

# Guide to Later Life in Wiltshire and Swindon

#### **ISSUE THREE**



Advice and information to help you Stay informed • Stay involved • Stay independent



### As a leading 'not-for-profit' provider of care for older people, St John's Care Trust can help you make the right choice for care in later life.

- A home with compassion, warmth and understanding
- Working closely with Dementia UK one of the few care providers to employ Admiral Nurses, specialists in dementia care
- A professional, friendly, caring ethos

#### We have 16 homes around Wiltshire:

- 1) Ashwood Care Centre Warminster
- 2) Athelstan House Malmesbury
- 3) Avonbourne Care Centre Old Sarum
- 4) Bemerton Lodge Salisbury
- 5) Brookside Melksham
- 6) Buckland Court Amesbury
- 7) Coombe End Court Marlborough
- 8) Goodson Lodge Trowbridge

- 9) Hayward Care Centre Devizes
- **10) Hungerford House** Corsham
- **11) Marden Court** Calne
- **12) Ridgeway House** Royal Wootton Bassett
- **13) Seymour House** Chippenham
- **14) The Cedars** Purton
- **15) Watersmead** Westbury

**16) Willowcroft** Salisbury Seymour House Marden Court Hungerford House Coombe End Court Brookside Goodson Lodge Watersmead Amesbury Ashwood

The Cedars

Ridgeway House

Swindon

2 Athelstan House

> Buckland Court Avonbourne Bemerton Lodge

nerton Lodge 4

Find out about all our care services at 16 homes around Wiltshire: 0800 988 8133 • www.osjct.co.uk/Wiltshire



Willowcroft

## Welcome to the third edition of our Guide to Later Life in Wiltshire and Swindon

At Age UK Wiltshire, mission is to improve the quality of life for all older people across Wiltshire and Swindon by promoting choice, opportunities, and independence.

We are here to inspire, support and enable older people, helping them stay safe, make informed choices and be independent yet connected.

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. There are sections on a range of topics from managing your finances and living well through to finding opportunities to socialise and connect.

If you can't find the information you need then please do contact us at Age UK Wiltshire. We are an independent local charity that's been working in the community providing support and guidance to older people for over 70 years. Our services are available throughout Wiltshire and Swindon and can be accessed by telephone, email or online. We have a quality accredited Information and Advice service where our friendly and experienced advisors can talk you through your options and help you navigate later life.



**Age UK Wiltshire** 

*Registered office:* The Wool Shed New Park Street, Devizes, Wiltshire SN10 1DY

St Michael's Community Centre

96 St Michael's Road, Salisbury SP2 9LE

#### Advice: 0808 196 24 24

enquiries@ageukwiltshire.org.uk www.ageukwiltshire.org.uk





We're a local charity working in the community to support older people, their families and carers. We want everyone to be able to love later life.

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



# Information & Advice Team



We offer a free, quality accredited Information & Advice service for people over 50, their families and their carers. Our friendly team of advisers can provide information or advice about any issue affecting older people or signpost you to other forms of support. The advice can range from welfare benefits, debt and money, housing, accessing services, supporting you with later life planning to finding social and activity groups and local traders.

Senior Project Worker Rachel comments, "We can help with all these queries and everything in between, taking time to talk with you and ensuring information is as tailored as possible to your individual situation."

Growing older can bring changes in our lives, with decisions to be made and raising questions we have never considered before. We may require additional support, our financial situation many change and we can find ourselves in a very different and often confusing place. Similarly, someone who is supporting an older loved one or friend may be presented with a number of challenges and decisions, often needing to be made at short notice.

#### We can help with:

#### **Benefits & Money Advice**

- Check what benefits you may be entitled to
- Support you in making benefit applications
- Advise on steps to get your finances in order

#### **Organising Care & Support**

- Help you navigate the social care system to get the help you need
- Discuss care at home or residential care options so you can choose what's right for you
- Explain Care Needs Assessments and benefit entitlements

#### Housing Options & Home Maintenance

- Advise you about getting assistance, such as housing benefit
- Help you with energy grants and tariffs
- Talk to you about adaptations to your home to help you remain independent and safe

#### **Planning for Later Life**

- Providing information on Powers of Attorney, wills and dealing with an estate
- Offer free telephone appointments with a specialist volunteer to help you understand more about wills, Power of Attorney and probate

#### **Staying Social**

- Tell you about social activities and groups happening near you
- Give you information about transport options

#### **Finding Traders and Services**

- Help you find local traders and services
- Signpost you to other forms of support

For Information & Advice on all aspects of later life, call our friendly team! Lines are open 10.00am – 3.00pm, Monday to Friday

#### Call our Team on: 0808 196 2424

# **Attendance Allowance & Other Benefits**



Many older people could be claiming benefits, which would really help improve their independence and quality of life, but are often unaware these benefits are available to them. The Information & Advice team can check this for you and if you do qualify, help you through the process of applying. The benefit most commonly claimed is Attendance Allowance (AA).

AA is extra money available to you if you need additional help with personal support, or supervision to keep you safe at home due to an illness or disability. It's not taxable, is not based on National Insurance contributions, and is not means-tested, so you do not have to give details of your income or savings. It is simply based on your needs and difficulties.

If you are awarded AA, it's up to you how you use the money, but most older people spend it on things to help them remain independent at home, for example, heating bills, delivery of pre-cooked meals or taxis to appointments or social activities.

Contact the Information & Advice team on **0808 196 2424** and we can check if you are entitled to AA or any other benefits. We've also produced a comprehensive guide to help you complete your Attendance Allowance application, which can be posted to you or is available to download from our website: https://www.ageuk.org.uk/bp-assets/ globalassets/wiltshire/our-services/publiclists/aa-guide-22.pdf "You've been a godsend. It's so nice having someone at the end of the phone to talk this through with. Your volunteer has been wonderful it's really helped, I felt isolated before contacting you" William



"I actually phoned originally about AA just to see if I could get the higher rate, but I spoke to your volunteer and she asked a few other questions and offered a benefits check and I thought 'why not' - I didn't realise there was so much else I could claim, I'm a happy bunny now!" John

"Thank you so much for all the advice you gave me, it was very helpful. I've had so much good advice from such lovely ladies, thank you. I never knew so much existed, which is sad as I am sure there must be others that don't know too. I only heard about your existence from a friend so I'll let others know if it comes up!" Barbara

# Pension Credit- the golden ticket!

Pension Credit is a means-tested benefit for older people.

