



Your **Guide** to  
Later Life in  
Gloucestershire  
2026/27

Information, advice and guidance  
so you can age well, your way



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*“The food tastes home-cooked and there's such a wide choice of meals and portion sizes.”*  
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▲ Minimum order required in some areas.  
\*See website for terms and conditions.



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## Age better with us

As we get older, life can sometimes bring unexpected challenges and as things change, knowing where to turn for trusted information and support can make all the difference. Age UK Gloucestershire is here for you and staying in touch is easy. By signing up to our free monthly **Age Better eBulletin**, you'll receive inspiring and practical content straight to your inbox, helping you feel informed, supported and connected.

Subscribing means you'll stay informed about our activities, service updates, community news and ways to get involved and opportunities to support our work. It's the best way to keep up to date with everything happening at Age UK Gloucestershire, so you don't miss out.

***Sign up today and age better with us.***

**You can subscribe in any of the following ways:**

- Turn to page 37 and complete the form and return to us
- Sign up online by visiting:
  - [ageuk.org.uk/](http://ageuk.org.uk/)
  - [gloucestershire/stayconnected](http://gloucestershire/stayconnected)
- and complete the form
- Scan the QR code to go directly
- to our website



 Gloucestershire  
**age UK**  
Let's change how we age



**Age Better eBulletin**



I always look forward to receiving my **Age Better eBulletin**, there's interesting and helpful news every month!  
**Gina, subscriber**



# Age well, **your way**



**Our later years can be some of the most rewarding of our lives - full of freedom, opportunity and choice, and it's never too soon to start shaping the future you want.**

Nurturing friendships, pursuing interests and staying active are simple but powerful steps that can make a lasting difference. By planning ahead and focusing on what matters to us, we can give ourselves the best chance to enjoy life as we age. Let's prepare for a future filled with wellbeing and happiness, so you can age well your way.



## Top tips to prepare for a happy later life

Help Team members, Sarah and Beth offer the following advice to help you plan for your best later life.

## Stay social and active

Contact with other people is so important for our general wellbeing. Try to maintain those friendships and activities, or try new ones.

**Find information about staying social and active on page 10.**



## Money matters

Get your finances in order and make sure you are claiming any benefits or grants you may be entitled to. This can help pay for the support you need.

**Our Help Team can check this for you and help you through the application process. See page 6-7**



## Your home

Will your current arrangements at home suit your needs? Be open to looking at ways you could adjust things, so you can remain independent.

**Our Help Team can tell you what is available and how you can access it. See page 8.**



## Understanding when you need help

There may come a time when you need more help. Accepting that support and knowing how to access it, means you will be able to remain safe and independent at home for longer.

**Our Help Team can talk you through care options and how to access them. See page 8.**



## Getting around

Try to maintain your ability to get around by exploring options, especially if you are unable to drive.

**Talk to our Help Team about driving with confidence, Blue Badge applications and community transport. See page 7.**



## Make your wishes known

Share with your loved ones what you'd like to happen if you were no longer able to make decisions or communicate yourself. It might be uncomfortable to think about, but having a plan can save a lot of future stress. Your wishes are clear and respected.

**Where to start with Powers of Attorney, ReSPECT forms and more. We explain it all on page 12-13.**



**However carefully you plan, sometimes you might need extra help.** If you need us, our Help Team is here for you, and their service is provided free of charge.

**Call: 01452 422660. Email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)**

**Visit: [ageuk.org.uk/gloucestershire/HelpTeam](https://ageuk.org.uk/gloucestershire/HelpTeam)**



## Our **Help Team**



### Providing support and advice for later life

Our experienced friendly team is here for you. Whatever questions or concerns you have about later life, we offer clear, impartial information and advice to help you live safely, comfortably and independently. With our specialist knowledge and guidance, you can feel confident making informed decisions for yourself and your loved ones.

**Here's how our Help Team can support you.**

	<p><b>Your health and wellbeing</b></p> <p>We can help you to navigate the social care system so you can find the right care path and funding for you.</p>
	<p><b>Do you feel lonely?</b></p> <p>We'll tell you about social opportunities and activities near you, and transport options to reach them.</p>
	<p><b>Do you have enough money?</b></p> <p>We provide a free benefits check, help support selected applications and advise on steps to get your finances in order.</p>
	<p><b>Is your home still right for you?</b></p> <p>We can advise on housing options, support benefit applications and signpost to relevant organisations.</p>
	<p><b>Are your affairs in order?</b></p> <p>We can talk you through processes, such as Powers of Attorney, funding your care, and we'll signpost you to relevant agencies.</p>

## Benefit advice and checks

We want to ensure every older person is receiving the financial support they're entitled to. Every year, thousands of pounds in benefits go unclaimed – money that could help you with essentials, bring peace of mind and support you to be more independent.

If you are entitled to claim, we can guide you through the application process. Sometimes claiming one benefit can be a gateway to other entitlements such as a Cold Weather Payment or free NHS dental treatment, so we definitely recommend checking.

Here's some information about a few of the benefits that could be available to you. You can find out more details by getting in touch with our Help Team.

**£1.3 million**

in benefits identified for Gloucestershire's older people in 2025

### Our handy benefits check calculator

If you're online you can check what financial support you may be entitled to by using the Age UK Benefits Check Calculator.



In around 10 minutes it will give you an estimated amount you could claim and it's free, safe and secure to use.

Access the Calculator at [ageuk.org.uk/gloucestershire/Benefitchecks](https://ageuk.org.uk/gloucestershire/Benefitchecks)

## Attendance Allowance

If you're over State Pension age (66) and struggling with your personal care, you may be entitled to claim. It isn't means-tested and the amount you're awarded is based on your needs.

It's up to you how you spend the money, but many people use it for things to help them remain independent at home.

**99%**

of people who contacted us said our Help Team was **professional, friendly and helpful.**

## Blue Badge

This allows you to park closer to destinations, reduce parking fees and extend timing restrictions. It makes outings easier and helps you remain more independent and active. You can use your Blue Badge even if someone else is driving.



## Pension Credit

If you're living on a low income and are over State Pension age, you could be awarded this extra money to help cover your costs. Even if you have other income, savings or assets, you could still be entitled to claim.

## Feeling the benefit

“ Thank you for helping me with my Attendance Allowance and Pension Credit. Now I can start living a bit, not just existing, like I have done for months. ”



“We're less isolated now as we can afford the occasional taxi for outings and for attending medical appointments. Thank you for your support with applying for Attendance Allowance.”

“ I lost my partner suddenly. You were so kind and patient, listening and not rushing me. I am so grateful that with your help I now have hope when I thought I couldn't receive financial support. You dried my tears of worry. ”

“Age UK Gloucestershire visited me at home and were so helpful. Getting a Blue Badge has transformed my life.”



**If you need support make our Help Team your first port of call.**

**Call our Help Team on 01452 422660**

Lines are open Monday to Friday, 9am to 5pm.

Leave us a message, and we'll get back to you during the same hours.

