











Guide to Later Life in Wiltshire and Swindon

Advice and information to help you

Stay informed • Stay involved • Stay independent



THE JO BENSON DAY CENTRE

PROVIDING SUPPORT, ACTIVITIES AND CARER RESPITE

We believe that a Day Centre is much more than the sum of its parts.

Meeting and chatting with friends, sharing activities, interacting with different kinds of people and supporting individuals to maintain their quality of life within their community are the key drivers for most people.

We offer:

An opportunity to socialise in a safe environment, encouraging conversation that includes a healthy dose of nostalgia. The social side of attending a Day Centre is an activity in itself.

A variety of activities to make sure there is something for everyone to enjoy that provides light-hearted, competitive fun. We aim to make your day as interactive as possible.

A support network, preventing the feeling of social isolation, enhancing mental wellbeing, supporting physical wellbeing and delivering important signposting.

A valuable period of respite for carers when they can take care of their own needs and take some time for themselves.

Tel: 01722 337175

Email: jobensondaycentre@btconnect.com

www.thejobensondaycentre.co.uk

The Jo Benson Day Centre | Christie Miller Road | Salisbury | SP2 7EN





Welcome to the sixth edition of our Guide to Later Life in Wiltshire and Swindon.

At Age UK Wiltshire, our 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 75 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: Unit 9-10 Prince Maurice Court, Hambleton Avenue, Devizes, SN10 2RT www.ageukwiltshire.org.uk

To find out more scan the QR codes.



Age UK Wiltshire Facebook page



Age UK Wiltshire Charity shops Facebook page



Age UK Wiltshire Instagram @ageukwiltshire



Age UK Wiltshire LinkedIn



We're a local charity working in the community to support older people, their families and carers.

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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 older people, their families and their carers.

Our friendly team of staff and volunteers provides comprehensive information and advice on a wide range of issues affecting older people including welfare benefits and money; arranging care and support; housing options; finding local services and later life planning.

We can help you identify the problem and explain the choices available to help you decide what you want to do. We may be able to provide individual support if you need further help to resolve the problem. We offer support by telephone, email, face to face appointments and limited home visits.

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 may 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.

Want to know more about Attendance Allowance, Blue Badge, arranging a care package or help for carers? Our online 'Frequently Asked Questions' has information on these and much more! "Your wonderful volunteer spent a patient, prolonged and meticulous couple of hours in my home completing the complicated form. I can't thank him enough for his work - I feel as if I had been given a big hug! I have been able to employ some much needed help in the home." **Sheila**

We can help with: Benefits & Money Advice

- Check what benefits you may be entitled to
- Support you in making benefit applications and understanding paperwork
- 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 Care Funding

Housing Options

- Advise you about getting assistance, such as housing benefit
- Explore options such as sheltered housing
- 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

For information & advice on all aspects of later life, visit our website www.ageukwiltshire.org.uk/our-services/faqs or call our friendly team on: 0808 196 24 24. Lines are open 10.00am - 2.00pm, Monday to Friday.

Attendance Allowance and Other Benefits

Many older people could be claiming benefits that could improve their independence and quality of life.

Attendance Allowance is a non-means-tested disability benefit from the government to help pay for the extra costs of having a long-term disability or health problem. If you have an illness or disability that means you have difficulty or need help with personal care tasks or require supervision to keep you safe at home then you may be eligible.

The number to request a form is: 0800 731 0122 (Department for Work and Pensions).

We offer free help to complete the forms including our guide available on our website: https://www.ageuk.org.uk/wiltshire/our-services/faqs/ and dedicated appointments.

It's up to you how you use the money, many people spend it on things to help them remain independent at home - heating bills, delivery of pre-cooked meals or taxis.

Also, if you have difficulties with personal care then you could contact your Local Authority's adult social care team to request a free 'care needs assessment'. This is an assessment of your 'eligible needs' and looks at how these could be met (a care plan) and the cost of meeting the needs (a personal budget amount), which can be a good basis for arranging care and support.

This can also provide up to £1000 of free aids and equipment to help you manage around the home more easily, regardless of finances. In some cases, the local authority may be able to contribute towards care package fees and larger adaptations.

"Wanted to let you know that thanks to your amazing help I've been awarded higher rate Attendance Allowance. This will make my

life so much easier. I really can't thank you enough for your help,

I'm certain I would not have been successful without you."

Liz

"You've been so
helpful! People don't know
what they're entitled to and you
guide them in the right direction.
I wouldn't have thought about
applying for Attendance Allowance
without speaking to you about it
and I was so grateful for the extra
Pension Credit on top which I
wouldn't have known about either,
I'm so much less worried
about money now."

Robert

"Without your support I'd have been too daunted by the form to even complete it, - and so missed out on money which will make a huge positive difference to my life." **Anne**



For more information or to arrange help with a form please contact us via our online form: www.ageuk.org.uk/wiltshire/about-us/contact-us/ or call 0808 196 2424

Benefits and other financial help

There are a variety of means-tested and non-means-tested benefits and schemes available to people over State Pension age. Our Information & Advice team can complete a free income maximisation check to see if you qualify, explain entitlements, and help you to apply. It's estimated that about 1 million older households are missing out on Pension Credit!

Means-tested benefits are based on your income, savings and other capital and are calculated according to you (and your partner's if you have one) individual circumstances. If someone is a carer or disabled then they may be eligible for extra benefits or premiums that increase their eligibility for means-tested benefits.