This means it's based on your income and your savings.

Not only does it give you more income each week; entitlement to Pension Credit gives you access to other benefits, including a free TV licence!

## By claiming Pension Credit you could automatically become entitled to:

- Free NHS dental treatment. You can also claim help towards the cost of glasses and transport to hospital.
- A Cold Weather Payment of £25 when the average temperature in your area is 0°C or below for seven days in a row between 1 November and 31 March.
- A discount on your water bill.
- If you rent your home, you may get Housing Benefit to help towards paying your rent.
- If you pay Council Tax, you get could help to pay it with Council Tax Reduction payments.
- If you are a carer or have a disability, you could get an extra amount of Pension Credit each week.

Pension Credit is a fantastic benefit that gives older people so much, yet it's estimated that about 1 million older households are missing out. This is because you won't be told automatically that you are entitled, YOU need to make a claim!

#### How do I claim?

Call the Pension Credit claim line on 0800 99 1234. (textphone 0800 169 0133) You'll need to have the following details to hand:

- your National Insurance number
- your bank account details
- information about your income, savings and investments
- information about your pensions (if you have any)
- details of any housing costs (such as mortgage, interest payments, service charges) and your partner's details (if you have a partner).

You may be able to backdate your claim by up to 13 weeks so make sure you ask about this when you apply!





If you need help making a claim, or want to check if you are entitled, contact Age UK Wiltshire

Call our Team on: 0808 196 2424

# **Priority Service Registers**

A service for anyone who may need extra help at home during a power cut or a water interruption

It is a little-known fact that our power and water distributors in Wiltshire each provide a Priority Services Register.

The register is for anyone of pension age or who have a long-term health condition.

If there is a major power cut or interruption to your water supply, being on the register will mean you get extra help to ensure you remain safe and well.

You'll also get additional support when there aren't any issues.





#### You'll get help with:

- Emergency power and water supplies if you rely on electricity and water for medical equipment or treatment.
- Advance warning of any planned power and water interruptions and regular status updates during any power cut.
- Communicating with you in the best way for you, such as large type or Braille or your chosen language.
- A password that the services will use whenever they visit, so that you can be sure they are genuine callers.
- Meals, drinks, warmth, and charging points provided to you by welfare vehicles during a prolonged power cut.
- Free energy advice to help you keep warm and save money.



Signing up to your local Priority Service Registers is EASY & FREE! Simply call:

Scottish & Southern Electricity Network: 0800 294 3259

Wessex Water: 0345 600 3 600

Thames Water: 0800 009 3652

You can also sign up online; visit the suppliers' websites for more information.

# **Surviving Winter Grant**



The Surviving Winter Grant was introduced by Wiltshire Community Foundation 10 years ago and has helped 1000's of vulnerable households in Wiltshire living in fuel poverty.

Age UK Wiltshire can help older people who meet the eligibility criteria apply for the grant to help them meet the costs of heating their home.

#### You can apply for the grant if you:

- Are over state pension age
- Receive a means-tested benefit or have a household annual income below £16,190 (excluding disability benefits), and
- Live in fuel poverty

The grant can be awarded in addition to the government's Winter Fuel Payment and your electricity supplier's Warm Home Discount which you may also qualify for.

We take applications for the grant during the winter months, generally from November or December through to April. We can let you know when applications open if you contact us outside of these times.

As part of the application process we will complete a free income maximisation check to ensure you are receiving everything you are entitled to.

Contact the Information & Advice team on 0808 196 2424 to find out more.

"Thank you very much for allowing me to have a Surviving Winter Grant. This means that I will be able to have my heating on a little more which is very much appreciated." Pamela



"Thank you very much for looking into my request for the Surviving Winter Grant application also for awarding me £200 towards my heating costs. I do appreciate your help very much you do a wonderful job for the people of Wiltshire!" Derek

"Thank you for your efforts in sending me the winter grant. It's so lovely to know someone is helping the 'oldies' with extra income etc. It's greatly appreciated" *Margaret* 

# Wellbeing Programme



Our Wellbeing programme provides shortterm support to help older people regain their confidence to go out and about and re-develop their connections in the community.

Every aspect of someone's life can influence their state of wellbeing. Factors that enhance a sense of wellbeing can include the tangible, like having enough money or somewhere safe to live and the less tangible such as having close friends or having a sense of purpose.

As we get older, changes in our circumstances or health can have an adverse effect on our sense of wellbeing and we may find it harder to cope with everyday life and lose the confidence to get out and about and we need a bit of extra support to help us take the first steps to get back out. This is where the Wellbeing programme comes in.

If you feel you'd like to take the first steps to get back out into the community, Age UK Wiltshire can provide you with short-term volunteer support to help you do this. One of our team will have a conversation with you in the first instance to provide you with details about Fitness and Friendship Club, where you will begin your journey to building up your confidence. Then you'll be matched with a volunteer who can help you achieve your goals and regain your independence.

#### We can also signpost you to other services or organisations if, after talking to someone, you'd like a different kind of support.

If you are not able to leave your home, we can provide a volunteer, to give you shortterm one-off support in your home. Examples of practical activities could involve sorting through post, low level gardening, learning simple exercises, help ordering an item online or making a video call. Support will be offered on a case-by-case basis, depending on required task and volunteer skill set.

# Telephone Befriending Service

If you are unable to leave the house and feel isolated and lonely, we can match you to one of our telephone befriending volunteers, who will make a purposeful and engaging telephone call to you each week. This is a long-term service that you can stop at any time. We will provide you with the same telephone befriending volunteer each week, so that you can build a rapport over the telephone.

#### One client said:

"I enjoy my weekly conversations. We talk about the news; places we have visited or experiences we have had. There is always something thoughtprovoking to discuss and often to laugh about. My volunteer is keen to hear about me and is non-judgemental. If I need advice, she can connect me to the information and advice service for quality support"

If you'd like to find out more about the Wellbeing Services, please give our team a call or email **wellbeing@ageukwiltshire.org.uk** 

#### Call our Team on: 0808 196 2424

# **Fitness and Friendship Clubs**



Our Fitness & Friendship Clubs provide a great opportunity for older people to socialise and stay active. Each meeting includes gentle exercise to help maintain strength, balance and flexibility.

