

Your Guide to Later Life in Gloucestershire 2023/24

All the information and advice you need to navigate later life, stay independent at home and connect socially















The best home to be in is your own



To us, it's personal



Your home is where you feel the happiest. It's the place you know the best. When you need some extra support to stay living comfortably at home, we are here to help.

At Home Instead we are proud winners of numerous awards, consistently setting the bar high for quality care at home.

Our Care Professionals are chosen for their caring nature, empathy and values. Home Instead's expert training provides them with the skills to match their passion.

We can provide a number of services including:

- Free care advice & assessment
- Companionship
- Personal care
- Home help
- Meal preparation
- Home from hospital
- Medication support

- Clinical care
- Live-in care
- Dementia support
- Home monitoring & falls prevention
- Hobbies & activities
- Complex care including Parkinson's, MND, Stroke and much more





"I was amazed

that they could be so flexible with care and support. They really do assist you with exactly what you want".

Mrs. P, Client.



Cheltenham & Cotswolds 01242 513203 or 01285 353204 michelle.keeble-hawkes@homeinstead.co.uk www.homeinsteadcare.co/careathome

Each Home Instead® franchise office is independently owned and operated. © Home Instead 2022



Contents

- **4-5** Embracing Later Life
- **6-7** Navigating Later Life
- 8-9 Staying Independent at Home
- **10-11** Your Social Circle
- **12-13** Planning for your Later Life
- **14-15** Your Age is Your Superpower!
- **16 17** Choosing care services
- **18 21** Funding care
- 22 27 Services in your home
- 28 34 Care homes & retirement living
- 35 Support Age UK Gloucestershire

Join the Age UK Gloucestershire Community

Would you like to receive occasional updates from us?

We would be happy to send you our publications, including our popular Grapevine Magazine. We post these to you free of charge. We also produce a monthly email newsletter with advice, news, projects and ways to get involved or support Age UK Gloucestershire. We can email this to you.

If you would like to receive these, please contact:

Tel: 01452 420900

Email: enquiries@ageukgloucestershire.org.uk

Sign up online by visiting: tinyurl.com/AgeUKGlosNewsletter

Scan the QR code to go directly to our website

Grapevine agent

and much more inside..



lchildren

Disclaimer: Although every effort has been made to ensure that the information in this guide was correct at press time, Age UK Gloucestershire and Sure Media Ltd do not assume and hereby disclaim any liability to any party for any loss, damage, or disruption caused by any errors or omissions, whether such errors or omissions result from negligence, accident, or any other cause. Although Age UK Gloucestershire & Sure Media Ltd would like to thank the sponsors for their support in this publication, their inclusion within this publication does not imply any recommendation or endorsements as to the goods or services they may supply. Age UK Gloucestershire has received no financial payments from any sponsors or supporters in the production of this guide. February 2023. Data source CQC & NHS.

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

Embracing Later Life



More people are living longer and at Age UK Gloucestershire, we feel this is something to celebrate and enjoy.

Our later years should be comfortable and full of happiness. There are things we can all do to give ourselves the best chance of living the later life we want. Maintaining our friendship groups and interests. Keeping active and trying to eat well. All these things will help us prepare for a much happier and healthier later life.

My Top Tips to Prepare for a Happy Later Life

Age UK Gloucestershire Help Team Manager, Velda has this advice to help you plan for your best later life.



Stay Social and Active

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

Find information about our activities and social groups on page 10-11.





Money Matters

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

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





Your Home

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

Our Help Team can tell you what is available and how you can access it. See page 6-7. Also, find out about Homesharing on page 8.



Getting Around

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

Talk to our Help Team about driving with confidence, Blue Badge applications and community transport. See page 6-7.



Understanding When You Need Help

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

Our Help Team can talk you through care options and how to access them. See page 6-7.





Make Your Wishes Known

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

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





However carefully you plan, sometimes you might need extra help. If you need us, our Help Team is here for you and their service is provided free of charge. Call the Help Team on 01452 422660.

Our Help Team



The first port of call for all aspects of later life

Our experienced and friendly Help Team is here for you. Our range of support and impartial information can help you lead a safe, comfortable and independent later life. We have a great range of specialist knowledge. If we can't help, we'll put you in touch with the most appropriate organisation for you. With our guidance, you can make informed choices for you or your loved one, about all aspects of later life.

Here are some of the ways our Help Team can support you:



Community and Social Care

Help you navigate the social care system so you can find the right care path and funding for you.



Legal

Talk through processes and provide information and signposting to the appropriate support.



Housina

Advise on housing options, support benefit applications and signpost to relevant agencies.



Finances

Provide free benefits checks, help you make your application and advise on steps to get your finances in order.



