Service

As we get older, we may find it difficult to get out and about. We may have lost touch with our friends and relatives, and we may find ourselves feeling lonely.

This is where Age UK North, South & West Dorset can step in. If you are over 50 and feeling lonely, we may be able to offer friendship through one of our volunteers.

Companionship and Friendship

Our Reach Out Service is the perfect opportunity to relax and have a good catch up over a cup of tea with one of our screened and trained volunteers.

If you are an older person feeling lonely and isolated, our volunteers will take time to listen and have a friendly chat.

Help at Home

Do you need a little bit of support to stay independent in your own home?

Do you need a companion to support you to attend an appointment?

Age UK North, South & West Dorset recognises that a little bit of extra help can go a long way towards helping older people remain independent for longer.

Age UK North, South & West Dorset Home Support Service can include:

- Domestic cleaning and housework
- Food preparation
- Outdoor activity support
- Sitting and companionship
- Practical support

There are things that can help to maintain our independence, such as socialising and staying active, but at some point, we may require some additional help around the house.





Staying Independent

Help to remain independent

Accepting we need help is not always easy. It doesn't mean losing independence.

Having support when things start to get difficult can enable clients using our service to stay safe, unburden them from difficult tasks and stay in control of their lives.

Just a few adjustments to the home environment or some practical support may be all it takes to ensure that all people using our service/s can remain at home for many more happy years.

A trusted service

All Home Support staff are trained, insured against breakages and are DBS checked.

Are you struggling to carry out household chores?

Having regular practical help around the house can make a big difference.

Our Home Support Service can provide a cleaning service that can help with all kinds of duties from vacuuming to changing beds, cleaning and dusting, to laundry and emptying bins, as well as shopping, picking up prescriptions and more.

The same person will visit each week and there is always time for a chat.

We do not provide: Personal care such as intimate washing and bathing.



How to access the scheme

You can contact us direct without the need for a referral - or you can be referred by a family member or a health or social care professional.

Find out more

For more information or a chat about what sort of support you would like please us on

Tel: 01305 269444

Email: homesupportteam@ageuknswd.org.uk





Activities





Keeping mobile and preventing falls

There is a lot you can do to maintain your mobility and independence as you age.

Who is at risk?

About one third of people over 65 fall each year, with higher rates for over 75s.

Up to 20 per cent of falls require medical attention. Half of the falls reported by older people follow a trip or an accident. Some 90 per cent of hip fractures are caused by a fall.

Exercise is one of the best ways to prevent falls, as well as making you more confident and able to enjoy life.

Our Better Balance classes are designed to improve confidence, increase stability, improve mobility and balance, strengthen muscles, improve posture, most importantly help prevent falls and lessen the impact a fall can have on the body.

Staff are trained in facilitating older persons exercise sessions using a holistic approach. The class content incorporates recognised strengthening and balancing techniques, while being full of fun.

The class is kept to a maximum of 14 attendees and each client has an assessment of capability when they join. The class tutor guides each client through the session using a personcentred approach.

The tutor may also identify any other services within Age UK North, South & West Dorset, or from other organisations that may benefit the client.

Better Balance classes are run across North, South and West Dorset and can be accessed through our telephone number **01305 269444**.

What should I do if I fall? - NHS advice

If you have a fall, it's important to keep calm. If you're not hurt and you feel strong enough to get up, don't get up quickly.

Roll on to your hands and knees and look for a stable piece of furniture, such as a chair or bed. Hold on to the furniture with both hands to support yourself and, when you feel ready, slowly get up. Sit down and rest for a while before carrying on with your daily activities.

If you're hurt or unable to get up, try to get someone's attention by calling out for help, banging on the wall or floor, or using your personal alarm (if you have one). If possible, crawl to a telephone and dial 999 to ask for an ambulance.

Try to reach something warm, such as a blanket or dressing gown, to put over you, particularly your legs and feet. Stay as comfortable as possible and try to change your position at least once every half an hour or so.



Memory Matters!