## There's also lots of time to enjoy chatting over refreshments.

The Clubs are open to all older people who would like the opportunity to take part in gentle chairbased exercise in a safe and fun environment. Activities offered may include kurling (no ice required!), bowling, skittles, quoits, quizzes and gentle Tai Chi.

There is a small charge to attend the sessions which are held every two weeks in the afternoon on either a Tuesday, Wednesday or Thursday depending on the Club.

There are currently 13 Clubs running across the county in Amesbury, Calne, Chippenham, Corsham, Devizes, Ludgershall, Melksham, Mere, Royal Wootton Bassett, Salisbury, Swindon, Trowbridge and Warminster.

New members are always welcome to attend and you don't need to book although we will ask you to complete some paperwork when you first attend as your health and welfare is our primary concern so we can make sure you can participate safely. If you have a diagnosed health condition, you may need to consult with your GP first. "I just wanted to say that my mother in law called me yesterday when she got home to say how very much she enjoyed the club! She thought the lady who led it was fantastic and "very jolly". It really revived her spirits and confidence. We also all enjoyed seeing her on TV!!" *Cindy* 



To find out more about the Clubs and the dates and times of each please give us a call or you can email the team at **fitnessandfriendship@ageukwiltshire.org.uk** 

Call our Team on: 0808 196 2424

# Support Us



Age UK Wiltshire is local, independent and recognised and wholly committed to supporting older people in need of help. With your support we could reach many more people.

#### Fundraise with us

If you are thinking of fundraising for Age UK Wiltshire, whether you are an individual, club, or company we would be delighted to hear from you.

- As an individual you may be interested in organising an event to raise funds, or take part in an organised run, cycle or walk. Your fundraising could be eligible for Gift Aid, please ask us for more details.
- As a club or group, you may decide to adopt Age UK Wiltshire as your supported charity and mobilise your membership to get behind us to raise funds through your club activities.
- As a company, your employees may choose to support Age UK Wiltshire as Charity of the Year and organise various fundraising events. They may also support us with volunteering days such as helping at our events or helping our clients

Here are a few examples of how your funds could help us reach more older people across Wiltshire and Swindon



Could help with the cost of an information pack sent to older people who need support and advice



Could help fund a support worker for one hour providing contact to lonely, isolated older people



Could help fund one of our Fitness & Friendship Clubs across Wiltshire & Swindon for one hour

#### Other ways you can help us

#### Make a donation

You can donate directly online via our online giving page. Simply visit www.ageukwiltshire. org.uk and click the DONATE button at the top of the page

#### **Cheques:**

You can send a cheque to Age UK Wiltshire at The Wool Shed, New Park St, Devizes, SN10 1DY

#### In Person:

You can bring us your donation in person to either of our offices in Devizes or Salisbury

#### Leave us a legacy

We want to be there to ensure that people who are lonely or isolated or need us for any reason will always have us to turn to. Gifts in wills are a very effective way to enable us to continue helping older people in the local community.

#### How to leave a gift in your will

Having a will and keeping it up-to-date helps ensure that your wishes can be respected, and your property and assets benefit people and causes you really care about. We would always recommend that you speak to a qualified professional such as a solicitor, when making or amending your will.

Your solicitor will be able to advise you on the required wording to carry out your wishes. If you wish to leave a gift to Age UK Wiltshire in your will, all you need is our charity details below:

Age UK Wiltshire, The Wool Shed, New Park Street, Devizes, SN10 1DY. Our registered charity number is 800912



# Volunteer for us

Just as income is vital to us, so too are our volunteers. There are around 100 fabulous people without whom we would be unable to provide our services for the older people of Wiltshire and Swindon.

As much as giving up your time to help others is both rewarding and inspiring it can also be life-changing for you. It's an opportunity to meet new people and work as part of a team, to develop your skills or learn new ones. It helps you stay physically and mentally active, gives you a sense of purpose, can decrease your risk of depression and makes you feel happier.

#### Become a volunteer

At Age UK Wiltshire, we always need more volunteers to join our team and help us continue to support the older people of Wiltshire and Swindon.

#### We have a wide range of roles including:

- Helping people complete benefits application forms
- Running or helping at one of our Fitness and Friendship Clubs
- Supporting our office-based information and advice service
- Making weekly telephone calls to isolated older people
- Supporting our office administration functions

You will receive full training where appropriate and ongoing support from us. Many of the roles are flexible around the amount of time that you can give and you can move between the roles or take on more than one should you want to.

You don't need any special skills, as long as you're caring and compassionate, get on well with people and are reliable, we have a role for you. We may also need to do some checks but we'll let you know about this when you apply.

#### Meet some of our volunteers

#### Nicky is a Telephone Befriender

"Being visually impaired, it's hard to get employment and I wanted something for myself to do. I love coming to the office and being part of team. I don't feel like a volunteer, it's very empowering. But also knowing that you can be of comfort to an isolated older person. When you ring people and they say, 'I was waiting for your call', you know you are making a difference."

#### Sue is a Volunteer Advisor

"It's a really good way to use the skills and knowledge I've built up through my working life. And there's a real 2-way benefit; not only are we helping older people, but we're remaining occupied and busy ourselves.

Plus, it gives you a different outlook on life. I enjoy talking to different people, finding out their stories and helping them to solve problems. We really are making a difference to people in need."

#### Melissa is a Trustee

"If you've got some spare time, I really do recommend volunteering, it's so meaningful and we really do change people's lives. For me the key thing was to be myself and enjoy the time I spend helping others.

Plus, if you have a little flexibility that also goes a long way, but most importantly, just being



If you would like to know more about volunteering with Age UK Wiltshire, call us or email us at **volunteering@ageukwiltshire.org.uk** 

Call our Team on: 0808 196 2424



The Meals+ service can bring you a hot, midday meal and dessert delivered direct to your door by our own experienced and dedicated team.

We are also able to offer sandwiches and cakes, for a small additional cost, if you'd also like something for later in the day. The service is available on every day except Christmas Day and has been specifically created for older people living in Wiltshire and Swindon.