Key means-tested benefits for older people are:

- Pension Credit Money to top up your income from the DWP
- Council Tax Support Money off your Council Tax bill from the local authority
- Housing Benefit Money towards your rent from the local authority

You can also save money through the following schemes:

- Warm Home Discount a £150 credit for more vulnerable customers and low income households check with your electricity supplier
- NHS low-income scheme vouchers towards NHS costs such as opticians, dentists and hospital transport if you have less than £16,000 savings. Tel: 0300 330 1343
- Water bill discount or water-saving freebies try here for Wessex Water:
 www.wessexwater.co.uk/bills-and-accounts/help-to-pay-your-bill or here for
 Thames Water: www.thameswater.co.uk/help/account-and-billing/financial-support or check with your supplier
- Wiltshire Surviving Winter Grant a one-off £200 local grant aimed at older people that are struggling to afford their fuel bills. Administered by Age UK Wiltshire

 Charitable grants to help with one-off essential items or expenses from occupational or local charities. https://grants-search.turn2us.org.uk/

- Non-means-tested Council Tax Discounts including for certain carers, disability adaptations and for people with a mental impairment. Check with your local authority.
- Free TV licence if you are over 75 and receive Pension Credit. Tel: 0300 790 6117
- Tax Allowances which could reduce a person's overall tax bill. Contact HMRC Income tax general enquires: 0300 200 3300 or see: www.gov.uk/income-tax-rates

or see: www.gov.uk/income-tax-rates

If you need help making a claim,
or want to check if you are entitled, contact Age UK Wiltshire.
Visit our website at www.ageukwiltshire.org.uk



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 become entitled to:

- Help with NHS costs such as prescriptions, dental treatment, glasses and transport costs for hospital appointments. (Guaranteed Pension Credit means automatic entitlement. If you receive Savings Pension Credit you can still apply separately)
- 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. Visit our website at www.ageukwiltshire.org.uk

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 has 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.

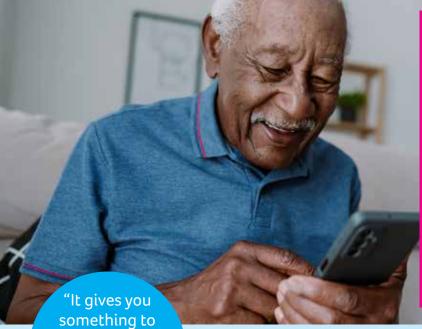
Wellbeing Service

Our Wellbeing service can offer a range of information and support to help you to become more socially connected.

We can tell you about activities and groups happening near you and provide information about transportation services.

We also have information about services you can access from home if getting out and about isn't possible.





Telephone Befriending Service

If you are unable to leave the house and feel isolated and lonely, we might be able to match you to one of our telephone befriending volunteers, who will make a purposeful and engaging telephone call to you each week.

something to look forward to, I appreciate it very much." Gill

Please call our Information & Advice team on: **0808 196 24 24**.

Or email us at: **wellbeing@ageukwiltshire.org.uk.**

Other services offering telephone support

The Silver Line Helpline

The Silver Line Helpline run by Age UK is a free, confidential telephone service for older people. It provides friendship, conversation and support 24 hours a day, 7 days a week.

Call free on **0800 4 70 80 90**



Wellbeing Checks with Meals



The Wellbeing Checks with Meals service provides regular visits to an older person, to make contact, ask if anything is needed, listen to any concerns, and offer support accordingly.

As part of this service, we will also provide a hot lunchtime meal and dessert, delivered and plated to the client's desired location in their home. This service is provided by our own experienced and dedicated team.

We are also able to offer sandwiches and cakes for a small additional cost with the delivery of the hot meal, which many of our clients have for tea. This service has been established for several years now to clients in Wiltshire, Swindon, Bath and North East Somerset and the South Cotswolds.

Our meals are locally produced by an external team of chefs, dietitians and nutritionists, using

sustainably sourced ingredients and supporting British food and farming to create a wide menu choice designed for older people. In addition to over 100 standard menu choices, we can also accommodate specific dietary requirements including low sugar, gluten-free and texture-modified meals.

Will I be able to receive this service?

This service is available to older people across Wiltshire, Swindon, and the surrounding areas, but we ask that you call us first to check that we can provide this service in your area. We are only able to offer this service to older clients who can consume the food safely by themselves, as we do not provide additional personal care.

"Thank you again for everything you do, your drivers are amazing, and it is because of you that mum can stay in her own home. So it is such a gift for us, thank you."

How much does the service cost?

The price for the service is based on a charge per meal delivered and is quoted upon enquiry. We accept payments by Direct Debit, bank transfer or over the phone with a debit or credit card. Payments for the service can be made by the client, or by someone else acting on their behalf.



Do I need to order a meal every day?

As a Wellbeing Checks with Meals client, you can choose which days you receive our service. Due to overall demand levels, we request that you order at least three visits per week. Our service is offered throughout the year including weekends and bank holidays (except Christmas Day).



We look forward to providing you or your family members with this excellent service and providing everyone with peace of mind.

Knowing someone is visiting regularly can be very reassuring.

Please contact our Wellbeing Checks with Meals team on **01793 279606**, or email us at **wellbeingwithmeals@ageukwiltshire.org.uk** for further information

Fitness & Friendship Clubs



Our Fitness & Friendship Clubs provide a great opportunity for older people to socialise and stay active. Join us to have fun with others and do some gentle seated exercises that can help strengthen and support you with everyday tasks.