Cognitive Stimulation Therapy

Cognitive Stimulation Therapy (CST) is a popular and successful way to treat the symptoms of mild to moderate dementia and is also very enjoyable.

Our CST sessions are designed to provide a structured programme of activities using visual and musical elements that create cognitively stimulating interactions.

The session is kept to a group of six people to enable them to be person centred and focussed on the varying needs of group members.

CST is a programme of themed activities, carried out over several weeks in small groups, with each session covering a different topic, designed to improve the mental abilities and memory of someone with dementia.

Evidence suggests that CST can be as beneficial as drug treatments for the symptoms of dementia and:

- Is the only non-drug treatment recommended by the National Institute for Clinical Excellence (NICE)
- Is usually carried out over 14 sessions, each lasting around 45 minutes and containing structured discussions and group activities
- Led by a trained and experienced staff member

Session topics may include childhood, food, current affairs and using money; and activities will be based around each theme, in a fun and supportive atmosphere.

Classes are available throughout Dorset.

Melodies for Memories

Melodies for Memories is a longer session that uses music and pictures to encourage people to sing along.

Our memory activity tutors hold sessions throughout North, South & West Dorset. Call us on **01305 269444** for more details or to book your place.

Community Hubs

Our Community Hubs provide a safe space for older people to spend time with their peers, get involved, and receive a hot lunch.

This is an opportunity for older people to get together and take part in a range of activities we provide, such as animal interactions, music and singing, IT classes, and crafts, as well as Better Balance, CST and Melodies for Memories.

It is also an opportunity for people to access our other services such as footcare or benefits advice. Come along and join us in a safe and caring environment with plenty of opportunities for support, companionship, fun and a home cooked two course meal.

The Hubs are open between 9.30am and 2.30pm.

Contact us on **01305 269444** for an informal chat about the service, or to arrange to come in and have a look around. Unfortunately, we cannot provide transport.



Keeping Mobile



Toenail Cutting Service

Are painful feet making you feel unsteady?

As we grow older, something as simple as cutting our own toenails can become difficult and, in some cases, impossible.

Healthy, comfortable feet are essential for everyone - especially older people. Long toenails can cause falls and possible hospitalisation as a result.

We have a nail cutting service available to older people This service is available in North, South & West Dorset for people over the age of 50.

Trimmed toenails can help with:

- Remaining mobile
- Avoiding becoming isolated and housebound
- Reducing the likelihood of having a fall
- Avoiding the general discomfort which accompanies long toenails

The foot care team have completed training in nail cutting with the NHS Podiatry Service.



The foot care assistants will complete an assessment prior to treatment and discuss any of the other services that may be beneficial to them.

Please contact us on **01305 269444** for further information and to find out which clinic is nearest to you.





Volunteer with us

Volunteering with us can make a difference to the lives of many older people in North, South & West Dorset.

There are many reasons why it's great to volunteer

- Give something back to the community and make a difference in people's lives
- Develop new skills or build on existing experience and knowledge
- Meet and spend time with people

We could not function without our dedicated team of volunteers who help us deliver vital services to older people in North, South & West Dorset.

Whatever your age, talents and interests, we're bound to have a volunteering opportunity for you.

Volunteers work across all the vital services we offer. Living in a society with a growing population means that there are more people that we would love to support. Your help can allow us to do that.

How do I get involved?

Visit our website or call us on 01305 269444

Support us

We provide companionship, advice and support for the most vulnerable older people in our communities. All funds we raise are used to deliver services for older people across North, South & West Dorset.

As an independent charity with no Government funding, we rely heavily on the generosity of the public, local business and of course our volunteers to help to meet the growing demand for our services.

There are several ways you can get involved with Age UK North, South & West Dorset:

- Do you work for a local business who may be looking to support a good cause in their local community?
- Would you like to organise your own fundraising event to raise vital funds for Age UK North, South & West Dorset?
- Would you like to make a regular donation, or perhaps consider leaving a gift in your will?

How to support us

Become a regular supporter by giving money each month or give a one-off donation to support our cause to combat loneliness and isolation for older people and help them to live well in later life.