**Email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)**

**Visit: [ageuk.org.uk/gloucestershire/HelpTeam](http://ageuk.org.uk/gloucestershire/HelpTeam)**





## Signposting

Our Help Team is patient, knowledgeable and experienced and, as well as providing support with specific queries about later life, we have an extensive network of contacts across the county. If we can't help you directly, we'll put you in touch with the most appropriate organisation to support you.

We can advise on how you can access statutory services, or you may be looking for information about local services such as social groups and activities near you, transport options or help with legal matters.

Whatever your question, we're here to listen and help you find the right support, so make our Help Team your first port of call.

## Support to stay independent at home

Part of planning for later life is considering the support you might need to remain safe, comfortable and independent in your own home.

Our Help Team can provide the advice and support to help you find the solutions which are right for you, from adaptations and extra support at home, through to live-in help.

If you're finding it hard to manage in your own home, you may decide to move to where you can get more support. We can talk to you about all the options available, from sheltered accommodation and assisted living to residential care.

**Our Help Team can signpost you to organisations who can support you.**

Questions often arise around the financial aspects of care. Our Help Team are experts and will guide you through the process of arranging a Care Needs Assessment (by Adult Social Services), discuss when you may need to contribute towards the cost of your care, as well as tell you about other grants and benefits that could be available to you.



For the latest updates, contact our Help Team

**Call: 01452 422660**

**Email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)**

**Visit: [ageuk.org.uk/gloucestershire/HelpTeam](http://ageuk.org.uk/gloucestershire/HelpTeam)**

## Dementia, Diagnosis and Memory Support Service

## Support if you have concerns about your memory

Many people worry about how life might change if Dementia is on the horizon.

We're here to help if you or someone you care about has memory concerns, are on the Dementia Assessment Pathway, or has received a recent diagnosis on Dementia. Our free non-medical service can help you take the first steps with confidence.

We offer you, your family members and carers information, advice, guidance and signposting about:

- taking the first steps towards dealing with memory issues
- understanding your diagnosis
- staying independent
- continuing to work
- looking after your health and wellbeing
- planning ahead
- finding local support that's right for you.
- exploring social care options

“ I felt lost trying to support my mother who has vascular dementia. Your service was invaluable. ”

“I really enjoyed talking to your representative who made me feel like an equal, not an ‘old person’ with dementia.”

“ Your support helps me to stay grounded in the reality of the situation and not live in denial. ”



For the latest updates, contact our Help Team

Call: 01452 422660

Email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)

Visit: [ageuk.org.uk/gloucestershire/dementia](https://ageuk.org.uk/gloucestershire/dementia)



## The social connection

**Maintaining a social life, staying active, having a sense of purpose and embracing a positive outlook are all things which contribute to living a fulfilling and happy later life.**

Age UK Gloucestershire is here to help you expand your social circle and make those all-important connections that add vibrancy to your life. We can help you find activities, clubs, classes and other ways to socialise in your community, so you can enjoy an active social life along with all the benefits it brings to your health and wellbeing. Whether you enjoy structured activities like quizzes and crafts, active sessions like dancing or walking sports, or you prefer casual chats over coffee, we can help you find something in your area to get involved with.



Having an active social life tends to make us feel happier, and socialising is a proven way to increase health and prolong fitness in later life.

## Ageing Without Children social group

Our monthly Ageing Without Children group (AWOC) is for people who, either through choice or circumstance, don't have children around to support them. Not everyone who is ageing without children is unhappy or struggling, but it can mean the experience of ageing may be different.

Our AWOC Group get together in Cheltenham every month. Come along where you'll meet people with shared experiences and find out what support we have available.



To find out how you can expand your social circle contact our Help Team  
Call: 01452 422660

Email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)

Visit: [ageuk.org.uk/gloucestershire/socialgroups](https://ageuk.org.uk/gloucestershire/socialgroups)

# Your voice matters in Gloucestershire



## Join our Voice of Older People

At Age UK Gloucestershire we recognise that older people's views, experiences and opinions are important and should be heard. That's why we've created our Voice of Older People panel.

It's all about listening to you and understanding what really matters – from daily life experiences to broader community concerns, your voice could help influence change so that the needs of older people are better met across Gloucestershire.

Joining our Panel means you'll be invited to complete occasional surveys. These can be online or posted, whichever is your preference, and you may be invited to join focus groups, either for Age UK Gloucestershire or other local organisations seeking the views of older people. There's no cost, and you can choose how involved you'd like to be.

**If you are aged 50+ join us and together we can make Gloucestershire a place where older people's voices are truly amplified, valued and respected.**



Our Voice of Older People initiative has been developed on conjunction with our partner Gloucestershire Older Persons' Association.



To join the Voice of Older People  
**Call: 01452 422660 | Email: [supporters@ageukgloucestershire.org.uk](mailto:supporters@ageukgloucestershire.org.uk)**  
**Visit: [ageuk.org.uk/gloucestershire/VoOP](http://ageuk.org.uk/gloucestershire/VoOP)**  
 Or, turn to page 37, complete your details and preferences and return to us at the address shown on the form.

# Practical **planning** for later life

**We all hope our retirement will be a time to relax and enjoy life to the fullest. But what about practical and emotional considerations?**

Planning ahead isn't reserved for a certain age, so it's never too early to give consideration to these important things.

Taking proactive steps now eases the path for your loved ones in the future and you can always adjust your plans as life unfolds.

Engaging in these discussions early on is key. Whether it's about your living arrangements, the lifestyle you'd like to lead, or your preferences for care, conversations with your loved ones ensure that your wishes are heard and respected at every stage of life.

Even sharing your funeral wishes can provide clarity and peace of mind for those closest to you.

Initiating these conversations now ensures your wishes are documented, giving you confidence that those close to you understand your preferences when you might not be able to communicate them yourself.

***Here, we explain some of the steps you could take now.***



## Lasting Power of Attorney

Securing a Lasting Powers of Attorney (LPA) ensures that, should you become unable to, or choose not to make decisions on your own, a trusted individual can act on your behalf. You choose a person you trust as your attorney and give them the legal authority to make decisions for you.

An LPA covers decisions about your financial affairs, or your healthcare, and it's never too early to have one in place. We would recommend you consider setting this up before the need arises as it provides the assurance that, no matter what the future holds, you are protected.

You can contact your solicitor or visit the Government website below. There you'll find the instructions and forms you need to put your Lasting Power of Attorney in place. [gov.uk/power-of-attorney](https://www.gov.uk/power-of-attorney)

## Did you know?

If you're married or in a civil partnership, it might come as a surprise that your spouse doesn't automatically gain the authority to handle your bank accounts, pensions, or make healthcare decisions on your behalf should you become unable to do so. The simple truth is, without an LPA, that authority won't be granted.



## ReSPECT forms

Consider what you'd like to happen if you became seriously ill. It's important that medical professionals know how you want to be treated. If you have given your family Lasting Powers of Attorney, they are often asked to make decisions on your behalf at what is already a very stressful time. It's important to note though, that having a ReSPECT form in place certainly doesn't mean it will prevent you from receiving treatment.