There's also lots of time to enjoy chatting over tea and coffee, games and guizzes, as well as relaxing Tai Chi.

There is a small charge of £6 to attend the sessions which are held every two weeks in the afternoon on either a Tuesday, Wednesday or Thursday, depending on the Club.

"'I've been
coming for a long
time and I never
leave feeling
disappointed - keep
up the
good work."

There are currently 20 Clubs running across the county in Amesbury, Calne, Chippenham, Bradford-on-Avon, Corsham, Devizes, Marlborough, Melksham, Royal Wootton Bassett, Salisbury, Swindon, Trowbridge, Warminster, Tisbury, Westbury and Tidworth.

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. This helps us make sure you can participate safely. If you have a diagnosed health condition, you may need to consult with your GP first.



"I've been a few times now and its really good fun, it's nice to go home with a big smile on my face." Francis

To find out more about the Clubs and the dates and times of each please email the team at fitnessandfriendship@ageukwiltshire.org.uk or phone us on 07754 612 569. Visit our website at www.ageukwiltshire.org.uk

Charity Shops with Information Points

We currently have four charity shops with information points in Marlborough, Salisbury, Bradford-on-Avon and Devizes. In our charity shops you can buy or donate preloved clothes, books, homeware and other items.

Our dedicated charity shop volunteers kindly assist us with the day-to-day running of our store and the money raised helps further our mission to support older people in the local community.

As well as retail spaces, our shops also act as invaluable information points in the community with leaflets in store promoting a wide range of information, products, and services available to older people and their families.

We are currently accepting donations of clean, good quality clothing and homeware. Donations can be dropped off at any of our charity shops, or at our offices in Toothill Community Centre, Dunwich Drive, Toothill, Swindon, SN5 8DH (office open 9am to 2pm, 7 days a week).



Salisbury

44 Catherine Street, Salisbury SP1 2DD

Opening Times:

Monday to Saturday | 8:30am - 4:00pm Sundays | 10:00am -3:30pm



Marlborough

34 High Street, Marlborough, SN8 1LW

Opening Times:

Monday to Saturday | 9:30am - 4:30pm Closed on Sundays



Bradford on Avon

15 Station Approach, Bradford on Avon, BA15 1FQ

Opening Times:

Monday to Saturday | 9:30am - 4:30pm Closed on Sundays



Devizes

8 The Brittox, Devizes SN10 1AJ

Opening Times:

Monday to Saturday | 9:30am - 4:30pm Closed on Sundays



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

£5 Could help with the cost of an information pack sent to older people who need support and advice

£10 Could help fund a support worker for one hour providing contact to lonely, isolated older people

£20 & 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 Unit 9-10 Prince Maurice Court, Hambleton Avenue, Devizes, SN10 2RT

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, Unit 9-10 Prince Maurice Court, Hambleton Avenue, Devizes, SN10 2RT.
Our registered charity number is 800912

Support us on EasyFundraising

Sign up to support us on EasyFundraising and raise free donations for us when you shop online with all your favourite retailers! That's right, you can raise money for us every time you shop online at no extra cost. Scan the QR code to sign up or search for Age UK Wiltshire on the EasyFundraising website.

Volunteer for us

Just as income is vital to us, so too are our volunteers. There are around 145 fabulous people without whom we would be unable to provide our services for the older people of Wiltshire and Swindon, and we are always in need of more volunteers.

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

Ann is an Information & Advice Volunteer

"My volunteering role involves giving talks and attending events representing the charity. I get a lot of satisfaction spreading the word about what Age UK Wiltshire does and how the charity can help. It's such a great feeling when you can give someone the confidence to get the help they need, maybe asking us for a benefits check or getting support accessing help in the home. I feel very proud to volunteer for a charity that makes such a difference to older people who may be struggling with aspects of their daily life."

James is an Administration Volunteer

"The reason I like volunteering at Age UK Wiltshire is because I enjoy helping people in the community and making the lives of the older generation as independent as possible."

Richard is a Trustee

"As Chair of the trustees for Age UK Wiltshire, I am thrilled to be involved with a charity that supports those in our society most in need. I am immensely proud of all the services we provide across Wiltshire and now also Southampton, and it is our tremendous volunteers who make so many of these services possible.



If you would like to know more about volunteering with Age UK Wiltshire, call us on **0808 196 2424** or email us at **volunteering@ageukwiltshire.org.uk**Visit our website at **www.ageukwiltshire.org.uk**

Planning for your future care needs

There may be times in your life when you think about the consequences of becoming seriously ill or disabled. This may be at a time of ill health or as a result of a life-changing event. It may simply be because you are the sort of person who likes to plan ahead.

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

The costs of long-term care

Care has never been free and everyone should think about the care they might need in the future. The long-term costs of care can be significant, and while none of us like to think that we will become old, ill or disabled, it does happen. Just like your pension, it is never too early to start thinking and planning your care and support needs and their costs. Even if you're generally fit and healthy and of working age, don't ignore your future care. If you're making long-term financial arrangements, you may want to take into account the potential costs of your future care needs.

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

How your local authority can help with planning your care

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

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

Local authorities must work with people in their areas to provide or arrange services that help to keep people well and independent.

This should include identifying the local support and resources already available, and helping people to access them.

They should make clear:

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

Financial planning for future care needs

Local authorities have to help people get independent financial advice, to enable planning and preparation for future care costs.