The meals have been designed by a team of dietitians and nutritionists using sustainably sourced ingredients and supporting British food and farming to create a wide menu choice designed for older people.

We have varied menu, offering a broad range of choice, we can also accommodate specific dietary requirements including low sugar, gluten free and texture modified meals.

As part of the wider Age UK Wiltshire team, the Meals+ team can provide you with a direct link to the other services and support that our charity can offer to help you to live safely and independently in your home.

#### Will I be able to receive the service?

The service is available to older people across Wiltshire and Swindon but do give us a call first to check that we are able to deliver in your area. We are only able to offer the service to older individuals who can consume the food safely themselves since we are unable to provide any personal care. If you have restricted mobility within your home, we are happy and able to deliver your meal and serve it up exactly where you would normally have your lunch in your home.

#### How do I register for the service?

Please contact our team on 01793 279606 or email communitymeals@ageukwiltshire.org. uk and we will send further information to your home.

#### How much does the service cost?

The service costs £7.50 for a heated main meal and dessert to be delivered to your home. (Prices accurate as of April 2022) We will ask that customers pay this monthly either by Direct Debit, bank transfer or over the telephone with a debit or credit card. Payments can be made for the service by yourself, or by someone such as a family member acting on your behalf.

#### Do I need to order a meal every day?

As a customer of the Meals+ service, you can choose the days on which you would like to receive a meal although because of demand we ask you order a minimum of three days a week. We can offer you the service every day except Christmas Day, including weekends and bank holidays, but you are only charged for the days on which you receive a meal delivery.



Please contact our team on 01793 279606 or email communitymeals@ ageukwiltshire.org.uk and we will send further information to your home.

# Your right to social care and support

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

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

Your local authority may be able to offer you some care services for free. It's worth finding out if you can get free services from your local authority because the cost of buying care services is likely to be high if you have longterm care needs, and they could increase as you get older. As part of the **CARE ACT** your local authority now has an obligation to assess anyone who appears to require care & support needs.

The authority should:

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

The assessment by the local authority is important because it helps them work out what your difficulties are and what services will help you most. Often, only minor assistance is needed yet this could make a big difference to your life.



#### THE MOBILITY STORE SWINDON 7 Clive Parade Cricklade Road, Swindon SN2 1AJ

01793 701313 swindon@thehearingandmobilitystore.co.uk

#### THE MOBILITY STORE MARLBOROUGH

56 George Lane, Marlborough SN8 4BY 01672 511550 wiltshiremobility@mail.com

#### THE MOBILITY STORE

WROUGHTON 6 Devizes Road Wroughton SN4 0RZ 01793 815083 wroughtonmobility@mail.com

#### THE MOBILITY STORE BOURTON ON THE WATER Lansdowne Bourton on the Water GL54 2AR 01451 810088 bourtonmobility@mail.com

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

#### Financial planning for future care needs

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

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

## Making decisions about your future care needs and wishes

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

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

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

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

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

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

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

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

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

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

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

#### Independent advice on planning your care

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

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

# **Are you a Carer?**

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.





# **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.



# Funding long term care

Helping you and your families plan for the cost of long term care.

#### Perspective (South West) Ltd

To book your free financial consultation contact: T: 01672 515991 E: enquiries.southwest@pfgl.co.uk www.pfgl.co.uk Funding care in later life both in a care home or your own home, is likely to be a difficult and costly issue for many people. The earlier you start planning, the more options you will have to structure your financial affairs to enable these costs to be met in a tax efficient manner.

Our specialist, expert advice can help you or a family member make the best possible use of assets such as savings, investments and property whilst making you aware of any State assistance you may be entitled to.

Our highly qualified financial planners have been helping people for over 35 years and can guide you through the various financial challenges of later life. Get in touch today to book a free initial meeting to discuss your needs and circumstances.

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## How the council pays for and arranges your care

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

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

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

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

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

You can:

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

#### Find out what care you need

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

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

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

#### How much will care cost?

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

#### Paying for carers at home

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

Having a carer who lives with you costs from around  $\pounds650$  a week. But it can cost as much as  $\pounds1,600$  a week if you need a lot of care.

#### Paying for a care home

There are 2 types of care home:

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

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? or the Money Helper's equity release information.

If you're planning ahead, you may consider arranging an investment or insurance plan to fund your care.

#### **Telephone Help**

#### Get advice on paying for care from:

- Age UK Wiltshire on 0808 196 2424
- Wiltshire Council Adult Social Services on 0300 456 0111
- Swindon Borough Council on 01793 463333
- Independent Age on freephone
   0800 319 6789
- Money Helper on freephone 0800 138 7777

Again, it may be worth taking independent advice on financial arrangements before making major changes. Because of the new rules, there are likely to be more financial products emerging that are designed to help people pay for care. But you have to pay interest on the money you take out.

#### Renting out your home

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

#### A deferred payment scheme

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

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

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

You can get more information from:

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

#### Get personal advice on care funding

The cost of care and support is likely to be a long-term commitment and may be substantial, particularly if you choose to go into a care home, or if you have care needs at an early age. If you or a member of the family need to pay for care at home or in a care home, it's important to understand the alternatives. This makes advice tailored to your individual needs vital.

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 Wiltshire on 0808 196 2424 Wiltshire Council Adult Social Services on 0300 456 0111 Swindon Borough Council on 01793 463333

# **Services in your home**

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

#### **Types of homecare**

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

Homecare can suit you if you need:

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

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

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

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

- local homecare services and agencies
- a list of national homecare organisations

- services that can help you stay safe and well in your home on a long-term basis; these services, often known as "supported living services", can include financial, help with medication, advocacy, social and practical support
- 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.

# North West Wiltshire 01249 713777 homeinstead.co.uk /bath-west-wilts

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South Wiltshire

Swindon and Vale of White Horse 01793 988528 homeinstead.co.uk /swindon

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## Questions to ask when using a homecare agency

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

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

#### Hiring a personal assistant (P.A.)

You can hire a "personal assistant" to act as a homecare worker for you. Personal assistants can offer you all that you'll get from an agency worker, but you'll also get the continuity,



#### Penponds provides good old fashioned values

Penponds Homecare will always put our Service Users First. We will enable our Service Users to live and remain in the comforts of their own homes safely with support, to maintain their personal independence in a dignified way to preserve their quality of life.