You can discuss your preferences and complete your form with your healthcare professional now. Everything is noted down so in an emergency people can act quickly and in line with your wishes.

## Your important documents

Gather your key documents together and keep them in a safe place. Share this location with someone you trust, such as a family member or the executor of your Will. This makes things simpler for them when it matters most.

## Your Online Accounts

It's worth thinking about what will happen to your digital accounts and profiles if you were no longer able to access them, or you pass away. Planning ahead can ensure your digital life is in good hands. The Law Society recommends creating a log of all your online accounts and leaving clear instructions about what you would like to happen to each one. You may want your social media accounts de-activated or have someone close to you retrieve photographs. Don't forget about documents such as insurance or pension details stored online. Make sure someone you trust can access them if needed. Setting up joint email accounts can be a good way to share this important information.

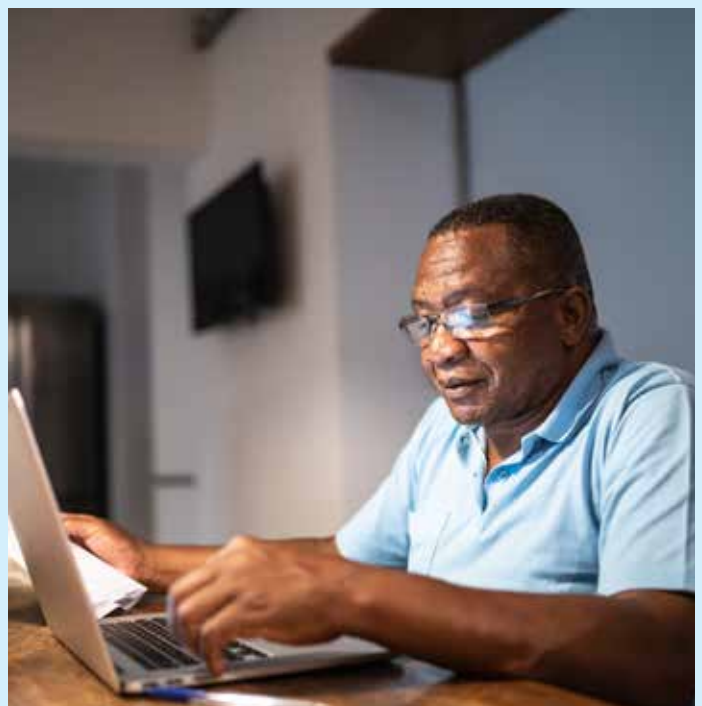
**For more helpful information, visit:**  
[digitallegacyassociation.org](http://digitallegacyassociation.org)



## More advice and guidance

Age UK offers a helpful booklet packed with tips on approaching discussions about crucial matters like finances, housing arrangements, remaining in your own home, medical treatments, end of life care, funerals and even plans for your pets.

**For a copy of our booklet and to discuss where to start with putting your plans in place, call our Help Team on 01452 422660 or email: [helpteam@ageukgloucestershire.org.uk](mailto:helpteam@ageukgloucestershire.org.uk)**



# Making a **Will** and estate planning



"I'm more than happy to leave a gift in my Will to Age UK Gloucestershire, because as someone who has already benefited from the services they provide, I'd like to know they'll still be around when I'm not."

Lizzie, aged 65  
Age UK Gloucestershire  
Legacy Pledger

**Making a Will is important because it's the only way to make sure your estate goes to the people and causes you care about.**

Without a Will, your estate might be distributed in a way that you wouldn't want. While it can seem daunting, the process can actually be quite simple.

We've partnered with expert estate planners Octopus Legacy, so you can write or update your Will for free.\* The cost of your Will is covered by us up to £150 – so you can write or update a simple Will free of charge or get a Will with trust at a discounted rate.

You can write your Will with Octopus online, over the phone/video call or in-person (at home or in-branch).

\*Applies to simple wills only. Discounts are applicable for wills with trusts.



**We believe that Gloucestershire should be a place where everyone can age well, their way.**

However, for many older people loneliness and isolation are an everyday reality.

Once you've looked after family and friends, please consider leaving a gift in your Will to Age UK Gloucestershire and help us continue our important work supporting local older people.



**Change starts with a Will**

and yours could make a lasting difference

Every gift, no matter what the amount, makes a difference and can help ensure we will be there for older people who need us in the future.



**Find out more about writing your Will for free with Octopus Legacy:**

**Email: [Supporters@ageukgloucestershire.org.uk](mailto:Supporters@ageukgloucestershire.org.uk)**

**Visit: [ageuk.org.uk/gloucestershire/giftsinwills](https://ageuk.org.uk/gloucestershire/giftsinwills)**

# Change a life, change yours, volunteer with us

Volunteering is a powerful way to make a positive impact while enriching your own life. It provides an opportunity to give back to your community, support a cause you care about and make meaningful connections with others.

Volunteering gives you the opportunity to share your skills, learn a new one, improve your wellbeing, gain experience and even boost your CV.

We rely on our amazing group of volunteers to ensure we continue to provide vital support to older people throughout Gloucestershire. From manning our Information hubs and helping with office admin to visiting older people in their own homes to help complete benefits application forms, you could make a difference.

“

*Attendance Allowance application forms are long and complex which often puts older people off applying altogether. Being able to help someone complete the form accurately and knowing they have a strong chance of successfully receiving the benefit they're entitled to, can make a real difference to their quality of life. Volunteering in this way is incredibly rewarding and gives me a real sense of wellbeing.*

*I love meeting people. Everyone is always so grateful that someone has taken the time to visit them in their own home and offer this support. Each visit is special, and every person has a fascinating life story to share, which naturally comes out during our time together.*

**John, Help Team Volunteer**

“

**Helen,  
Information  
Hub volunteer  
and Trustee**



*I really enjoy meeting and chatting to people. Sadly, some are struggling, sad or lonely, and it's rewarding to help with suggestions, or refer them to our own Help Team for support. Sometimes, just listening is all that's needed.*

*As a Trustee I enjoy being part of shaping the organisation and working with a group of very experienced fellow Trustees and colleagues who are equally passionate about ageing well.*

”



To find out more about volunteering with us call: 01452 422660  
Email: [volunteering@ageukgloucestershire.org.uk](mailto:volunteering@ageukgloucestershire.org.uk)  
Visit: [ageuk.org.uk/gloucestershire/volunteering](http://ageuk.org.uk/gloucestershire/volunteering)

# Care after illness or hospital discharge (reablement)

If you or someone you know has been in hospital or had an illness or fall, you may need temporary care to help you get back to normal and stay independent. This temporary care is called intermediate care, reablement or aftercare.

Most people receive this type of care for around 1 or 2 weeks, although it can be free for a maximum of 6 weeks. It will depend on how soon you are able to cope at home.

If you need care for longer than 6 weeks, you'll have to pay for it.

## When you can get free short-term care and how to get it

### After leaving hospital

Care can help you recover from an illness or an operation. Hospital staff should arrange care before you leave hospital.