Social Isolation

Tell you about social opportunities and activities near you and transport options to reach them.

Navigating Later Life

Benefit Advice and Checks

We want to ensure everyone is receiving the financial support they are entitled to. The Age UK Benefit Calculator is a great way to find out your potential entitlements. It's a 15 minute, online form which is free and anonymous and you can find the calculator by visiting tinyurl.com/AgeUKGlosCalculator

If you are entitled to claim, we can help you through the process of making your application.

Here are some of the benefits, which could be available to you:

Attendance Allowance

If you need extra help with personal care, you may be able to claim Attendance Allowance. This is for people who are over State Pension age (66). You could claim if you have an illness or disability and the amount awarded is based on your needs. You can decide how you spend it and many older people use it for things to help them remain independent at home. For example, delivery of pre-cooked meals, paying heating bills or taxis to appointments or social activities. The support could make a real difference to your everyday life.

Attendance Allowance is not means-tested. Claiming it won't affect any existing benefits you receive. In fact, it can actually help you get other benefits, such as Pension Credit.





Our comprehensive guide is available to help you complete your Attendance Allowance Application. We can post this to you, or you can download it from our website: tinyurl.com/ AgeUKGlosAttendanceAllowance

Pension Credit

If you're over State Pension age you may be able to claim Pension Credit. This extra money can help you cover your costs if you're living on a low income. You may be able to get it even if you have other income, savings or assets. If you are entitled to Pension Credit, claiming it can be a gateway to further benefits such as a Cold Weather Payment and free NHS dental treatment. We definitely recommend checking.

Blue Badge

A Blue Badge allows you to park closer to destinations, reduce parking fees and extend timing restrictions. You can use your Blue Badge even if someone else is driving you.

This makes outings more accessible helping you remain more active and independent. We can help you make your application for your Blue Badge.

Our Help Team is patient, knowledgeable and experienced. They will always know someone who can help you. If you need help, contact our Help Team.

Signposting

Our Help Team is experienced in supporting people through financial hardship. We can provide information about options for you to consider and refer you to other local organisations.

We cannot offer financial advice ourselves. However, we can provide information and guidance to help you make informed decisions.

Why didn't I call you first?

You listened to us and were very patient and helpful.

Talking to you took away so much stress and worry.

Visit

tinyurl.com/ AgeUKGlosHelpTeam

to find financial support you may be entitled to

Community Drop-ins

at locations across Gloucestershire.

tinyurl.com/ AgeUKGlosDropIn

Call

Age UK Gloucestershire's Help Team on

01452 422660

for advice and information

Support to stay independent at home

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

Our Help Team can talk to you about all the options available to you.

Some of these may be available through the social care system. From making adaptations to your home to preparing for a Care Needs Assessment (by Adult Social Services). From arranging extra support within your home, to considering residential care options.

Our Help Team can provide advice and support to help you find the solutions, which are right for you.

Call our Help Team on 01452 422660 Lines are open 10am-3pm, Monday to Friday.

Home Adaptations

A few simple changes to your home could make things more comfortable for you. However, it's not easy to know where to start, especially if you've lived in your house for a long time. Equipment such as grab rails, riser/recliner chairs and kitchen gadgets can make life easier and safer.

Extra Help at Home

Everybody needs a little help sometimes. If it's getting harder to manage, you could consider getting help around the home with tasks such as cleaning, gardening, shopping, food preparation and personal care.



Housemates Reinvented with Homeshare

Homeshare brings together older people who have spare rooms with people who need affordable, welcoming accommodation, who are happy to chat and lend a hand. Homesharing is ideal if you are looking for some company, feel vulnerable living alone or want the peace of mind of knowing someone is at home. Light duties are shared by the Homesharer, but no personal care is included. Homesharing can allow you to stay at home for longer, and bring new friendships into your life. It can also reassure your family members.

Age UK Gloucestershire's Homeshare Team carefully matches people and oversees the whole arrangement. We provide professional ongoing support.

If Homeshare sounds like something which could work well for you, contact our Homeshare Team on 07760 419260 for an initial chat or visit: tinyurl.com/AgeUKGlosHomeshare





Live-in Help

One option is to have someone to live with you and provide extra help or care for you in your own home. This means you get the continuity of having the same person looking after you, without the long-term commitment of moving home.





Sheltered Accommodation, Assisted Living and Residential Care

If you're finding it hard to manage in your own home you may decide you'd like to move to where you can get more support.

Several options are available. From sheltered accommodation to care homes, there are lots of choices to consider.

Funding Your Care

Social care is rarely free, so it's likely you will have to contribute to the cost of care. The amount you pay depends on the level of need and the value of assets you have.