Donate by post or in person to:

Age UK Dorchester

Rowan Cottage, 4 Prince of Wales Road Dorchester, Dorset DT1 1PW

Leave us a gift in your will or donate to us in memory of your loved one.

Organise a fundraising event or take a challenge to raise money.

Become a corporate sponsor.

Find out more:

Visit www.ageuk.org.uk/northsouthwestdorset Call the fundraising team on 01305 269444

Patient choice of GP practice

Following changes to GP contracts, all GP practices in England will be free to register new patients who live outside their practice boundary area from January 2015. This means that you are able to join practices in more convenient locations, such as a practice near your work. The idea is to provide you with greater choice and to improve the quality of GP services. These new arrangements are voluntary for GP practices.

patients through collecting

patient feedback, sharing

best practice by working

with other similar groups

patient services. They also

help to run courses within

the practice, volunteer

support services and

awareness events and

provide newsletters and

information directories

and working with the

practices to improve

A good GP practice should provide the following to all patients:

 A professional and helpful team of GPs, practice staff and other healthcare professionals.
 Groups can represent

- A practice that is accessible to everyone and provides a comfortable and organised environment.
- A flexible and efficient appointment booking system.
- Assurance of systems to monitor and improve the safety and quality of care.
- Appropriate, respectful and legal management of patient information.
- A private consultation room that provides reassurance and builds a patient's confidence and trust.
- Opportunities for patients to get involved and have their say.

Patient involvement groups

Most GP practices have patient involvement groups. These groups are made up of individual patients who take an active interest in patient healthcare and are sometimes known as Patient Participation or Partnership Groups (PPGs).

The involvement groups can have many functions and each group and practice sets its own terms of reference. To find out about your local patient involvement group or to get one

started you should ask at the reception desk of your practice.

Cancelling and missing appointments.

Please always try to let the GP practice know when you are unable to attend an appointment. It is your responsibility as a patient to cancel any appointment you have made in reasonable time so that another patient can benefit from the appointment slot.

Making an appointment

Be polite to receptionists. They are busy people who often have to deal with unhappy patients. Being polite to them will encourage them to help you.

If you have a complaint or concern about your GP or Practice?

First raise it with the staff member concerned or the Practice Manager. It may just be an issue of poor communication. Ask your practice for a copy of their Complaints process to follow.

If you are not happy with how they respond to your concerns then you can write to NHS England and they will allocate someone to look into your complaint.