Speak to the person in charge of you going home (discharge co-ordinator) to make sure this happens.

### Information:

Contact social services if you have been discharged and care hasn't been arranged.

Your hospital won't get involved after you leave.

### After a fall or short illness

Care can help you avoid going into hospital if you don't need to. If you or someone you know falls or needs help because they're ill, speak to your GP practice or social services. They should be able to arrange for someone to come to your home and discuss what you need.

### If you have started to find everyday tasks difficult

You can get help with daily tasks. This can help you learn new ways of doing things before needing paid home help.

If you find everyday tasks difficult, contact social services at your council and ask for a needs assessment. This will identify the type of care or equipment you need.

### What care you'll get

A team with a mix of people from the NHS and social services will help you do the things you need to do to stay independent.

This might include getting dressed, preparing a meal, or getting up and down stairs.

They might care for you at first, but will help you practise doing things on your own.

### Your team might include:

- a nurse
- an occupational therapist
- a physiotherapist
- a social worker
- doctors
- carers

They'll start with an assessment that looks at what you can do. You'll agree together what you want to do and set out a plan.

The plan will include a contact person who's in the team and the times and dates they'll visit you.

### What happens when aftercare finishes

When care finishes, your team should work with you and your family or carers to agree what happens next.

### This should include:

- other care you might need, such as home help
- how you can refer yourself again if you need to
- what you should do if something goes wrong
- information about what other types of support or equipment might help

Ask your team's contact person about what happens next if your care is coming to an end.

# Healthy eating for over 50s

Healthy eating can improve your quality of life and help you avoid diseases associated with ageing.

There is a lot you can do to introduce healthier foods into your diet without giving up all your favourites.



## Manage your weight with a balanced diet

For most people it is best to maintain your weight as you get older, giving you enough energy to stay well, socialise and be active.

If you have a very low body weight you may benefit from some support. If you are very overweight, losing some weight may be good for your health.

### Get the best from your diet:

- Eat a variety of foods to ensure you're getting all the nutrients your body needs.
- Eat at least five portions of fruit and vegetables a day.
- Base your meals on starchy foods like bread, potatoes, rice or pasta. Try to switch to wholegrain versions.
- Choose foods with slightly more calcium, folate (folic acid) and vitamin B12 especially over the age of 65. Most people will benefit from vitamin D supplements especially in winter.
- Aim for a portion of protein with each meal such as lower-fat meat or poultry, eggs, beans, lentils, tofu or nuts.
- Drink plenty of fluids. Most people need 6-8 glasses or mugs per day. Water, tea, coffee (without added sugar) and milk are the best choices for your teeth.
- We only need small amounts of fat. Try to replace saturated fats (such as butter) with unsaturated vegetable, rapeseed, olive and sunflower oils and spread. Nuts and seeds are also good choices.

- If you eat fish, aim for two portions a week, including one portion of oily fish such as salmon, fresh tuna, mackerel, sardines or trout.
- Limit foods and drinks that are high in added sugar.
- Limit your salt intake to a maximum of six grams a day - try not to add it to your food and beware of added salt in processed foods and ready-made meals.
- Drink less alcohol.

## Keep Muscles Strong

Muscle health is just as important as we age. Maintain muscle mass to stay active and mobile and to reduce the risk of falls.

A combination of resistance activity (working with weights or resistance bands or even simply using items at home like tinned goods), together with healthy nutrition and hydration works best to maintain muscles.

## Avoid Malnutrition

Some people lose too much weight as they get older. If you, a friend or a loved one experiences unplanned weight loss, or finds their clothes, jewellery or dentures are loose, they may need to eat more nutrient dense foods. Malnutrition can become serious, and there may be an underlying health condition. If you are concerned, encourage the person to see their doctor.

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This article references the British Dietetic Association Older People's Specialist Group fact sheet **Eating, drinking and ageing well.**

# Are you a Carer?

If you care for someone, you can have an assessment to see what might help make your life easier. This is called a carer's assessment.

## It might recommend things like:

- someone to take over caring so you can take a break
- gym membership and exercise classes to relieve stress
- help with taxi fares if you don't drive
- help with gardening and housework
- training how to lift safely
- putting you in touch with local support groups so you have people to talk to
- advice about benefits for carers

A carer's assessment is free and anyone over 18 can ask for one. It's separate from the needs assessment the person you care for might have, but you can ask to have them both done at the same time.

## How to get a carer's assessment

Contact adult social services at your local council and ask for a carer's assessment.

If you're a parent carer or a child, contact the children with disabilities department.

You can call or do it online. Find your local social services team (England only)

## How to tell if you're a carer

You're a carer if you're looking after someone regularly because they're ill, elderly or disabled - including family members.



## Carers help with:

- washing, dressing or taking medicines
- getting out and about and travelling to doctors' appointments
- shopping, cleaning and laundry
- paying bills and organising finances

## They can also give emotional support by:

- sitting with someone to keep them company
- watching over someone if they can't be left alone

All of these count as being a carer.

## What happens in the carer's assessment

Someone from the council, or an organisation the council works with, will ask how you're coping with caring.

This includes how it affects your physical and mental health, work, free time and relationships.

The assessment is usually face to face. Some councils can do it over the phone or online.

Assessments usually last at least an hour.

## How to prepare for your carer's assessment

### You'll need:

- your NHS number (if you have one)
- your GP's name, address and phone number
- contact details of anyone who's coming to the assessment with you
- the name, address, date of birth and NHS number of the person you care for (if you have it)
- your email address

Give as much detail as you can about the impact caring for someone is having on your life. This will help make sure you get all the help and support you need.

Which? Later Life Care has a checklist of questions to help you prepare for a carer's assessment, regardless of your age.

## Have someone with you

It can help if you have someone with you during the assessment. This could be the person you care for, a friend or relative. You could also use an advocate. Advocates are people who speak up on your behalf. They can help you fill in forms and sit with you in meetings and assessments. They're often free. Find an advocate in your area

## Telephone help

### If you want to talk to someone about carer's assessments, call:

- your local council's adult social services department
- Carers Direct's free helpline on 0300 123 1053
- Age UK's free helpline on 0800 055 6112
- Independent Age's free helpline on 0800 319 6789
- Contact a Family's free helpline on 0808 808 3555

## Getting the results

You'll usually get the results of the assessment within a week.

If you qualify for help from the council, they'll write a care and support plan with you that sets out how they can help.

## Help with costs

Your council might be able to help with the costs. You might need a financial assessment (means test) first. This will be arranged for you after the carer's assessment.

You might also qualify for benefits for carers that can help with costs.

## If you don't qualify for help from your council

If you're told you don't qualify for help and support, your council should give you free advice about where you can get help in your community. Ask if this doesn't happen.

# Winchcombe Day Centre

A warm welcoming day centre which provides care and support, while promoting independence for older members of the community.

Each Monday, Wednesday and Thursday we offer our members:

- activities ranging from health and wellbeing, art, music and imaginative topical events
- a hot, two-course lunch
- celebration of key events
- friendship and support.