This encompasses a range of services from generic sources of information and advice, such as websites or helplines, to tailored advice relating to specific financial products, which can only be provided by a regulated financial advisor. Some of these services may charge a fee. The Money Helper website has tips on planning ahead for a time when you can't manage your own finances.

Making decisions about your future care needs and wishes

If you are nearing retirement age, it's important that you take account of your likely care needs and plan accordingly. You may wish to consider setting up a Power of Attorney or an advanced decision (living will).



These will help people to take account of your preferences if you lose the capacity to make decisions. You will also want to ensure that you have thought about how you might pay for the care you need. Many of us will put off planning for care and support arrangements until the last possible moment.

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

There are several factors to consider when planning social care.

These include:

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

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

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

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

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

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

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

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

Independent advice on planning your care

If you are making plans for your future care - at whatever stage – it is worth getting advice.

You may want to get specific care advice from a charity, general advice from Citizens Advice or specialist legal, financial or welfare rights advice. If you have difficulty communicating or exerting your rights, you may want to have an advocate to deal with these issues on your behalf.

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

Are you a Carer?

Carers' assessments

What to do when you first become a carer

If you provide care and support to an adult friend or family member, you may be eligible for support from your local council. This support could include being offered money to pay for things that make caring easier. Or the local council might offer practical support, such as arranging for someone to step in when you need a short break. It could also put you in touch with local support groups so you have people to talk to.

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

Local councils now have a legal duty to assess any carer who requests one or who appears to need support. If you are a carer and you need some support, get in touch with the council covering the area where the person you care for lives. The council will be able to give you information and advice about how the assessment will work.

A carer's assessment is a discussion between you and a trained person either from the council or another organisation that the council works. The assessment will consider the impact the care and support you provide is having on your own wellbeing, as well as important aspects of the rest of your life, including the things you want to achieve day-to-day.



It must also consider other important issues, such as whether you are able or willing to carry on caring, whether you work or want to work, and whether you want to study or do more socially. The assessment could be done face-to-face, over the telephone or online.

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

Eligibility for care and support services

A carer's assessment looks at the different ways caring affects your life, and works out how you can carry on doing the things that are important to you and your family.



Age UK Wiltshire is working in partnership with Community First, Alzheimer's Support, Wiltshire Service Users Network, Citizens Advice Wiltshire and Wessex Community Action, under the umbrella, 'Carers Together Wiltshire', to provide support to the thousands of unpaid carers aged 18+ across Wiltshire.

We will continue carers assessments, provide activities, carers breaks, advice, information on The Carer ID Card, counselling, coaching, training and support (including peer-support) for carers.

More information can be found at: www.carerstogetherwiltshire.org.uk

You can contact us on 01380 710300 or email: enquiries@carerstogetherwiltshire.org.uk

It covers your caring role, your feelings about caring, your physical, mental and emotional health, and how caring affects your work, leisure, education, wider family and relationships.

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

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

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

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

Before your carer's assessment

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

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

- if you like more time to yourself so that you can have a rest or enjoy some leisure activity
- if you like to do some training, voluntary work or paid work

Your decision to be a carer

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

We sometimes rule out other options because we feel we have no choice. You have the right to choose:

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

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



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

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

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

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

Some of the things you might need help with include:

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

A carer's assessment should also look at your own interests and commitments to see if and how they are disrupted by your role as a carer.

If they are disrupted, a social worker could discuss with you whether some support could improve matters for you.

The assessment should look at:

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

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

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

During and after a carer's assessment

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

The assessment is about your needs and therefore you should:

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

Support planning for carers

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

It may be that the best way to meet a carer's needs is to provide care and support directly to the person that they care for, for example, by providing replacement care to allow the carer to take a break. It is possible to do this as long as the person needing care agrees. Your support plan should consider whether your situation is likely to change, but you may want to contact social services and ask them to reassess you if this happens.

Carer's assessments and hospital discharge

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

Carer's assessments and NHS continuing care

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

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

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

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Visit our website: www.stairliftswiltshire.co.uk

Funding care

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

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

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

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

Find out about support paid for by your local authority.

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

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

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

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

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

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

How the council pays for and arranges your care

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

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

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

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

How to arrange your care as a self-funder You can:

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

Find out what care you need

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

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

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

How much will care cost?

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

Paying for carers at home

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

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

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

Paying for a care home

There are 2 types of care home:

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

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

Benefits can help with care costs

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

Can I avoid selling my home?

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

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

Releasing money from your home (equity release)

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

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

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

You can find information on equity release for care at home from:

- Which? www.which.co.uk/money/pensions-andretirement/
- Money Helper's equity release information www.moneyhelper.org.uk/en
- The Equity Release Council www.equityreleasecouncil.com

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





Lighten your load

Chat to us about planning and funding long-term care, for you or your loved ones. You'll be taking a weight off your mind.

Whether you simply need a little extra help or, maybe one day, full residential care, it's good to know your money will do the heavy lifting when you need it to.

Give us a call

Karl WiltshireDipPFS

01380 813337 07805 377706

Principal

karl.wiltshire@sjpp.co.uk www.wiltshirewm.co.uk





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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

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 24-hour assistance and everything in between

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

- local homecare services and agencies
- a list of national homecare organisations
- services that can help you stay safe and well in your home on a long-term basis; these services, often known as "supported living services", can include financial, help with medication, advocacy, social and practical support
- a place to live in a family who will care for you, known as "shared lives services" or adult placement services

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

If you are eligible for homecare services, the local authority may provide or arrange the help themselves. Alternatively, you can arrange your own care, funded by the local authority, through direct payments or a personal budget.