Write to: NHS England

PO Box 16738, Redditch, B97 9PT

Tel: 0300 311 22 33

Email: england.contactus@nhs.net

GP SURGERIES

ai oone	LITTLO			
Postcode	Name	Address	Town/City	Phone number
BH19 1HB	Swanage Medical Practice	Station Approach	Swanage	01929 422231
BH20 4PG	5 .	Streche Road	Wareham	01929 553444
BH20 5HH	Corfe Castle Surgery	West Street	Corfe Castle	01929 480441
BH20 6DR	Wool Surgery	Meadow Lane	Wool Wareham	01929 462376
BH20 7BQ	Sandford Surgery	6A Tyneham Close	Wareham	01929 554490
BH20 7HB	Bere Regis Surgery	Manor Farm Road	Wareham	01929 471268
DT1 1LD	Fordington Surgery	91 High Street	Dorchester	01305 250515
DT1 1QR	Atrium Health Centre	7 Weymouth Avenue	Dorchester	01305 251545
DT1 2EW	Queens Avenue Surgery	14 Queens Avenue	Dorchester	01305 262886
DT1 2FD	The Prince of Wales Surgery	2 Frederick Treves House	Dorchester	01305 250989
DT1 2FD	Poundbury Doctors Surgery	3 Frederick Treves House	Dorchester	01305 251128
DT1 3FD	The Poundbury Clinic	Middlemarsh Street	Dorchester	01305 262626
DT1 3FD	The Poundbury Clinic	Middlemarsh Street	Dorchester	01305 265018
DT1 3GY	Armitage House	Victor Jackson Avenue	Dorchester	
DT10 1QU	The Blackmore Vale Partnership	Old Market Hill	Sturminster Newton	01258 474500
DT11 0AT	Milton Abbas Surgery	Catherines Well	Blandford Forum	01258 880210
DT11 7BH	Whitecliff Surgery	White Cliff Mill Street	Blandford Forum	01258 452501
DT2 0DB	The Tollerford Practice	Pound Piece	Dorchester	01308 861800
DT2 7JG	Cerne Abbas Surgery	51 Long Street	Dorchester	01300 341666
DT2 8FY	Puddletown Surgery	2A Athelhampton Road	Dorchester	01305 848333
DT3 4NS	Portesham Surgery	Malthouse Meadow	Weymouth	01305 871468
DT4 7BY	Royal Crescent Surgery	25 Crescent Street	Weymouth	01305 774466
DT4 7DW	The Bridges Medical Practice	26 Commercial Road	Weymouth	01305 774411
DT4 7LE	The Dorchester Road Surgery	179 Dorchester Road	Weymouth	01305 766472
DT4 9BE	Wyke Regis & Lanehouse Medical Practice	Portland Road	Weymouth	01305 782226
DT4 9BE	Wyke Regis Health Centre	Portland Road	Weymouth	01305 831331
DT4 9QX	Cross Road Surgery	Cross Road	Weymouth	01305 768844
DT5 2BJ	Royal Manor Health Care	Park Estate Road	Portland	01305 820422
DT6 5BN	The Bridport Medical Centre	West Allington	Bridport	01308 421896
DT6 6PE	Littlehurst Surgery	The Street	Bridport	01297 560872
DT7 3HT	Kent House Health Centre	Silver Street	Lyme Regis	01297 443399
DT8 3EQ	Barton House Medical Practice	Barton House	Beaminster	01308 861938
DT9 3DG	The Apples Medical Centre	East Mill Lane	Sherborne	01935 812633
DT9 4DL	The Grove Medical Centre	Wootton Grove	Sherborne	01935 810900
DT9 6LG	Yetminster Health Centre	Church Street	Sherborne	01935 872530
SP7 8DH	The Shaftesbury Practice	Salisbury Road	Shaftesbury	01747 856700
SP8 4XS	Gillingham Medical Practice	The Barn Surgery	Gillingham	01747 824201
SP8 5DF	The Silton Surgery	Gillingham Road	Gillingham	01747 840226
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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 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
- 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.

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.

NANTES Solicitors & Notaries

Our dedicated and friendly team is here to help you plan for a smarter future...

- Will writing
- Trusts and probate
- Inheritance Tax planning
- Lasting Powers of Attorney for Health and/or Financial Matters
- Care Home fee planning, and more...
- Home visits if required

Contact our team on 01305 771000 for a no-obligation conversation or email enquiries@nantes.co.uk. Appointments can be made at any of our offices.

www.nantes.co.uk

Offices in Bridport, Dorchester, Portland & Weymouth

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
- 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.

For more information read, "Choosing Care Services" (page 22).

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.

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.

Free Wills Surgeries

Age UK North, South & West Dorset encourages the over 50's to make use of its free regular wills surgeries held throughout the county.

The surgeries allow access to an expert who can answer questions about wills, powers of attorney and other legal aspects of property and finances. These one-to-one surgeries are by appointment only.

We work in partnership with local solicitors Humphries Kirk, Nantes and Blanchards Bailey.

This is a free and much needed and valuable service to local older people. Issues around making a will or power of attorney can be confusing and being able to talk things through with a solicitor can make all the difference.

To book an appointment, please ring Age UK North, South &West Dorset on 01305 269444.

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.





Choosing care services

Choosing your care services can be a daunting prospect.

There are many care options available, but which kind of support is right for you?

Think about what you get most out of in life. You may have particular interests that you want to keep up, or you may simply want to spend time with your family or friends. You may have a job that you want to keep on doing, or a social activity, sport, religion or a political group that you want to keep up with.

Your social care support should – as much as possible – help you to continue to do these things, and may help you find new things to do. When choosing the type of care, you also need to think about:

- location
- services
- standards and quality
- price

Location of your care

Your own home is often the best place for you to get care services. At home is where you may have family and friends and you'll be in a familiar and hopefully safe environment.