### Winchcombe Memory Cafe

A safe and supportive meeting place for anyone affected by dementia.

10.30am - 12.00pm

**Just drop in!**

### Dementia Friendly Film Club

A once a month drop-in Film Club that meets on a Friday at 1:00pm

**Just turn up!**



To find out more or to become a member today, please call 01242 603207 or email [enquiries@winchcombedaycentre.co.uk](mailto:enquiries@winchcombedaycentre.co.uk)

[www.winchcombedaycentre.co.uk](http://www.winchcombedaycentre.co.uk)

Winchcombe Day Centre | Langley Close | Winchcombe | GL54 5QN

# Winchcombe Day Centre

# Funding care

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

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

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

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

Find out about support paid for by your local authority.

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

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

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

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

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

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

## How the council pays for and arranges your care

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



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

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

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

## How to arrange your care as a self-funder

You can:

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

## Find out what care you need

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

## Telephone Help

### Get advice on paying for care from:

- Age UK Gloucestershire on 01452 422660
- Gloucestershire Council Adult Social Care on 01452 426 868
- Independent Age on freephone 0800 319 6789
- Money Helper on freephone 0800 138 7777

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

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

### How much will care cost?

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

### Paying for carers at home

Homecare typically costs in the region of £25 per hour – however this may vary depending on your circumstances, such as where you live and the type of care you need.

It's always worth contacting a few homecare agencies in your area to ask about their services and compare their costs to find homecare to best suit your needs.

Having a carer who lives with you costs from around £1,500 a week. However, it can also cost more depending on the level of care required and the area you live in.

### Paying for a care home

There are 2 types of care home:

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

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

## Benefits can help with care costs

You may be eligible for benefits, like Attendance Allowance and Personal Independence Payment (PIP), which aren't means-tested. You can use them to pay towards the cost of your care.

### Can I avoid selling my home?

You won't have to sell your home to pay for help in your own home. But you may have to sell your home to pay for a care home, unless your partner carries on living in it.

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

### Releasing money from your home (equity release)

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

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

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? [www.which.co.uk/money/pensions-and-retirement/](http://www.which.co.uk/money/pensions-and-retirement/)
- Money Helper's equity release information - [www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)
- The Equity Release Council - [www.equityreleasecouncil.com](http://www.equityreleasecouncil.com)

If you're planning ahead, you may consider arranging an investment or insurance plan to fund your care. Again, it may be worth taking independent advice on financial arrangements before making major changes. Because of the new rules, there are likely to be more financial products emerging that are designed to help people pay for care. But you have to pay interest on the money you take out.

# ARE YOU FACING CARE COSTS?

YOU DON'T HAVE TO GO IT ALONE

Planning for care can feel overwhelming.

Care fees, property, pensions, tax... it's not always clear how it all fits together.

At Paladin Financial Planning we provide specialist later life advice to individuals and families across Gloucestershire.

As members of SOLLA, you can trust that our advice is expert, independent and focused on you.

We can help with:

- Understand the available care funding options
- Making the most of savings, property and pensions
- Planning ahead with detailed cashflow modelling\*
- Exploring Care Annuities to secure your future income
- Managing inheritance tax and estate planning
- Arranging Wills & Lasting Powers of Attorney\*
- Support for those acting on behalf of a loved one



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FINANCIAL PLANNING

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- ✉️ hello@paladin.financial
- 🌐 www.paladin.financial
- 📍 Cheltenham, Gloucestershire



**SOLLA**  
Society of Later Life Advisers  
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\*These services are not regulated by the FCA.



**THE EQUITY RELEASE  
PARTNERSHIP**

## WHEN CARE COSTS RISE, PROPERTY IS OFTEN PART OF THE CONVERSATION

**For many people, the family home represents their largest financial asset. When care is required, questions often arise around how that value might be used.**

In some circumstances, property wealth can be accessed without the need to move, depending on individual needs and arrangements.

- Funding care at home or in a residential setting
- Accessing funds over time rather than all at once
- Reviewing options alongside existing financial and legal arrangements

Planning ahead can provide greater clarity when decisions need to be made.

This may include:

- Understanding potential future care costs
- Considering adaptations to remain at home
- Reviewing how a partner may be supported

The Equity Release Partnership is a later life lending specialist, focused on property and later life finance, working with clients across Gloucestershire.



**03330 509944**



**www.equityreleasepartnership.co.uk**



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## Money Helper

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



[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### Renting out your home

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

### A deferred payment scheme

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

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

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

You can get more information from:

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

### Get personal advice on care funding

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

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

You can get advice from:

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

### Get expert financial help

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

Find a specialist care fees adviser in your area with:

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

### What you can get for free

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

This can include:

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

### If your savings run out

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

#### PLEASE NOTE:

The figures quoted are accurate at the time of going to press, however this information may change at any time.

For accurate up-to-date information please contact either:

Age UK Gloucestershire on 01452 422 660 | Gloucestershire Council Adult Social Care on 01452 426 868

# Services in your home

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

## Types of homecare

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

Homecare can suit you if you need:

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

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

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



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

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

## Personalised care in your own home

In a world that is constantly evolving, it is important to have someone you can count on.

Whatever your requirements you can be assured of a quality service, delivered by caring, well trained support workers who are there to help you with your daily tasks, including:

- **Personal Care**
- **Medication Administration**
- **Domestic Tasks**
- **Shopping**
- **Meal Preparation**

Accolade Support & Care is registered with the Care Quality Commission and is a Gloucestershire County Council-approved provider, delivering an award-winning service across Cheltenham and Bishop's Cleeve.

**01242 308 008**

[www.accoladesupport.co.uk](http://www.accoladesupport.co.uk)



## HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
GL1 1DL	Multilink Management Care Ltd	Southgate Street	Gloucester	01452 930291
GL1 1UB	P & N Healthcare Services	Southgate Street	Gloucester	07507 793341
GL1 2EP	Comfort Call	Gloucester Docks	Gloucester	01242 574594
GL1 2RU	Bluebird Care	The Island	Gloucester	01452 414952
GL1 3AJ	State Care Solutions	31 Worcester Street	Gloucester	01452 699670
GL1 3EJ	Raystra Healthcare	1 Alvin Street	Gloucester	01452 238262
GL1 3NU	Lean On Me Care Services	40 London Road	Gloucester	07958 649933
GL2 2AT	Vintage Revelations	Waterwells Drive	Gloucester	01452 947520
GL2 2AT	First4Homecare	Waterwells Drive	Gloucester	01452 346905
GL2 4AL	Acorn to Oak Homecare	Unit 28 SBC, Olympus Park	Gloucester	01452 345134
GL2 4NZ	Crossroads Care	10 Sabre Close	Gloucester	01452 302542
GL2 4WL	Severn Sunrise Homecare	52 Curtis Hayward Drive	Gloucester	01452 904009
GL2 5DR	Elite Home Care Solutions	34 Kaskelot Way	Gloucester	08448 001130
GL2 5FD	Nightingales Home Care	Spinnaker Road	Gloucester	01452 310314
GL2 5QY	Care-Nursing Alliance	High Orchard Street	Gloucester	01452 508299
GL2 5RG	Prosperity Care & Wellbeing	Merchants Road	Gloucester	01242 906569
GL2 8DN	Black & White Group	Newent Road	Gloucester	01452 226136
GL2 8EY	Flexicare Home	Maisemore	Gloucester	01452 306296
GL2 9QL	Caremark Cheltenham & Tewkesbury	Meteor Business Park	Gloucester	01242 370797
GL2 9QL	Alina Homecare	Meteor Business Park	Gloucester	01242 303222
GL3 1DL	Broomfield Care	Innsworth Lane	Gloucester	01452 730888
GL4 3GG	Helping Hands	Barnett Way	Gloucester	01452 226024
GL4 3HX	Karva Care Services	Corinium House	Gloucester	07963 516914
GL4 3HX	Global Caring	Corinium Avenue	Gloucester	01452 345820
GL4 3HX	Ultimate Independence Care	Corinium Avenue	Gloucester	01453 704572
GL4 3HX	Nash Alliance	Corinium House	Gloucester	01452 346576
GL4 3HX	Rehoboth Health & Home Care	Corinium Avenue	Gloucester	07427 333614