T: 01793 337061 E: enquiries@penpondshomecare.com www.penpondshomecare.com familiarity and ongoing relationship with your assistant.

However, if you employ a personal assistant, you will then have the legal responsibility of an employer. This will include arranging cover for their illness and holidays.

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

#### Homecare from charities

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

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

#### Safeguarding vulnerable groups

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

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

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

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

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

#### Employing a care worker on a private basis

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



# Supporting you to live the life you choose at home.

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

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

That special Somerset Care thing.

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

#### HOME CARE AGENCIES Postcode Name

| Postcode | Name                          | Address                   | Town/City        | Phone number |
|----------|-------------------------------|---------------------------|------------------|--------------|
| BA12 0PG | Carons Care Line              | East Farm                 | Warminster       | 01985 850124 |
| BA12 7QZ | Cloud Homecare                | 16 Longhedge              | Warminster       | 01373 832597 |
| BA12 8SP | Home Instead                  | Roman Way                 | Warminster       | 01985 988282 |
| BA12 8TH | Keiron Starns Care Agency     | 4 The Pippins             | Warminster       | 01985 844752 |
| BA12 9AW | Care Matters                  | 68-70 Market Place        | Warminster       | 01985 218055 |
| BA13 3JN | Butterfly Care                | 40 Station Road           | Westbury         | 01373 825951 |
| BA13 3PE | Four Hills Care               | 24 Warminster Road        | Westbury         | 01373 825630 |
| BA13 3TA | Atwell Care                   | Westbury Leigh            | Westbury         | 01373 470760 |
| BA14 0RG | My Little Angels Care Company | 136 Bradley Road          | Trowbridge       | 01225 767806 |
| BA14 0XA | Louisa Homecare               | White Horse Business Park | Trowbridge       | 01225 800875 |
| BA14 0XB | Everlife                      | White Horse Business Park | Trowbridge       | 01225 719333 |
| BA14 8AE | Invictus Plus Care            | 22 Silver Street          | Trowbridge       | 01225 760356 |
| BA14 8DU | SureCare Services             | Church Street             | Trowbridge       | 01225 760100 |
| BA14 8EA | Alina Homecare                | 32 Duke Street            | Trowbridge       | 01225 632922 |
| BA14 8HE | Alzheimer's Support           | Bryer Ash Business Park   | Trowbridge       | 01225 776481 |
| BA14 8ST | Safe Care                     | 38 Delamere Road          | Trowbridge       | 01225 350612 |
| BA15 1EG | Abicare Services              | 87 Trowbridge Road        | Bradford On Avon | 01225 864043 |
| BA15 1FH | Bluebird Care                 | 2 Kingston Square         | Bradford-on-avon | 01225 863565 |
| BA15 1LA | Altogether Care LLP           | Frome Road                | Bradford-on-avon | 01225 536015 |
| SN1 1SG  | Care 1st Homecare             | 24/25 Morley Street       | Swindon          | 01793 261010 |
| SN1 3EY  | Purity Care                   | Cricklade Street          | Swindon          | 01793 423862 |
| SN1 5PL  | Helping Hands                 | 126 Commercial Road       | Swindon          | 01793 391520 |

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We provide Personal Assistants and Companionship services to anyone who would like to remain independent in their own homes.

With over 25 years of experience, we recognise that there is a necessity for a service that provides, more than anything, companionship to people who, for what ever reason find themselves living alone and isolated.



Helping Old Friends Ltd | Suite 4a | Lucena House | Shaw Village Centre | Swindon | SN5 5PY

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.

Town /City

Dhone number

#### Manual handling

If you need help to move, or you need someone to lift you (such as getting out of bed or getting on to the toilet), this can put the person doing the lifting at risk of injury. This "manual handling" can result in back pain and in the most serious cases, permanent disability if not done correctly. The law says that employers must take reasonable precautions to ensure their employees don't do any manual handling that carries a risk of them being injured. This applies to you if you directly employ a personal assistant to care for you (but most likely will not if you hire someone through an agency). It is particularly important to consider insurance in this situation. This would cover any risk of the care worker injuring themselves, as well as any risk of them causing an injury.