You may want to get help at home, perhaps through having home help come in to help you with daily tasks.

To stay independently at home, you may need to have care services in the form of adaptations to your home (to help with mobility, for example) or perhaps just equipment to help you out.

However, your home may not always be the best environment if you have care needs. It may not be safe for you, particularly if you do not have a friend or relative around to help (if you live in an isolated rural area, for example). Or you may have particular needs that cannot be easily met in your home.

If you do need to move out of your home for care reasons, there is a variety of accommodation options that you may want to consider. These include sheltered housing, extra care housing and residential care homes or nursing homes.

If you are thinking about moving, it's worth considering whether it is best to stay in the area you are in now, which you will be familiar with, or whether you should move elsewhere to be nearer family or friends. You may also want to think about the location from a practical perspective (whether it's on a bus route, for example) or for more personal reasons (such as whether you like the surroundings).





The kinds of care services on offer

If you are choosing a care service – particularly if it's an ongoing service such as home care or a place in a care home, you should think about the particular things you want from the service (this will often be referred to as your "outcomes").

Use the services search to find out about the location, services, facilities, staff and performance of a Care Quality Commission (CQC) registered care home or homecare provider. Your search results should tell you whether a service can support you if you have particular needs, such as a sensory impairment or a learning disability.

If the service is not registered with the CQC, you may have to ask them directly for information about the services, and you may want to get independent verification, if any is available. Your local council may have a list of local support providers, with information on each.

Standards and quality of care

Everyone has a right to expect certain standards in their care. Your care services should help keep you safe and well, but also treat you with dignity and respect. You should always be able to express a choice in your care.

The standards for social care providers, such as care homes, are set out by the CQC. The CQC's inspection reports will tell you which services are meeting the minimum requirements. If you do not think the service is meeting these requirements, you may want to make a complaint.

Good quality services, in whatever form they take, will treat you as an individual and attend to your personal needs. If you have homecare, for instance, the care workers who come into your home should listen to your wishes and include you and your family in decisions and care.

When choosing care, you might want to look out for services that are signed up to the social care commitment. Check how well your local council social services are performing.

The price of your care

When choosing social care services, you will have to consider how much the services may cost. The cost of your care may reflect each of the aspects listed above: location, quality and the kinds of services offered.

If you have had an assessment from your local council, you may get services for free. However, many people have to pay for their own care services (self-funders), and even people who have care funded by the local council will need to know about the costs of care if they are using a personal budget or a direct payment.

More information

The Money Advice Service has more information on choosing the right sort of care services.



Mi-Guardian is a personal pendant alarm which, when pressed or triggered by a fall, connects the user to a UK based monitoring team. The

monitoring team can then contact the user via an intercom or telephone to make an assessment of the situation and determine the best course of action, be that requesting emergency assistance or simply asking friends or family to make contact.

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8 WEEK

TRIAL AVAILABLE

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.

NHS care could be

in the community.

provided in hospital, but

it could be in someone's

own home or elsewhere

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.

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.

Each year, many people are told they have to self-fund their own long term care.

Some self-funding options can be quite straightforward, whilst others are much more complicated. As a specialist care fees adviser I can help you to compare and assess all your options before deciding which one is the right one for you.

- Investment Planning to help pay for care
- Long term care annuities
- Releasing the equity in your home
 This is a lifetime mortgage or home reversion plan. To understand the features and risks associated with such products please ask for a personalised illustration.
- Safely passing on your wealth
- Helping to protect your capital
- Helping to protect you and your estate



CONTACT Tim Gallego Poundbury Wealth Management

Senior Partner Practice of St. James's Place Wealth Management Your local SOLLA Member to make an appointment

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The 'cap on care costs'

Currently, it is not easy to plan for your future care needs, as it's hard to estimate how long you will need care for and how your circumstances may change. From April 2020, a "cap" on the costs of meeting your eligible care needs (but not accommodation associated with care or nursing costs) is being introduced. The cap means that, once reached, the local authority will take over paying the cost of their eligible care needs.