[www.cqc.org.uk](http://www.cqc.org.uk)

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

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



## Caring for you like family, in the place you love most

At Flexicare, we've been providing the highest quality home care services to people in Gloucestershire for more than 25 years. As a family-run local business that's guided by strong ethical values, we have always put the dignity, choices and individuality of all our clients at the heart of the services we provide.

### Our Services

- ♥ Personal Care
- ♥ Mobility Support
- ♥ Medication Assistance
- ♥ Housework & Light Maintenance
- ♥ Social Support
- ♥ Pallatative & End of Life
- ♥ Shopping
- ♥ Rehabilitation
- ♥ Meal Planning & Preparation
- ♥ Live In Care Companionship

### Contact us today!

Gloucester  
01452 306 296  
Newent & Ledbury  
Tewkesbury  
01531 888 034  
Stroud  
01453 824 958

[www.flexicareuk.co.uk](http://www.flexicareuk.co.uk)

VISIT OUR  
NEW WEBSITE



Inspected and rated

Outstanding 



## HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
GL4 3HX	Your Lifestyle	Corinium Avenue	Gloucester	01452 729757
GL4 3HX	Home Instead	Corinium Avenue	Gloucester	01452 341975
GL2 2AT	Vintage Revelations	Waterwells Drive	Gloucester	01452 947520
GL4 3HX	Gloucester Homecare	Corinium Avenue	Gloucester	01452 549495
GL5 1QJ	Penna Homecare	Slad Road	Stroud	01453 756227
GL5 2HL	Bluebird Care	3B Nelson Street	Stroud	01453 757937
GL5 2JT	Helping Hands	13 Union Street	Stroud	01453 703469
GL5 4EX	Gannicox CIC Domiciliary Care	59 Cainscross Road	Stroud	07979 935359
GL6 9EY	Horsfall House Homecare	Windmill Road	Stroud	01453 886381
GL7 1QD	Helping Hands	31 Castle Street	Cirencester	01285 708223
GL7 1YD	Careful Care	82C Chesterton Lane	Cirencester	01285 640420
GL7 3AD	The Care Net	5 High Street	Lechlade	01367 705081
GL7 6JJ	Principles Recruitment Care Agency	Tetbury Road	Cirencester	07475 470044
GL12 7BX	TLC Support Services	43 Long Street	Wotton-under-Edge	01453 844080
GL13 9BE	Excellence in Care	19 Canonbury Street	Berkeley	01453 511991
GL14 2AB	Crossroads Care	Belle Vue Road	Cinderford	01594 823414
GL14 2SE	Caremark (Herefordshire & Forest of Dean)	15 High Street	Cinderford	01432 367672
GL18 1AH	Easy Living Solutions	10 Broad Street	Newent	01531 820556
GL20 8BT	La Vie En Rose	18 Ashchurch Road	Tewkesbury	01684 439564
GL20 8SD	NSF Health	Oakfield Close	Tewkesbury	07403 316439
GL50 1HR	Retain Healthcare	Regent Street	Cheltenham	01242 262700
GL50 1JN	SW Domiciliary Care	Harley House	Cheltenham	01242 352554
GL50 3SH	Helping Hands	Jessop Avenue	Cheltenham	01242 384637
GL50 4SL	Adelfi Care Services	Hyde Lane	Cheltenham	01242 384825
GL51 6PN	Windrush Care	Hatherley Lane	Cheltenham	01242 226020
GL51 6PN	Care at Home	Hatherley Road	Cheltenham	01242 242061
GL51 6SX	Bramble Home Care	Staverton	Cheltenham	01684 217040
GL51 8HF	Merit Care	Alstone Lane	Cheltenham	01242 300380
GL51 8PL	Accolade Support & Care	Gloucester Road	Cheltenham	01242 308008
GL51 9TU	Safehand's Recruitment	Rutherford Way	Cheltenham	01242 505400
GL51 9TX	Person Centred Care	9 Manor Park	Cheltenham	01242 321123
GL52 6JQ	Hope Care Service Agency	5 Court Mews	Cheltenham	01242 382888
GL52 8RN	Alpha Care Services	Church Road	Cheltenham	01242 321035
GL53 9NS	Home Instead	Colesbourne	Cheltenham	01242 513203
GL54 1AF	Cotswold Carers	Stow on the Wold	Cheltenham	08006 343471
GL55 6HB	Warwickshire Living	High Street	Chipping Campden	03335 770299

# CARE IN YOUR OWN HOME

Arrange a FREE  
home assessment

 01452 947520



Flexible support  
tailored to you



Fully insured,  
DBS checked  
and reliable



Local, trusted  
and bespoke care

## TRUSTED & ACCREDITED



EMPOWERING LIVES, HONOURING EXCELLENCE

# Alph Care Services

## ABOUT US

We are a family owned care company that have provided care within the community of Bishops Cleeve and surrounding areas since 2002.

Our mission is simple yet profound: to provide personalised, high-quality domiciliary care that allows you or your loved ones to live safely and comfortably in their own homes.

## OUR SERVICES

Personal Care  
On Call 24/7  
Dementia Care  
Over Night Stays  
Companionship  
End Of Life  
Respite  
Medication Dispensing and Supervision  
Meal Preparation  
Bathing And Showering Assistance  
Prescription And Pension Collection  
Light House Chores



## CONTACT US:

**T: 01242 321035**

[info@alphacareservices.co.uk](mailto:info@alphacareservices.co.uk)

[www.alphacareservices.co.uk](http://www.alphacareservices.co.uk)

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

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

Employers must apply for an enhanced DBS check (formerly known as a CRB check) when taking on new employees or volunteers to work with vulnerable adults or children.

This includes a check of the barred lists. If an organisation fails to make the relevant checks, they can be penalised.

If an organisation dismisses an employee or volunteer for harming a child or vulnerable adult, they must tell the DBS.