Our Help Team can talk to you about arranging a Local Authority Care Needs Assessment. They can talk about how much your care might cost and what to do if you are worried about the cost of your care. We may be able to suggest grants or extra benefits to help towards the cost.





You will find information and advice about remaining independent at home, living with dementia, tips for carers, and more specific services available to veterans and more, at our website:

tinyurl.com/AgeUKGlosServices



Your Social Circle

We know that some of the things which make the biggest difference to living well in later life are:

- Having and being able to maintain social connections
- Retaining a sense of purpose
- Remaining active
- · Having a positive outlook

There are many opportunities around our county. You can make new friends, connect through shared interests and stay active.

Our Help Team has information about opportunities to expand your social circle and join in with activities near you.

Our Social Groups

Age UK Gloucestershire's Social Groups meet weekly in community spaces around the county. As well as being a way to socialise and make new friends, they can also help to connect you with other services we offer.

There is no need to book, just come along when you can. Everyone is welcome!

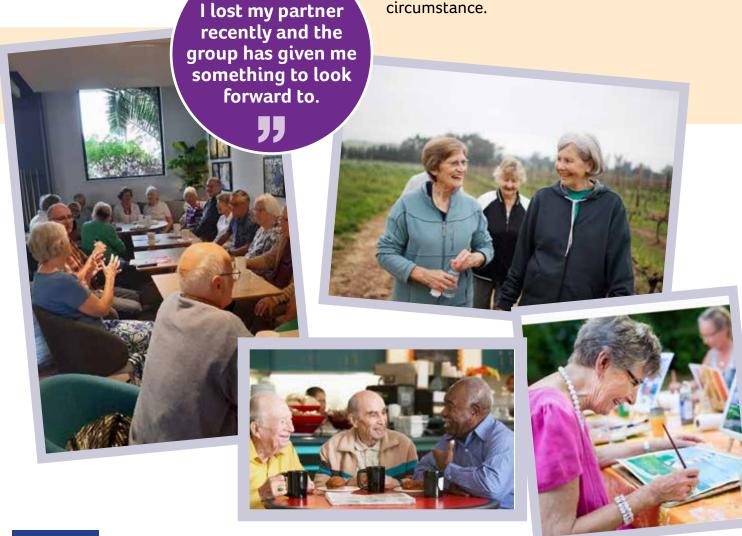
Our Help Team may drop in with some advice or we can arrange for you to spend time with one of our Digital Champions who can help you to make the most of your phone, tablet or iPad.

Our Special Interest Groups

If you're interested in something particular, we can help. You may enjoy singing in a choir or playing the ukulele.

Our Groups meet locally and you can find more information on our website by visiting: tinyurl.com/AgeUKGlosActivities.

We also have our Ageing Without Children Group who meet monthly. This Group is for people which don't have children around to support them, through either choice or circumstance.



Our Activity Groups

Being active and mobile can really help as we age, so whatever your level there is something for you. We have two walking groups so you can enjoy the great outdoors in the company of others and we are developing new groups and activities all the time.

Keep an eye on our website for details; tinyurl. com/AgeUKGlosActivities, or give our Help Team a call on 01452 422660.

Our Online Social Group

Our Springboard Facebook Group is a thriving online community connecting over 400 members. The Group is safe and private. It's a great way to socialise especially if getting along to a face-to-face group isn't possible for you. We regularly host our online social session "Cuppa With Jane", which members enjoy.

Request your membership at:

facebook.com/groups/gloucestershirespringboard

Social media can connect you to a world of information, people and organisations. You can connect with your friends already on social media and join groups and noticeboards. You can contribute to online conversations and follow organisations such as news channels, local businesses and good causes.

We can Support You to Get Started Online

Our Digital Champions aim to motivate and inspire you to get online, offering you support to engage safely and securely with the digital world. Our friendly volunteer Digital Champions will offer in depth and bespoke one-to-one support to help you develop your digital skills and confidence.

Getting online has really given me a boost.

My digital experience has been life changing.

There's so much going on around the county so if you have a particular interest, get in touch with our Help Team on 01452 422660. From knitting and creative activities, to walking sports and Men's Sheds, we're sure to know about something happening near you.



For more information about social activities, when and where they take place, other ways to connect socially and how to access our Digital Champions Volunteers, visit: tinyurl.com/AgeUKGlosActivities or call our Help Team on 01452 422660

Planning for your Later Life

Have you considered your later life? How would you like it to be?

We all think about retirement and taking it easy. We hope to have the time and money to do the things we've always planned. But what about those practical and emotional considerations?

It's never too soon to think about how you'd like your life to be as you age and to plan ahead. It's important to have your wishes respected at every stage of life. It's easier to make this happen if you talk about it and make your wishes known to those around you.