The cap will not cover your daily living costs. These costs include expenses such as rent, food and utilities and the costs you would face even if you did not have care needs. It is important to note that daily living costs will be a nationally set figure. This figure will be a "notional" amount rather than the actual costs. This is designed to support consistency and enable people to plan.

To benefit from the cap once it comes in, you will need to contact your local authority to see if your needs are eligible. If you are seen to have eligible care needs, the local authority will open a "care account" for you. This account records your progress (the amount of costs you have incurred) towards the cap. The cap does not begin until April 2020 and any costs incurred before this will not count towards the cap.

The BBC's care calculator can estimate how much you may have to pay for care services depending on where you live in England, once the new rules are in place. This will give you an idea of how the cap will work for you, but actual costs will vary to reflect your individual circumstances and needs and how they change over time.

For more information on how paying for care is changing from 2020, read about the changes in the Care Act.

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 re-mortgaging 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.



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To find out how equity release could transform your retirement, please call us now on 01202 646960 or visit abacusfinancialoptions.co.uk



For a friendly, face to face consultation

Head Office Arena Business Centre 9 Nimrod Way Ferndown Dorset BH21 7UH

- 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.

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" (currently £144 per week).

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.

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

 Domiciliary care in Bridport, Beaminster, Lyme Regis and surrounding areas.

At Angel Carers we pride ourselves

on the standard of care that we deliver.

- 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



01308 459204

or email: enquiries@angelcarers.com

www.angelcarers.com

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
- 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.)

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.

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.

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.

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HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
BH19 1AR	Care Purbeck	78 Victoria Avenue	Swanage	07778 550687
BH19 1BJ	Nightingales Home Care	1 Victoria Avenue Industrial Estate	Swanage	01929 425285
BH20 4JS	Bluebird Care	3 West Street	Wareham	01929 500515
BH20 4LR	Wareham Care at Home	10a South Street	Wareham	01929 556566
DT1 1HY	Better Care at Home	18 North Square	Dorchester	01305 520590
DT1 1RX	Agincare UK	24 Cornwall Road	Dorchester	01305 265666
DT1 1UW	Everycare	24 High West Street	Dorchester	01305 257777
DT1 3AE	Apex Prime Care	9 Jubilee Court	Dorchester	01305 470020
DT1 3AH	Bluebird Care West Dorset	173 Bridport Road	Dorchester	01305 236655
DT1 3QY	Nurseplus	Bridport Road	Dorchester	01305 757555
DT1 3SQ	iDirect	21 Great Cranford Street	Dorchester	01305 259075
DT2 9JN	Park House Home Care	Park House	Dorchester	01305 889027
DT4 0AB	St Jude's Care	2-4 Stavordale Road	Weymouth	01305 779888
DT4 0BX	CareSupreme	3 Ashton Road	Weymouth	01305 542042
DT4 7BS	Caremark	15 Jubilee Close	Weymouth	01305 858290
DT4 7PY	Weymouth - Care at Home	13 Carlton Road North	Weymouth	01305 766099
DT4 9DN	All About Care	Egdon Hall, Lynch Lane	Weymouth	01305 261177
DT4 9DW	Butterflies In Hampshire	Lynch Lane Offices	Weymouth	02380 015109
DT5 1BB	Agincare UK Weymouth	Agincare House	Portland	01305 777977
DT5 2DP	AA-I-Care	35 Southwell Street	Portland	01305 821001
DT6 3JP	Agincare UK Bridport	Rax Lane	Bridport	01308 459777
DT6 3NR	Angel Carers	15A South Street	Bridport	01308 459204
DT6 5HZ	Daley Home Care	Pineapple Cottage, Salwayash	Bridport	01308 898345
DT8 3AX	Altogether Care - Care at Home	Lynden Way, The Square	Beaminster	01308 863775
DT9 3BA	Bramley Home Care Sherborne	73 Cheap Street	Sherborne	01935 812776
DT9 4EF	Candlelight Homecare	Clearbrook House, Bristol Road,	Sherborne	01935 817800
SP7 9QJ	Bramley Homecare	Wincombe Business Park	Shaftesbury	01747 855844
SP8 4AB	Homestead Care	High Street	Gillingham	01747 228971
SP8 4FA	Wisteria Care	Middlefield House, Marlott Road	Gillingham	01747 852107
SP8 4RE	Mulberry Court.	Common Mead Lane	Gillingham	01747 822241





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 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 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



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Your choice of care options include:

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- Day care services including social stimulation, activities, lunch and a bath or shower by request for our day visitors.