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



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- Personal Care
- Live-in Care
- Domestic Support
- Medication Support
- Meal Preparation
- Errands & outings in the community
- Visits from 1 hour per week
- Clinical Care



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HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
BA2 7FF	Your Quality Care Services	Avon Park Village	Bath	01225 72288
BA12 0PG	Carons Care Line	Unit 5, East Farm	Warminster	01985 850124
BA12 7QE	Candlelight Care	3 Manor Farm Offices	Warminster	01225 776000
BA12 7QZ	Cloud Homecare	16 Longhedge	Warminster	01373 832597
BA12 8SP	Home Instead Warminster & Gillingham	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 3EP	Forget Me Not Care	Bratton Road	Westbury	01373 858333
BA13 3JN	Butterfly Care	40 Station Road	Westbury	01373 825951
BA13 3PE	Four Hills Care	Suite1, 2nd floor	Westbury	01373 825630
BA14 0RG	My Little Angels Care Company	136 Bradley Road	Trowbridge	01225 767806
BA14 0XA	Louisa Homecare	Ascot Court	Trowbridge	01225 800875
BA14 6AE	Dementia@Home	90 West Ashton Road	Trowbridge	07359 213552
BA14 7SZ	Saxon Care Solutions	Cedar Tree Close	Trowbridge	01249 705050
BA14 8AE	Invictus Plus Care	22 Silver Street	Trowbridge	01225 760356
BA14 8AR	C&S Makenston Special Care Service	Castle Street	Trowbridge	01225 762911
BA14 8EA	Alina Homecare	32 Duke Street	Trowbridge	01225 632922
BA14 8HE	Alzheimer's Support	Trinity House	Trowbridge	01225 776481
BA14 8HW	Everlife (Wiltshire)	Station Approach	Trowbridge	01225 719333
BA14 8ST	Safe Care	38 Delamere Road	Trowbridge	01225 350612
BA15 1EG	Abicare Services	87 Trowbridge Road	Bradford On Avon	01225 864043

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
- 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.



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West Wiltshire 01985 988282 homeinstead.co.uk East Wiltshire 01672 556300 homeinstead.co.uk /andover-east-wilts

South Wiltshire 01722 515761 homeinstead.co.uk /salisbury-and-romsey

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- Respite Care
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- Dementia Care
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- ...and so much more

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www.dignifyhealthcare.com



What are the disadvantages of using a homecare agency?

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

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

Questions to ask when using a homecare agency

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

- · Does the agency check references?
- What training and supervision do they provide?
- What is their complaints policy?
- Who will be responsible for insurance?
- Is there any out-of-hours or emergency

contact if needed?

 Will they be able to provide staff if your own care worker is ill or away? (If an agency contracts to provide care every day, it must ensure that it does.)

Homecare from charities

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

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

Hiring a personal assistant (P.A.)

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

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



Safeguarding vulnerable groups

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

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

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

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

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



HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
BA15 1FH	Bluebird Care (Wiltshire North)	2 Kingston Square	Bradford-on-avon	01225 863565
SN1 1PZ	Network Healthcare	1st Floor, College Court	Swindon	01793 618198
SN1 3EY	Purity Care	6 Cricklade Court	Swindon	01793 423862
SN1 5PL	Helping Hands Swindon	126 Commercial Road	Swindon	01793 391520
SN2 1FP	Safion Care	16 Howse Garden	Swindon	07881 693141
SN2 2AZ	Golden Hope Care	Percy Street	Swindon	03334 330271
SN2 2AZ	Everlife (Swindon)	The Shaftesbury Centre	Swindon	01793 432666
SN2 2AZ	Penponds Homecare	The Shaftesbury Centre	Swindon	07711 868018
SN2 2PJ	Merit Healthcare	Cheney Manor Road	Swindon	01452 901975
SN2 2PN	Comfcare	Darby Close	Swindon	01793 387220
SN2 2PN	Crystal Caring	Darby Close	Swindon	01793 915261
SN2 2PN	First City Nursing Services	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 480062
SN2 8BW	Angels Care At Home	Kembrey Park	Swindon	01793 832284
SN2 8BW	Celtic Care Services	Kembrey Park	Swindon	01793 237907
SN4 7AQ	Honeysuckle Home Care	50 High Street	Swindon	07557 037492
SN5 7YJ	Family Support Care	Ashworth Road	Swindon	07944 946343
SN5 8YZ	Right at Home Swindon	Frankland Road	Swindon	01793 290029
SN6 8TZ	Home Instead Swindon & Vale	Majors Road	Swindon	01793 988537