The DBS must also be notified if any employee or volunteer harms a child or vulnerable adult, but isn't dismissed because they leave voluntarily. If their organisation does not tell DBS, they will be acting illegally. Questions can be answered by the DBS call centre on 0870 909 0811.

## Employing a care worker on a private basis

If you employ a care worker privately, you will not be obliged to use the DBS scheme, but you can use it if you choose to. You need to ask social services or the police to make the checks on your behalf. The care worker must have already applied to be vetted, and must consent to the check.

If you have concerns about the suitability of someone you employ privately to work with a vulnerable adult or child, you can ask social services to investigate the matter. They can refer the worker to the ISA on your behalf.

## Manual handling

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

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

## Broomfield Care Homecare Services



*Broomfield Care has been providing outstanding homecare in Gloucestershire since 2009.*

*We are a small, privately-owned company that provides bespoke, 1-to-1 care from highly skilled, qualified and experienced carers.*

### We Specialise In:



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Dementia Care



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*"Caring staff who looked after my mum in a kind, supportive and friendly manner. Mum really looked forward to the Broomfield visits and had some lovely chats with much laughter and happiness." -Client Review*

**Caring For You In The Place You Love**

# Care homes & retirement living

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

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

## Consider other options for care first

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

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

- home care
- help to live independently at home

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

## Personal care or nursing care?

Care homes for older people may provide personal care or nursing care. A care home registered to provide personal care will offer support, ensuring basic personal needs are taken care of.

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

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

## Choice of care home

The law says that where the local authority is funding accommodation, it must allow a person entering residential care to choose which care home they would prefer, within reason. Social services must first agree the home is suitable for your needs and it would not cost more than you would normally pay for a home that would meet those needs.

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

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

If you choose a care home that costs more than the local authority usually expects to pay for a person with your needs, you may still be able to live in the care home if a relative or friend is willing and able to pay the difference between what the local authority pays and the amount the care home charges – this is known as a “top-up” fee.

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

# Caring for people in Cheltenham since 1946



Our charity provides day care, respite, independent living, residential and nursing care, with specialist knowledge of dementia and end of life care.



## Get in touch

If you'd like to talk things through or arrange a visit, our team would be delighted to welcome you.

☎ 01242 303220 [www.lilianfaithfull.co.uk](http://www.lilianfaithfull.co.uk)

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

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

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

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

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

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

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

### Tips on choosing a care home

- Check the most recent inspection report to see how well the care home is doing and if there is anything of concern. You can get inspection reports by searching for the care home on the Care Quality Commission website

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

### 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



### 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 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.

### 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.

### 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:

#### 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.

**NURSING HOMES**

<b>Postcode</b>	<b>Name</b>	<b>Address</b>	<b>Town/City</b>	<b>Phone number</b>
GL1 3PL	Wotton Rise Nursing Home	140 London Road	Gloucester	01452 303073
GL2 4QW	The Lawns	346 Bristol Road	Gloucester	01452 721345
GL2 4WD	OSJCT Chestnut Court	St James	Gloucester	01452 720049
GL3 4EX	OSJCT Millbrook Lodge	Moorfield Road	Gloucester	01452 863783
GL4 4QQ	Saintbridge House	189 Painswick Road	Gloucester	01452 300307
GL4 6SX	Brunswick House Nursing Home	119 Reservoir Road	Gloucester	01452 523903
GL5 4AP	St Martin's Centre	Stratford Lawn	Stroud	01453 763793
GL5 4JE	Cotswold House Care Home	Church Road	Stroud	01453 752699
GL5 4SP	Scarlet House	123 Westward Road	Stroud	01453 769810
GL7 1TX	Elm Grove Care Home	Somerford Road	Cirencester	01285 653057
GL7 2ED	Ashley House Care Home	118 Trafalgar Road	Cirencester	01285 650671
GL7 2NB	Stratton Court	Gloucester Road	Cirencester	01285 283132
GL7 4AH	Hyperion House	London Street	Fairford	01285 712349
GL7 5DT	Hunters Care Centre	Cherry Tree Lane	Cirencester	01285 653707
GL7 5TL	The Lakes Care Centre	Spine Road East	Cirencester	01285 314141
GL8 8DG	Kingsley House	Gumstool Hill	Tetbury	01666 503333
GL8 8FH	Upton Mill Care Home	Mercer Way	Tetbury	01666 336600
GL10 3BZ	Moreton Hill Care Centre	Standish	Stonehouse	01453 826000
GL10 3RT	Oldbury House Care Home	Bristol Road	Stonehouse	01453 791513
GL17 0DR	Forest Court Care Home	Bradley Court Road	Mitcheldean	01989 750775
GL17 9BW	Euroclydon Nursing Home	Hawthorns	Drybrook	01594 543982
GL19 3JU	Stepping Stones Red Marley	Bromsberrow Road	Gloucester	01531 650880
GL20 8HZ	Magnolia House	Grange Road	Tewkesbury	01684 850111
GL20 8US	Ashchurch View	Ashchurch Road	Tewkesbury	01684 858900
GL50 2NR	St Faith's Nursing Home	Malvern Road	Cheltenham	01242 240240
GL50 3EL	Sandfields	St Georges Road	Cheltenham	03333 210921
GL50 4LB	Bradbury Gardens	West Drive	Cheltenham	01242 527631
GL51 0BG	Wentworth Court Care Home	Village Road	Cheltenham	01242 263334
GL51 4UL	Badgeworth Court Care Centre	Badgeworth	Cheltenham	01452 715015
GL51 6BL	Whittington House Nursing Home	58 Whittington Road	Cheltenham	01242 259260
GL51 7DP	Monkscroft Care Centre	Shelley Road	Cheltenham	01242 321111
GL52 2DG	Windsor Street Care Centre	35-37 Windsor Street	Cheltenham	01242 545150
GL53 7GA	Thirlestaine Park Care Home	Humphris Place	Cheltenham	01242 505560
GL53 9ER	Lilleybrook Care Home	Pilley Lane	Cheltenham	01242 225790
GL53 9HD	Gloucestershire House	Charlton Lane	Cheltenham	01242 512569
GL54 1EJ	Newlands Nursing Care Centre	Evesham Road	Stow on the Wold	01451 870077
GL54 3PQ	Northleach Court Care Home	High Street	Cheltenham	01451 861447
GL55 6DR	Mill House	55 Sheep Street	Chipping Campden	01386 848990
GL56 0DS	Esmere Gardens	Stow Road	Moreton-in-marsh	01608 692222
NP16 7LF	Castleford House Nursing Home	Castleford Gardens	Chepstow	01291 629929



## Subscribe to our Age Better eBulletin



If you're online why not sign up for our free monthly Age Better eBulletin? You'll receive community news, updates on our services, how you can get involved as well as ways to support us, straight to your inbox. You'll also have access online to our other helpful publications and future issues of our Guide to Later Life in Gloucestershire.



## Join the Voice of Older People



We believe that older people's views, opinions and experiences are important and should be heard. If you're aged 50+ join our panel and help ensure older people's voices are reflected in local decisions. Join us so that together we can make Gloucestershire a place where older people's voices are amplified, valued and respected.