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- 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

make you feel more comfortable.

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

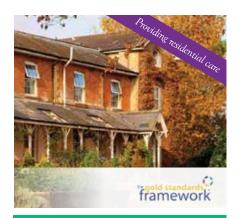
family or friends around you when you move to

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Ashley Court, 6-10 St Peters Road, Poole, Dorset, BH14 0PA Tel: 01202 715902



Blandford Grange, Milldown Road, Blandford Forum, Dorset, DT11 7DE **Tel:** 01258 458214

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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.

NURSING HOMES

Postcode	Name	Address	Town/City	Phone number
BH14 0PA	Ashley Court	6-10 St Peter's Road	Poole	01202 715902
BH19 3HB	The Old Rectory	56 High Street	Swanage	01929 425383
BH20 7AJ	Pine Martin Grange	Sandford Road	Wareham	01929 551144
BH21 2DJ	The Wimborne Care Home	179-181 Wimborne Road West	Wimborne	01202 877614
DT1 1AQ	Somerleigh Court	Somerleigh Road	Dorchester	01305 259882
DT1 1GR	Signature House	2 Maumbury Gardens	Dorchester	01305 257248
DT1 1PW	Belle Rose Nursing Home	12 Prince of Wales Road	Dorchester	01305 265787
DT1 2NH	Castle View	Bridport Road	Dorchester	01305 756476
DT10 1BD	Newstone House	Station Road	Sturminster Newton	01258 474530
DT11 7BQ	Whitecliffe House	White Cliff Mill Street	Blandford Forum	01258 450011
DT11 7DE	Blandford Grange Care Home	Milldown Road	Blandford Forum	01258 458214
DT2 7AL	Casterbridge Manor	Acreman Street	Dorchester	01300 341008
DT2 9LG	Steepleton Manor Care Home	Winterbourne Steepleton	Dorchester	01305 889316
DT3 4AJ	Fairfield House	41 Putton Lane	Chickerell	01305 779933
DT3 4DQ	The Queen Charlotte	432 Chickerell Road	Weymouth	01305 773128
DT4 7QF	Weymouth Care Home	21 Glendinning Avenue	Weymouth	01305 784518
DT4 9QX	Gracewell of Weymouth	Cross Road	Weymouth	01305 233300
DT6 3EU	St James' Park Care Home	Higher Street	Bridport	01308 421174
DT6 6BS	Bymead House	Axminster Road	Charmouth	01297 560620
DT9 3QZ	Riverside Nursing Home	Westbury	Sherborne	01935 812046
DT9 4HG	Abbey View	Fairfield	Sherborne	01935 813222
SP7 8DF	The Cedars Nursing Home	Angel Lane	Shaftesbury	01747 852860
SP8 4RE	The Mellowes Care Home	Common Mead Lane	Gillingham	01747 826677