HOME CARE AGENCIES

Postcode	Name	Address	Town/City	Phone number
SN8 2AG	Innovations Wiltshire	London Road	Swindon	01672 514339
SN9 5NU	Home Instead Andover & East Wiltshire	Marlborough Road	Pewsey	01672 556300
SN10 1NJ	Arrow Care Services	Long Street	Devizes	01225 920280
SN10 2EY	Alina Homecare	Hopton Road	Devizes	01380 293222
SN11 0QZ	Helping Hands	Church Street	Calne	01249 477676
SN12 6ZE	Somerset Care	Commerce Way	Melksham	01225 702141
SN12 7NP	Abney & Baker	7 Spa Road	Melksham	01225 952200
SN13 0HN	Home Instead Bath and West Wilts	Park Lane	Corsham	01249 713777
SN13 9FN	Rangeford Care	Roundwood Way	Corsham	01225 585050
SN14 0SQ	Cura Homecare	Sheldon Business Park	Chippenham	01249 463880
SN14 6RZ	Blakehill Healthcare	Lansdowne Business Centr	eChippenham	01249 447939
SN14 6RZ	Nimble Care	Lansdowne Court	Chippenham	01249 444022
SN14 6YQ	Celtic Care Services	76 Curlew Drive	Chippenham	01249 651908
SN15 1EJ	Radfield Home Care	3-4 New Road	Chippenham	07544 389701
SN15 3BW	Saxon Care Solutions	Gladstone Road	Chippenham	01249 705050
SN15 3EQ	Retain Healthcare	Cricketts Lane	Chippenham	01249 444900
SN15 3RS	Right at Home Chippenham	15 Forest Gate	Chippenham	01249 569569
SN15 3RS	BGS Healthcare	Unit 2, Forest Gate	Chippenham	01249 821701
SN15 3RS	The Firs Home Care	Unit 9, Forest Gate	Chippenham	01249 814246
SN16 0AJ	The Beeches Homecare	107 Gloucester Road	Malmesbury	01666 825496



S Healthcare

Welcome to BGS Healthcare

WE CARE ABOUT QUALITY CARE

PROVIDING CARE AT HOME

With domiciliary care - otherwise known as care at home - you or your loved one can continue to stay in the place you feel most comfortable - your home.

We provide individually tailored care plans just for you, from 30 minutes once a week up to several visits a day and even overnight support.

We focus on your happiness, well-being and safety and during our initial assessment we can advise on safety risks in the home to ensure a safe environment.

Alongside your other care needs, we can also provide assistance with household chores including tasks such as dishes, vacuuming, laundry and meal preparation.

Personal Care • Dementia Care • Companionship Overnight Care • Medication Support

Our friendly team are here to help

01249 821701 or visit our website bgshealthcare.co.uk

BGS Healthcare Ltd | Unit 2, Forest Gate, Chippenham, Wiltshire, SN15 3RS

A family based home healthcare company working locally to give the best possible care.

ealthcare.co.uk

5 aps

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

Employing a care worker on a private basis

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

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

Manual handling

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

The law says that employers must take reasonable precautions to ensure their employees don't do any manual handling that carries a risk of them being injured. This applies to you if you directly employ a personal assistant to care for you (but most likely will not if you hire someone through an agency).

It is particularly important to consider insurance in this situation. This would cover any risk of the care worker injuring themselves, as well as any risk of them causing an injury.



Professional, compassionate home care to help you live independently in the comfort of your own home.

Town/City

At **Nimble Care**, we provide a trusted alternative to residential care, offering you or your loved ones the opportunity to maintain independence and dignity at home.

We support individuals to remain in familiar surroundings for as long as possible. If you or a loved one are finding daily routines challenging, our dedicated home support services are here to help. Whether care is needed throughout the day or just occasionally, we develop bespoke care plans tailored to each person's unique needs and preferences.

Our experienced and compassionate carers are committed to supporting your independence and making life at home safe, comfortable, and enjoyable.

Our services include support with:

- Continence care
- Personal hygiene (washing, shaving, etc.) Meal preparation and cooking
- Dressing and grooming
- Oral hygiene

Postcode Name

Medication administration

- Domestic tasks (cleaning, laundry)
- Assisted shopping

Address

 Escorting to GP and medical appointments We are also proud to offer companionship and social engagement, helping our clients stay connected and see the

world in a brighter, more fulfilling way.

Tel: 01249 444 022 | Mobile: 07715 218 129

Email: contact@nimblecare.co.uk | www.nimblecare.co.uk

Nimble Care Domiciliary Care Services | Suite12, Lansdowne Court Business Centre, Bumpers Farm, Chippenham SN14 6RZ



Phone number

HOME CARE AGENCIES

Posicode	Name	Address	lowii/City	Phone number
SN25 2HG	Eleos Care	11 Elgar Close	Swindon	07983 812200
SN25 5AJ	Bluebird Care (Swindon)	Gemini House	Swindon	01793 239499
SN25 5AZ	Caring Heart Carers	Gemini House	Swindon	01793 722931
SP1 1EY	Connect and Care	Queens Street	Salisbury	07305 958649
SP1 2JA	Wessex Care Community Services	11 Tollgate Road	Salisbury	01722 336933
SP1 2LP	Home Instead Salisbury & Romsey	Blakey Road	Salisbury	01722 515761
SP1 2LP	Retain Healthcare	Blakey Road	Salisbury	01722 320000
SP1 3YP	Elite Care	Stratford Sub Castle	Salisbury	01722 323223
SP2 7GL	Spire Homecare	Glenmore Business Park	Salisbury	01722 327319
SP2 7LD	Ash Care Services	Cherry Orchard Lane	Salisbury	01722 346494
SP2 7PU	Nurse Plus UK	3 Brunel Road	Salisbury	01722 331139
SP2 7PU	Abicare	Brunel Road	Salisbury	01722 343981
SP2 7SU	Totally Living Care	63 Fisherton Street	Salisbury	01722 567356
SP2 9PB	A & T (Salisbury) Ltd	20 Angler Road	Salisbury	07721 460075
SP3 4HR	Brighter Days Care at Home	Elston Hill Farm	Salisbury	01980 753029
SP4 6BU	Alina Homecare	Unit 4, Centre One	Salisbury	01722 273322
SP4 6EB	Dignify Care Limited	Old Sarum Park	Salisbury	07951 367957
SP4 6EB	Bluebird Care (Wiltshire South)	Old Sarum Park	Salisbury	01722 568930
SP9 7LG	Support Carers	Pennings Road	Tidworth	01264 791341
SP9 7NP	Lizor Care	9 Station Road	Wiltshire	01980 259236

Care homes & retirement living

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

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

Consider other options for care first

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

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

- home care
- help to live independently at home

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

Personal care or nursing care?