| HOME CARE AGENCIES |                                 |                                |             |              |  |  |
|--------------------|---------------------------------|--------------------------------|-------------|--------------|--|--|
| Postcode           |                                 | Address                        | Town/City   | Phone number |  |  |
| SN2 2AZ            | Penponds Homecare               | Percy Street                   | Swindon     | 07711 868018 |  |  |
| SN2 2AZ            | Everlife                        | Percy Street                   | Swindon     | 01793 432666 |  |  |
| SN2 2AZ            | Care at Home                    | Percy Street                   | Swindon     | 07783 138396 |  |  |
| SN2 2PN            | Nissi Care Solutions            | 6 Darby Close                  | Swindon     | 01793 915030 |  |  |
| SN2 2PN            | Crystal Caring                  | 6 Darby Close                  | Swindon     | 01793 915261 |  |  |
| SN2 2PN            | Comfcare                        | 6 Darby Close                  | Swindon     | 01793 387220 |  |  |
| SN2 2PN            | First City Nursing Services     | 114 Darby Close                | Swindon     | 01793 612339 |  |  |
| SN2 8AD            | Life Anchor Care                | 4 Pine Court                   | Swindon     | 01793 239579 |  |  |
| SN2 8AD            | Nurseplus UK - Swindon          | 5 Pine Court                   | Swindon     | 01793 496744 |  |  |
| SN2 8AD            | Love 2 Care Homecare            | 3 Pine Court                   | Swindon     | 01793 619152 |  |  |
| SN2 8BW            | Angels Care At Home             | Kembrey Park                   | Swindon     | 01793 832284 |  |  |
| SN2 8BW            | Celtic Care Services            | Kembrey Park                   | Swindon     | 01249 741153 |  |  |
| SN3 5HQ            | Personal Home Choices           | Faraday Road                   | Swindon     | 01793 507718 |  |  |
| SN4 7DB            | Saxon Care Solutions            | Whitehill Lane                 | Swindon     | 01249 705050 |  |  |
| SN5 6QR            | 247 Home Care                   | Whitehill Way                  | Swindon     | 01793 441808 |  |  |
| SN5 7EX            | Right at Home                   | Rivermead Drive                | Swindon     | 01793 602502 |  |  |
| SN5 7YJ            | Family Support Care             | Ashworth Road                  | Swindon     | 07944 946343 |  |  |
| SN8 2AG            | Innovations Wiltshire           | London Road                    | Marlborough | 01672 514339 |  |  |
| SN8 3BT            | Fabeliz Services                | Burbage                        | Marlborough | 07557 967208 |  |  |
|                    | The Firs Home Care              | 2 Lickhill Road                | Calne       | 01249 814246 |  |  |
| SN12 6LS           | Arrow Care Services             | 11a Church Street              | Melksham    | 01225 920280 |  |  |
| SN12 6ZE           | Somerset Care                   | Commerce Way                   | Melksham    | 01225 702141 |  |  |
|                    | Abney & Baker                   | 7 Spa Road                     | Melksham    | 01225 952200 |  |  |
| SN13 0HN           | -                               | 6 Pickwick Park                | Corsham     | 01249 847594 |  |  |
|                    | Cura Homecare                   | Sheldon Business Park          | Chippenham  | 01249 463880 |  |  |
|                    | Celtic Care Services            | 76 Curlew Drive                | Chippenham  | 01249 651908 |  |  |
|                    | Nimble Care                     | 3 Station Hill                 | Chippenham  | 01249 591048 |  |  |
|                    | Saxon Care Solutions            | Gladstone Road                 | Chippenham  | 01249 705050 |  |  |
|                    | Retain Healthcare               | Cricketts Lane                 | Chippenham  | 01249 444900 |  |  |
|                    | Princess Homecare               | Trow Lane                      | Chippenham  | 01793 381000 |  |  |
| SN16 0AJ           | The Beeches Homecare            | 107 Gloucester Road            | Malmesbury  | 01666 825496 |  |  |
|                    | Eleos Care                      | 11 Elgar Close                 | Swindon     | 07983 812200 |  |  |
| SN25 5AJ           | Bluebird Care                   | Groundwell Industrial Estate   | Swindon     | 01793 239499 |  |  |
| SN25 5AZ           | Caring Heart Carers             | Hargreaves Road                | Swindon     | 01793 722931 |  |  |
| SN9 5NU            | Home Instead                    | Marlborough Road               | Pewsey      | 01672 556300 |  |  |
| SP1 1EY            | Connect and Care                | 22 Queens Street               | Salisbury   | 07305 958649 |  |  |
| SP1 2JA            | Wessex Care                     | 11 Tollgate Road               | Salisbury   | 01722 336933 |  |  |
| SP1 2LP            | Home Instead                    | Blakey Road                    | Salisbury   | 01722 443559 |  |  |
| SP1 3SP            | Altogether Care                 | 91 Castle Street               | Salisbury   | 01722 442525 |  |  |
| SP1 3YP            | Elite Care                      | Stratford Sub Castle           | Salisbury   | 01722 323223 |  |  |
| SP2 7GL            | Spire Homecare                  | Unit 40 Glenmore Business Park | -           | 01722 327319 |  |  |
| SP2 7LD            | Cathedral Gate Domiciliary Care | Cherry Orchard Lane            | Salisbury   | 01722 340644 |  |  |
| SP2 7LD            | Ash Care Services               | Cherry Orchard Lane            | Salisbury   | 01722 346494 |  |  |
| SP2 7PU            | Nurseplus UK - Salisbury        | 3 Brunel Road                  | Salisbury   | 01722 331139 |  |  |
| SP2 7SU            | Totally Living Care             | 63 Fisherton Street            | Salisbury   | 01722 567356 |  |  |
| SP2 9PB            | A & T                           | 20 Angler Road                 | Salisbury   | 07721 460075 |  |  |
| SP3 4HR            | Brighter Days Care at Home      | Elston Hill                    | Salisbury   | 01980 753029 |  |  |
| SP4 6BU            | Alina Homecare                  | Old Sarum Park                 | Salisbury   | 01722 273322 |  |  |
| SP4 6EB            | Bluebird Care                   | Old Sarum Park                 | Salisbury   | 01722 568930 |  |  |
| SP4 7YR            | There4u                         | Solstice Park                  | Salisbury   | 01722 774444 |  |  |
| SP9 7LG            | Support Carers Ltd              | Pennings Road                  | Tidworth    | 01264 791341 |  |  |
|                    |                                 |                                |             |              |  |  |