Simply complete your email address below and return the form to us, or scan the QR codes, provide your details online.

Yes, I would like to subscribe to the Age Better eBulletin

Yes, I would like to join the Voice of Older People

### Yes, please keep in touch with me by email

Title  First Name  Surname

Email

### Yes, please keep in touch with me by post

If you like receiving information through your letterbox, complete your details below and we'll send you future issues of our Guide to Later Life in Gloucestershire and other occasional updates.

Title  First Name  Surname

Address

Postcode

Return your completed form to us at: Age UK Gloucestershire, Henley House, Barnett Way, Barnwood, Gloucester GL4 3RT

Please notify Age UK Gloucestershire if you wish to change your communication preferences by emailing [supporters@ageukgloucestershire.org.uk](mailto:supporters@ageukgloucestershire.org.uk) or by phone on **01452 420900**.

Make a difference, please donate today.



As a local independent charity, we're dedicated to supporting older people, their families and carers. We do this by providing invaluable services, support and advice.

Here's how your gift can make a real difference to older people in your local community:

<b>£10</b> Can provide four information guides, turning worries into peace of mind	<b>£25</b> Can support our Help Team to answer more phone calls from people who need us	<b>£40</b> Can help someone to claim benefits they're entitled to, bringing more financial security	<b>£75</b> Can help fund a social group event offering friendship in a welcoming space	<b>£100</b> Can provide a warm pack bringing comfort and warmth through wintertime
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## Ways to donate

### I'd like to donate online

To make a one-off donation by credit/debit card, or to make your gift go further with a regular monthly donation, visit [ageuk.org.uk/gloucestershire/donate](https://ageuk.org.uk/gloucestershire/donate) or scan this QR code



### I'd like to donate by post

I enclose a  cheque  cash donation of £  payable to Age UK Gloucestershire.

Title  First Name  Surname

Address

Postcode

Email

I am making this donation because I received support from AUKG's (please circle): **Help Team** - **Ageing Without Children Social Group** - **Other** \_\_\_\_\_

Boost your donation by 25p of Gift Aid for every £1 you donate at no extra cost to you by joining the Gift Aid Scheme. Your address is needed above to identify you as a current UK taxpayer.

Date

Yes, I am a UK taxpayer. Please treat all donations I make in the future or have made in the past 4 years to Age UK Gloucestershire as Gift Aid donations until further notice. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference.

I am not eligible for Gift Aid.

If you are donating by post, return this form together with your donation to:

Age UK Gloucestershire, Henley House, Barnett Way, Barnwood, Gloucestershire, GL4 3RT

Please notify Age UK Gloucestershire if you wish to cancel this Gift Aid declaration, change your name or address, no longer pay sufficient tax on your income and/or capital gains by emailing [supporters@ageukgloucestershire.org.uk](mailto:supporters@ageukgloucestershire.org.uk) or by phone on 01452 420900.

*giftaid it*

*Thank You*

## RESIDENTIAL HOMES

Postcode	Name	Address	Town/City	Phone number
GL1 1AN	Park View	Trier Way	Gloucester	01452 671499
GL1 2QX	Cathedral View	Archdeacon Street	Gloucester	01452 303248
GL1 3HW	Guild House Residential	2A Denmark Road	Gloucester	01452 525098
GL1 3PH	Magdalen House Residential	London Road	Gloucester	01452 386331
GL1 3PX	Horton House Residential	1 Horton Road	Gloucester	01452 524615
GL1 4BG	Great Western Court	33a Millbrook Street	Gloucester	01452 423495
GL1 5AJ	Bramble House	96a-98 Stroud Road	Gloucester	01452 521018
GL1 5LF	Cavendish Care Home	301 Stroud Road	Gloucester	01452 521896
GL1 5LG	Stroud Lodge	319 Stroud Road	Gloucester	01452 312216
GL2 0RS	The Cedars	144 London Road	Gloucester	01452 310727
GL2 7EE	The Old Vicarage Residential	Church End	Frampton-on-Severn	01452 740562
GL2 7HE	Wisma Mulia	Bridge Road	Gloucester	01452 740432
GL2 9BD	Redlands Acre	35 Tewkesbury Road	Gloucester	01452 507248
GL3 2JE	Parton House	Parton Road	Gloucester	01452 856779
GL4 0BD	The Knoll	335 Stroud Road	Gloucester	01452 526146
GL4 6SB	Westbourne Care Home	190 Reservoir Road	Gloucester	01452 506106
GL6 0DB	The Steppes Residential	Cossack Square	Stroud	01453 832406
GL6 0LS	Winslow House	Springhill	Stroud	01453 832269
GL10 2AD	Regency Retirement Home	52 Regent Street	Stonehouse	01453 823139
GL11 6AS	Yercombe Lodge	Stinchcombe	Dursley	01453 542513
GL15 5AU	Nodens Manor Care Home	Naas Lane	Lydney	01594 293138
GL16 8NX	The Elms Care Home	Kilmarnock Road	Coleford	01594 832394
GL17 0LJ	The Old Rectory	School Lane	Longhope	01452 831135
GL17 0LL	Longhope Manor	Church Road	Longhope	01452 830291
GL19 3EA	The Laurels	Main Road	Gloucester	01452 901243
GL50 2DT	Faithfull House	Suffolk Square	Cheltenham	01242 514319
GL50 2JA	Ravenswood House	Lansdown Road	Cheltenham	01242 514264
GL50 2TG	Alexander House Care Home	Alexander House	Cheltenham	01242 513525
GL51 0SF	Royal Court	Fiddlers Green Lane	Cheltenham	01242 221853
GL51 4XA	Chargrove Lawn	Shurdington Road	Cheltenham	01242 862686
GL51 7AD	Dalkeith Residential	285 Gloucester Road	Cheltenham	01242 522209
GL51 7EL	Bredon View	24-26 Libertus Road	Cheltenham	01242 525087
GL51 9TA	Knightsbridge Lodge	Knightsbridge Green	Cheltenham	01242 680168
GL52 3AU	Bay Tree Court Care Home	High Street	Cheltenham	01242 236000
GL52 6TB	Oakhaven Residential	136-140 Hales Road	Cheltenham	01242 528377
GL52 6YJ	Nazareth House	London Road	Cheltenham	01242 516361
GL53 0BN	The Hamptons	94 Leckhampton Road	Cheltenham	01242 520527
GL53 9AX	Charlton Kings Care Home	Moorend Road	Cheltenham	01242 521812
GL54 1FG	Edwardstow Court	Edwardstow Court	Cheltenham	01451 799100
GL55 6SJ	Four Seasons	Back Lane	Chipping Campden	01386 438300
NP16 7LE	Castleford Lodge	Castleford Hill	Chepstow	01291 408151

## Age UK Gloucestershire

Call our Help Team on 01452 422660

Email: [supporters@ageukgloucestershire.org.uk](mailto:supporters@ageukgloucestershire.org.uk)

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