Care homes for older people may provide personal care or nursing care. A care home registered to provide personal care will offer support, ensuring basic personal needs are taken care of. A care home providing personal care only can assist you with meals, bathing, going to the toilet and taking medication, if you need this sort of help. Find care homes without nursing.

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

Choice of care home

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

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



RESIDENTIAL HOMES

RESIDENTIAL HOMES						
Postcode	Name	Address	Town/City	Phone number		
BA12 6JN	Bramley House	Castle Street	Mere	01747 860192		
BA12 8JF	Wren House	32 Vicarage Street	Warminster	01985 212578		
BA12 9LR	OSJCT Ashwood Care Centre	Gipsy Lane	Warminster	01985 213477		
BA13 3AH	OSJCT Watersmead	White Horse Way	Westbury	01373 826503		
BA14 6NX	Staverton House	New Terrace	Trowbridge	01225 782019		
BA14 7JG	OSJCT Goodson Lodge Care Centre	Hilperton Road	Trowbridge	0808 1208944		
BA14 9BR	Romney House	11 Westwood Road	Trowbridge	01225 753952		
SN1 4AX	Quarry Mount	83 Bath Road	Swindon	01793 250249		
SN25 1RY	Fessey House	Brookdene	Swindon	01793 725844		
SN3 1NW	Ashbury Lodge	261 Marlborough Road	Swindon	01793 496827		
SN3 4FF	Tony Long House	18 Shaplands	Swindon	01793 821791		
SN3 6LF	Edgehill Care Home	Buttermere	Swindon	08000 121247		
SN4 0EU	Downs View Care Centre	Badbury	Swindon	01793 740240		
SN4 7AN	OSJCT Ridgeway House	The Lawns	Wootton Bassett	01793 852521		
SN4 8ER	Marsh Farm Manor Care Home	Coped Hall	Swindon	01793 310333		
SN4 9AX	The Orchards Residential	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		
SN11 0EE	OSJCT Marden Court	Quarr Barton	Calne	01249 813494		
SN11 9DD	The Firs Care Home	2 Lickhill Road	Calne	01249 812440		
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	Warrington Residential	Gastard Road	Corsham	01249 280050		
SN14 6GA	Middlefields House	Cornfields	Chippenham	0300 303 8470		
SN14 6HH	Ferfoot Care Home	Old Hardenhuish Lane	Chippenham	01249 658677		
SN14 6UZ	Cepen Lodge	West Cepen Way	Chippenham	01249 707280		
SN15 1AA	The Priory Care Home	Greenway Lane	Chippenham	01249 652153		
SN15 3DQ	Flowers Manor	Wood Lane	Chippenham	01275 472069		
SN15 3JW	The Old Vicarage	54 St Mary Street	Chippenham	01249 653838		
SN15 3PE	OSJCT Seymour House	Monkton Park	Chippenham	01249 653564		
SN15 5LJ	The Fairways	Malmesbury Road	Chippenham	01249 461239		
SP1 1JS	Tower View Residential Home	34 Manor Road	Salisbury	01722 321055		
SP1 2QU	Holmwood Care Home	30 Fowlers Road	Salisbury	01722 336933		
SP1 2RN	Milford Manor Care Home	Milford Manor Gardens	Salisbury	01722 336933		
SP1 2SP	Inwood House	10 Bellamy Lane	Salisbury	01722 331980		
SP1 3RW	Fairfax House	85 Castle Road	Salisbury	01722 332846		
SP2 0FX	Wilton Place Care Home	Buckeridge Road	Salisbury	01722 656740		
SP2 7EN	OSJCT Bemerton Lodge	Christie Miller Road	Salisbury	01722 324085		
SP2 8BG	OSJCT Willowcroft	Odstock Road	Salisbury	01722 323477		
SP4 6GW	OSJCT Avon Court	1 Mitre Way	Salisbury	01722 429400		
SP4 6SA	Old Sarum Manor	Rhodes Moorhouse Way	Salisbury	01722 445490		
SP5 2LT	Woodfalls Care Home	Vale Road	Salisbury	01725 511226		
			-			

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.





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

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

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

Tips on choosing a care home

- Check the most recent inspection report to see how well the care home is doing and if there is anything of concern. You can get inspection reports by searching for the care home on the Care Quality Commission website
- Consider the location of a care home. Is the care home near family and friends? Are there shops, leisure or educational facilities in the area? Is the area noisy?
- Is the care home focused on the residents' individual needs, or do they insist that residents adapt to their routine?
- What arrangements are there for visitors?
 Can residents come and go as they please, as far as it is safe to do so? Are staff able to help residents to go out? Are outings arranged?