#### **NURSING HOMES**

| NUNSING  |                                   |                      |                  |              |
|----------|-----------------------------------|----------------------|------------------|--------------|
| Postcode | Name                              | Address              | Town/City        | Phone number |
| BA12 7DJ | Longbridge Deverill House         | Church Street        | Warminster       | 01985 214040 |
| BA13 3JD | Westbury Court                    | Station Road         | Westbury         | 01373 825002 |
| BA13 3PR | The Westbury Care Home            | Warminster Road      | Westbury         | 01373 825868 |
| BA14 6DW | Trowbridge Oaks Care Home         | West Ashton Road     | Trowbridge       | 01225 774492 |
| BA15 1FD | Wiltshire Heights Care Home       | Cottle Avenue        | Bradford On Avon | 01225 435600 |
| SN1 3NP  | Kings Court Care Centre           | Kent Road            | Swindon          | 01793 715480 |
| SN1 4GB  | Princess Lodge Care Home          | 17 Curie Avenue      | Swindon          |              |
| SN3 4LH  | Wemyss Lodge                      | Ermin Street         | Swindon          | 01793 828227 |
| SN3 4TD  | Fitzwarren House                  | Kingsdown Road       | Swindon          | 01793 836920 |
| SN3 4YA  | Church View Nursing Home          | Rainer Close         | Swindon          | 01793 820761 |
| SN4 9BU  | Moormead Care Home                | 67 Moormead Road     | Swindon          | 01793 814259 |
| SN4 9BY  | Ladymead Care Home                | Moormead Road        | Swindon          | 01793 845065 |
| SN5 0AD  | The White Lodge                   | Braydon              | Swindon          | 01666 860381 |
| SN5 4AJ  | Ashgrove House Nursing Home       | 63 Station Road      | Swindon          | 01793 771449 |
| SN8 2DW  | Aldbourne Nursing Home            | South Street         | Marlborough      | 01672 540919 |
| SN8 3JY  | Brendoncare Froxfield             | Littlecote Road      | Marlborough      | 01488 684916 |
| SN10 2JJ | OSJCT Hayward Care Centre         | Corn Croft Lane      | Devizes          | 01380 722623 |
| SN10 2UB | Avebury House                     | 11 Canal Way         | Devizes          | 01380 718888 |
| SN11 9HY | Goatacre Manor Care Centre        | Goatacre Lane        | Calne            | 01249 760464 |
| SN12 8DD | Blenheim House Care Home          | 27 Shurnhold         | Melksham         | 01225 896200 |
| SN12 8EH | Mavern House Nursing Home         | Corsham Road         | Melksham         | 01225 708168 |
| SN13 8QP | Bybrook House Nursing Home        | Bybrook House        | Corsham          | 01225 743672 |
| SN15 2AG | Cote House                        | 24 Rowden Hill       | Chippenham       | 01249 653760 |
| SN15 2SE | Avon Court Care Home              | St Francis Avenue    | Chippenham       | 01249 660055 |
| SN16 0FB | OSJCT Athelstan House             | Burton Hill          | Malmesbury       | 01666 848000 |
| SN25 1HU | Rose Cottage Nursing Home         | 47 High Street       | Swindon          | 01793 706876 |
| SN25 1UZ | Orchid Care Home                  | Guernsey Lane        | Swindon          | 01793 753336 |
| SN25 4DS | Ridgeway Rise                     | 40 Richardson Road   | Swindon          | 01793 987730 |
| SN26 7DH | Park View Nursing Home            | Broad Bush           | Swindon          | 01793 721352 |
| SP1 1LT  | Maristow Nursing Home             | 16 Bourne Avenue     | Salisbury        | 01722 322970 |
| SP1 1NJ  | Milford House                     | Milford Mill Road    | Salisbury        | 01722 322737 |
| SP1 2JA  | Kimberly West & East Care Centres | 27 Tollgate Road     | Salisbury        | 01722 336933 |
| SP1 2RS  | Little Manor Care Centre          | Manor Farm Road      | Salisbury        | 01722 333114 |
| SP1 3HP  | Laverstock Care Centre            | London Road          | Salisbury        | 01722 428210 |
| SP1 3JH  | Braemar Lodge                     | 18-20 Stratford Road | Salisbury        | 01722 439700 |
| SP1 3SF  | Castle View Nursing Home          | 8 Old Castle Road    | Salisbury        | 01722 328315 |
| SP2 7EJ  | Salisbury Manor                   | Wilton Road          | Salisbury        | 01722 447100 |
| SP4 7DW  | Camelot Care Homes Ltd            | 1 Countess Road      | Salisbury        | 01980 625498 |
| SP4 7EX  | Amesbury Abbey Care Home          | Church Street        | Salisbury        | 01980 622957 |
| SP5 2EJ  | The Cedars Nursing Home           | Northlands           | Salisbury        | 01794 399040 |
| SP5 3PP  | Ashley Grange Nursing Home        | Lode Hill            | Salisbury        | 01725 512811 |
| SP7 9JR  | Hays House Nursing Home           | Sedgehill            | Shaftesbury      | 01747 830282 |

# 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

Ne understand

# that people are unique and everyone we care for is one of a kind.

No one wants to think about the time when a loved one needs care. But we're here to help if that time comes.

Our care homes offer person-centred nursing, residential, dementia and respite care in comfortable homely surroundings. Our friendly staff are well-trained and committed to delivering care tailored to each individual's needs and preferences.

Experience Kings Court or Princess Lodge for yourself, call our friendly teams and book your tour today. 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



Kings Court Care Home Kent Road, Swindon, SN1 3NP Tel: 01793 393 918 Princess Lodge Care Home 17 Curie Ave, Swindon, SN1 4GB Tel: 01793 398 112



Nursing Care | Residential Care | Dementia Care | Respite Care | www.mmcg.co.uk

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

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

#### Choice of care home

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

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

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

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

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

However, if their situation changes and they are no longer able to pay the top-up, the local authority may have no obligation to continue to fund the more expensive care home place and you may have to move out. It is worth thinking about this potentially difficult situation when deciding on care home options. Do not cancel your tenancy or sell your home until the final decision has been made by the local authority. The value of your home must not be included in the local authority's means-testing until 12 weeks after you've confirmed that the care home placement will be permanent.

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

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

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

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

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

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

#### Tips on choosing a care home

- Check the most recent inspection report to see how well the care home is doing and if there is anything of concern. You can get inspection reports by searching for the care home on the Care Quality Commission website
- Consider the location of a care home. Is the care home near family and friends? Are there shops, leisure or educational facilities in the area? Is the area noisy?
- Is the care home focused on the residents' individual needs, or do they insist that residents adapt to their routine?

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

#### A good care home will:

- offer new residents and their families or carers a guide (in a variety of accessible formats) describing what they can expect while they're living there
- have staff who have worked there for a long time, know the residents well, and are friendly, supportive and respectful
- employ well-trained staff, particularly where specialist care such as dementia nursing is required
- involve residents, carers and their families in decision-making
- support residents in doing things for themselves and maximising their independence

- offer a choice of tasty and nutritious food, and provide a variety of leisure and social activities taking residents' needs into account
- be a clean, bright and hygienic environment that's adapted appropriately for residents, with single bedrooms available
- respect residents' privacy, modesty, dignity and choices
- be accredited under the Gold Standards Framework for end of life care

#### An unsatisfactory care home might:

- have a code of practice, but not adhere to it
- fail to take into account residents' needs and wishes, with most decisions made by staff
- let residents' care plans become out of date, or fail to reflect their needs accurately
- have staff who enter residents' rooms without knocking, and talk about residents within earshot of other people
- deny residents their independence for example, by not allowing someone to feed themselves because it "takes too long"



# Compassionate care supporting the whole family

Our care services are personalised and include:

- Nursing
- Dementia
- End of life
- Respite

Brendoncare Froxfield is a purpose-built home with attractive gardens, conveniently located on the main Hungerford to Marlborough Road.