RESIDENTIAL HOMES

RESIDEN	HAL HOWES			
Postcode	Name	Address	Town/City	Phone number
BH19 1LS	Clifftop Care Home	8 Burlington Road	Swanage	01929 422091
BH19 1PQ	York House Care Home	8-10 Cauldon Avenue	Swanage	01929 425588
BH19 2HR	Wordsworth House Care Home	Belle Vue Road	Swanage	01929 423614
BH20 4HB	Anglebury Court	21 Bonnets Lane	Wareham	01929 552585
DT1 1ET	Culliford House	Icen Way	Dorchester	01305 266054
DT1 1PP	Grassington House	50 Prince Of Wales Road	Dorchester	01305 267968
DT1 1PW	Montrose Care Home	40 Prince Of Wales Road	Dorchester	01305 262274
DT1 1RU	Glencairn House	16-17 Cornwall Road	Dorchester	01305 268399
DT1 2EN	Cheriton Care Home	10 Weymouth Avenue	Dorchester	01305 443231
DT10 1DE	Nazareth Lodge	Penny Street	Sturminster Newton	01258 472511
DT10 2LL	The Old Rectory	High Street	Sturminster Newton	01963 362624
DT11 7DE	Larks Leas	Milldown Road	Blandford Forum	01258 452777
DT11 7HS	Castleman House	Fairfield Bungalows	Blandford Forum	01258 452315
DT11 8EY	Millbrook House	Child Okeford	Blandford Forum	01258 860330
DT11 9EB	Spetisbury Manor	Spetisbury	Blandford Forum	01258 857378
DT2 9JN	Park House	Martinstown	Dorchester	01305 889420
DT2 9NW	Grove Lodge	Hyde Crook	Dorchester	01300 320098
DT2 9QL	Wolfeton Manor	16 East Hill	Dorchester	01305 262340
DT3 5EP	Crecy Care Home	45 Spa Road	Weymouth	08000 121247
DT3 5HE	Rodlands Care Home	4 Ullswater Crescent	Weymouth	01305 782736
DT3 5LG	Ingleside Residential Care Home	648 Dorchester Road	Weymouth	01305 812667
DT3 6HR	Bosworth Care Home	6 Southdown Avenue	Weymouth	01305 833100
DT4 0QJ	Buxton House	423B Radipole Lane	Weymouth	01305 760834
DT4 0RX	Elsadene	1 Verne Road	Weymouth	01305 776613
DT4 7JU	Kingsley Court	28 Dorchester Road	Weymouth	01305 787811
DT4 7LF	Goldcrest	183 Dorchester Road	Weymouth	01305 830400
DT4 7LF	Trafalgar Care Home	207 Dorchester Road	Weymouth	08000 121247
DT4 7LG	Primrose Lodge	121-122 Dorchester Road	Weymouth	01305 786568
DT4 7PY	Friary House	26 Carlton Road North	Weymouth	01305 782574
DT4 7QH	Danmor Lodge	12-14 Alexandra Road	Weymouth	01305 775462
DT4 9QB	Legh House	117 Rylands Lane	Weymouth	01305 773663
DT4 9QS	Chestnuts Residential Home	93b Wyke Road	Weymouth	01305 784996
DT6 3BA	Coneygar Lodge	Coneygar Park	Bridport	01308 427365
DT6 3QG	Sidney Gale House	Flood Lane	Bridport	01308 423782
DT6 4EY	Harbour House	George Street	Bridport	01308 423277
DT6 4LB	The Hyde Care Home	Walditch	Bridport	01308 427694
DT6 5BH	Drayton House	50 West Allington	Bridport	01308 422835
DT7 3ES	Shire House Care Home	Sidmouth Road	Lyme Regis	01297 442483
DT7 3HH	Fairfield House	Charmouth Road	Lyme Regis	01297 443513
DT8 3PX	Broadwindsor House	Broadwindsor	Beaminster	01308 868353
DT9 3AJ	Rawleigh House	The Avenue	Sherborne	01935 816630
DT9 3BZ	Eastbury House	Long Street	Sherborne	01935 812132
DT9 3ED	The Hayes	Long Street	Sherborne	01935 814043
DT9 4HN	Garden House Rest Home	Priestlands	Sherborne	01935 813188
DT9 6HL	The Old Vicarage Care Home	Leigh	Sherborne	01935 873033
SP7 8AX	Castle Hill House	Bimport	Shaftesbury	01747 854699
SP7 8BS	St Denis Lodge	Salisbury Road	Shaftesbury	01747 854596
SP8 4EW	The Malthouse Care Home	Bay Road	Gillingham	01747 822667
SP8 4RE	Mulberry Court.	Common Mead Lane	Gillingham	01747 822241
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