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

A good care home will:

- offer new residents and their families or carers a guide (in a variety of accessible formats) describing what they can expect while they're living there
- have staff who have worked there for a long time, know the residents well, and are friendly, supportive and respectful
- employ well-trained staff, particularly where specialist care such as dementia nursing is required
- involve residents, carers and their families in decision-making
- support residents in doing things for themselves and maximising their independence
- offer a choice of tasty and nutritious food, and provide a variety of leisure and social activities taking residents' needs into account
- be a clean, bright and hygienic environment that's adapted appropriately for residents, with single bedrooms available

- respect residents' privacy, modesty, dignity and choices
- be accredited under the Gold Standards
 Framework for end of life care

An unsatisfactory care home might:

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

 need cleaning, with shared bathrooms that aren't cleaned regularly

If you move into a care home

When you go into a care home, make sure the management and staff of the home know about your condition, disability and other needs. They may have some of this information already – for example, if the local authority has set up the placement after a care needs assessment. Moving home can be unsettling at the best of times, so when you move into a care home, it's good to have it planned in advance and have family or friends around you when you move to make you feel more comfortable.

You should also:

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

Person-centred care you can trust

at Goodson Lodge in Trowbridge

Goodson Lodge offers professional care with a personal touch at a beautiful home in the historic town of Trowbridge. The home benefits from a beautiful purposebuilt living environment, delicious freshly cooked meals and a varied plan of engaging activities created with our residents in mind.

Every resident is treated as an individual with the fantastic team at Goodson Lodge taking the time to get to know residents and their loved ones on a personal level to ensure tailored support is in place.

The Orders of St John Care Trust

Goodson Lodge is proud to be part of The Orders of St John Care Trust (OSJCT), one of the leading not-for-profit care providers in the country.



Get in touch to find out more

Call **0808 1208 944** Visit **osjct.co.uk/Goodsonlodge** Facebook**/GoodsonLodge** Goodson Lodge, Hilperton Road, Trowbridge, BA14 7JG

The Orders of St John Care Trust is a not-for-profit charity. Registered charity No. 1048355. Registered in England and Wales with company no. 03073089. Registered office: Eyre Court, Whisby Way, Lincoln LN6 3LQ

Rights of care home residents

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

Under existing rules, independent healthcare and adult social services must be registered with the CQC. NHS providers, such as hospitals and ambulance services, must also be registered.

The registration of organisations reassures the public when they receive a care service or treatment. It also enables the CQC to check that organisations are continuing to meet CQC standards. Standards for care homes are outlined on the CQC website. These standards are underpinned by regulations governing the quality and safety of services. The regulations are enforceable by law – the CQC can enforce fines, public warnings, or even suspend or close a service if they believe people's basic rights or safety are at risk.

What's extra care housing?

Extra Care Housing, sometimes known as assisted living, is a great choice for older people with care and support needs who wish to be active and independent. Schemes are run with the view that getting older gives you time to do more and get more out of life. You will have your own flat, house or bungalow which you can rent, buy or part-buy, on your own or as a couple.

Each Extra Care scheme is designed to be a community hub with a wide range of facilities. This could include a restaurant, hairdresser, shop, health and wellbeing suite and hobby room. Older people from the local community are also able to use some of the facilities.

What's in it for me?

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



Making an informed decision

Moving house is always a big decision, whatever your age, especially if you have lived in one place for some time. However, the right information, advice and support will help you choose.

We've compared some later life housing options:

Care and support in your own home

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

Extra Care Housing

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

Sheltered or supported housing

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

Residential care homes

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

NURSING HOMES

NURSING	I HUMES			
Postcode	Name	Address	Town/City	Phone number
BA12 7BJ	Sutton Veny House	Sutton Veny	Warminster	01985 840224
BA14 6DW	Trowbridge Oaks Care Home	West Ashton Road	Trowbridge	01225 774492
BA14 9EN	The Wingfield	70A Wingfield Road	Trowbridge	01225 771550
BA15 1FD	Wiltshire Heights Care Home	Cottle Avenue	Bradford On Avon	01225 435600
SN1 3LJ	Kingsmead Care Home	65 Prospect Place	Swindon	01793 422333
SN1 3NP	Kings Court Care Centre	Kent Road	Swindon	01793 715480
SN1 4GB	Princess Lodge Care Centre	17 Curie Avenue	Swindon	01793 398112
SN3 4TD	Fitzwarren House	Kingsdown Road	Swindon	01793 836920
SN3 4YA	Church View Nursing Home	Rainer Close	Swindon	01793 820761
SN4 7AH	Miranda House	High Street	Swindon	01793 854458
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
SN8 4FE	Savernake View Care Home	Priory Court	Marlborough	08081 686629
SN10 2DY	Briggs Lodge	London Road	Devizes	01380 711622
SN10 4AG	Market Lavington Care Home	39 High Street	Devizes	01380 812282
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
SN12 8PR	The Old Parsonage	The Street	Melksham	01225 782167
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
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	27 Tollgate Road	Salisbury	01722 336933
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 Care Centre	8 Old Castle Road	Salisbury	01722 336933
SP2 7EJ	Salisbury Manor	Wilton Road	Salisbury	01722 447100
SP4 6GW	Bourne House	1 Mitre Way	Salisbury	01722 429400
SP4 7DW	Camelot Care Homes	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
SP7 9JR	Hays House Nursing Home	Sedgehill	Shaftesbury	01747 830282



Age UK Wiltshire

Unit 9-10 Prince Maurice Court, Hambleton Avenue, Devizes, SN10 2RT

Advice: 0808 196 24 24 | www.ageukwiltshire.org.uk

Facebook - https://www.facebook.com/AgeUKWilts

Facebook (Charity Shops with Information Points) - https://www.facebook.com/AgeUKWiltsShops

Instagram - @ageukwiltshire

LinkedIn - https://www.linkedin.com/company/aukw