"It is hard to think of anything better that could have been said or done. The nurses are obviously devoted to giving all the residents the best possible care and attention. There is great love and concern throughout the home."

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Call us on **0300 303 4866** or visit **brendoncare.org.uk** 

#### Postcode Address Town/City Phone number Name 01747 860192 **BA12 6JN** Sursum Limited Bramley House Castle Street Mere **BA12 8JF** Wren House 32 Vicarage Street Warminster 01985 212578 **BA12 9LR OSJCT** Ashwood Care Centre Warminster 01985 213477 **Gipsy Lane** BA13 3AH **OSJCT** Watersmead White Horse Way Westbury 01373 826503 **BA14 6NX** Staverton House 51 New Terrace, Staverton Trowbridge 01225 782019 BA14 7JG OSJCT Goodson Lodge Care Centre Hilperton Road 01225 769414 Trowbridge **BA14 9BR Romney House** 11 Westwood Road Trowbridge 01225 753952 SN1 4AX 83 Bath Road Swindon 01793 250249 Quarry Mount SN3 6LF **Edgehill Care Home Buttermere** Swindon 08000 121247 SN4 7AN **OSJCT Ridgeway House** The Lawns Wootton Bassett 01793 852521 SN4 9AX The Orchards Residential Home 1 Perrys Lane Swindon 01793 812242 SN4 9LF Lansdowne Hill Care Home Wharf Road Swindon 01793 812661 SN5 0AA Caring Hands (Wiltshire) **Battle Lake Farm** Swindon 01793 772777 SN5 4AF **OSJCT** The Cedars **High Street** Purton 01793 772036 SN8 1DL **Highfield Residential Home** The Common Marlborough 01672 512671 SN8 2AN Marlborough Lodge 83-84 London Road Marlborough 01672 512288 SN8 2AP **OSJCT** Coombe End Court London Road Marlborough 01672 512075 SN10 2JJ **OSJCT Hayward Care Centre** Corn Croft Lane Devizes 01380 722623 **SN10 4LB Dauntsey House** 9 Church Street Devizes 01380 812340 **SN11 0EE OSJCT Marden Court** Quarr Barton Calne 01249 813494 01249 812440 The Firs Care Home 2 Lickhill Road Calne **SN11 9DD SN11 9NT Kingston House** Lansdowne Crescent East Calne 01249 815555 **SN12 7ED** Alpine Villa Care Home 70 Lowbourne Melksham 01225 706073 **SN12 7NG OSJCT Brookside Ruskin Avenue** Melksham 01225 706695 **SN13 9DR OSJCT Hungerford House Beechfield Road** Corsham 01249 712107 SN13 9PD Gastard Road Warrington Lodge Corsham 01249 280050 01249 713084 **SN13 9PD Claremont Residential Home** Gastard Road Corsham **SN14 6GA Middlefields House** Cornfields Chippenham 0300 303 8470 SN14 6HH Ferfoot Care Home Old Hardenhuish Lane Chippenham 01249 658677 SN15 1AA The Priory Care Home Greenway Lane 01249 652153 Chippenham **SN15 1NS** Laurieston House 78 Bristol Road Chippenham 01249 444722 The Old Vicarage SN15 3JW 01249 653838 54 St Mary Street Chippenham **SN15 3PE OSJCT Seymour House** Monkton Park 01249 653564 Chippenham **SN15 5BH** Hill House Care Home Little Somerford 01666 822363 Chippenham SN15 5LJ The Fairways Malmesbury Road Chippenham 01249 461239 **Fessey House** Brookdene Swindon 01793 725844 **SN25 1RY** 152 Moredon Road **SN25 3EP Bluebells Care Home** Swindon 01793 611014 **Tower House Residential Home** 43 Manor Road 01722 412422 SP1 1JT Salisbury SP1 1LP Dunraven House & Lodge 12 Bourne Avenue 01722 321055 Salisbury SP1 2QU Holmwood Care Home 30 Fowlers Road Salisbury 01722 331130 Milford Manor Care Home SP1 2RN Milford Manor Gardens Salisbury 01722 338652 SP1 3RW Fairfax House 85 Castle Road Salisbury 01722 332846 SP1 3TJ Woodstock House 20 Woodstock Road Salisbury 01722 417171 SP2 7EN **OSJCT Bemerton Lodge** Christie Miller Road 01722 324085 Salisbury SP2 8AR Holmhurst Downton Road Salisbury 01722 340689 **OSJCT** Willowcroft Odstock Road SP2 8BG Salisbury 01722 323477 Avonbourne Care Centre SP4 6GW 1 Mitre Way Salisbury 01722 429400

Rhodes Moorhouse Way

South Mill Road

Salisbury

Salisbury

01722 445490

01980 623506

Old Sarum Manor

**OSJCT Buckland Court** 

SP4 6SA

SP4 7HR

**RESIDENTIAL HOMES** 

- have staff who don't make an effort to interact with residents and leave them sitting in front of the TV all day
- be in a poorly maintained building, with rooms that all look the same and have little choice in furnishings
- need cleaning, with shared bathrooms that aren't cleaned regularly

#### If you move into a care home

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

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

#### You should also:

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

#### **Rights of care home residents**

The Care Quality Commission (CQC) is the regulator of health and adult social care in England, whether it's provided by the NHS, local authorities, private companies or voluntary organisations.

Under existing rules, independent healthcare and adult social services must be registered with the CQC. NHS providers, such as hospitals and ambulance services, must also be registered. The registration of organisations reassures the public when they receive a care service or treatment. It also enables the CQC to check that organisations are continuing to meet CQC standards. Standards for care homes are outlined on the CQC website. These standards are underpinned by regulations governing the quality and safety of services.

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

#### **Care home closures**

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

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



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#### An impressive, newly-renovated care home in a peaceful corner of Wroughton.

- Trusted & experienced care team
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- Interior designed throughout
- Several communal areas for our residents to enjoy
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- · Brand new facilities and equipment
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St Michael's Community Centre 96 St Michael's Road, Salisbury SP2 9LE

Advice: 0808 196 24 24

enquiries@ageukwiltshire.org.uk www.ageukwiltshire.org.uk