Talking about where you see yourself living, the lifestyle you'd like to lead and where you'd like to be cared for, should the time come. are all worth discussing. Even making your funeral wishes known is helpful. Taking steps now can give you confidence that your wishes are documented. The people close to you know what you would want, if there comes a time when you can no longer make your own decisions. Making plans now can mean things are easier for those close to you down the line. Of course, if you want to, you can always change things in the future.



Lasting Power of Attorney (LPA)

Having an LPA in place means if you are no longer able to, or no longer wish to make your own decisions, someone else can do this on your behalf. You choose a person you trust (your attorney) and give them the legal authority to act for you.

An LPA covers decisions about your financial affairs, or your healthcare. It's never too early to have an LPA in place. We would recommend you consider setting one up before it's actually needed. It will bring peace of mind that whatever happens you're covered in the future.

You can contact your solicitor or visit the Government website below. You'll find the instructions and forms you need to put your Lasting Power of Attorney in place.

www.gov.uk/power-of-attorney

Did You Know?

If you're married or in a civil partnership, you may have assumed that your spouse would automatically be able to deal with your bank account and pensions and make decisions about your healthcare, if you lose the ability to do so. This isn't the case.

This isn't the case. Without an LPA they won't have the authority.



RESPECT Forms

Recommended Summary Plan for Emergency Care and Treatment

Another consideration is what you'd like to happen if you became seriously ill. It's important that medical staff know how you want to be treated. Family members are often asked to make decisions on your behalf at what is already a very stressful time.

You can discuss your preferences with your health professional now. Everything is noted down, so in an emergency, people can act quickly and in line with your wishes. Of course, you must ensure that those who are important to you know where to find this document should they need to.

Your Important Documents

It can be helpful to gather key documents and keep them in a safe place. Tell someone you trust, such as a family member or the executor of your will, where they are. This makes things simpler for them later on.

Your Online Accounts

You may rely on the internet to pay bills, shop online or keep in touch with friends. Think about what will happen to your digital accounts and profiles after you pass away, or you are unable to access them. The Law Society recommends creating a log of all your online accounts. Leave clear instructions about what you would like to happen to each account in the future. For example, you may want some social media accounts to be de-activated. You may want close friends or family to recover sentimental things you have stored online, such as photographs. Consider your insurance documents, utility accounts, pension details and other things you keep online. Make sure someone you trust can access them if necessary, so they are not locked out of your accounts. One way of doing this is to set up joint email accounts so the information is shared.

For more information about dealing with your online accounts, visit the Digital Legacy Association website.

www.digitallegacyassociation.org



More Advice and Guidance

Age UK has an excellent booklet giving tips on how to approach talking about these matters. Everything from finances, housing arrangements and remaining in your own home, to medical treatments, death, your funeral and end of life care. Even what happens to your pets.

For a copy of our leaflet and to discuss where to start with putting your plans in place, call our Help Team on 01452 422660.









Did you know ...

people who hold positive attitudes towards their own ageing live on average 7.6 years longer than those with a more negative attitude?*



We think that's a really good reason to champion positive ageing.

That's why a key part of our work is bringing about a change in people's attitudes and experiences. Our aim is for everyone to share our positive view of growing older.

We're doing this because negative attitudes towards age and ageing have a damaging impact on the health and wellbeing of older people. Holding negative views about their own ageing can make people feel that decline is inevitable. This can become a self-fulfilling prophecy. It can stop people taking steps to stay active, socially connected and positive.

Older people are often portrayed as dependent with a focus on deficits – the things that they can't do. However, did you know that 60% of people over 65 report that no illness is limiting their lifestyle?

Age UK (2019). Later Life Facts and Stats.

80% of people over 85 rated their health and quality of life as "good, very good or excellent.

* LEVY, B., SLADE, M., KUNKEL, S. & KASL, S. V. 2002. Longevity Increased by Positive Self-Perceptions of Aging. Journal of Personality and Social Psychology, 83,261-270.

Age and Life Satisfaction Graph



Blanchflower D. G. (2021). Is happiness U-shaped everywhere? Age and subjective well-being in 145 countries. Journal of population economics, 34(2), 575–624.

In fact, studies such as this one show that contrary to commonly held views, people are happier and more content as they get into their 7th, 8th and 9th decade and beyond. We want to celebrate the benefits of age, so we asked older people why their age is their superpower.

They told us:

It brings experience, confidence and compassion (age 78)

I can laugh at myself and enjoy life (age 82)

I have time to take on new experiences and challenges (age 74)

I've been there and done that but I'm still contributing and enjoying life (age 911/2)

I am wiser and not afraid to speak up for myself (age 94)



Every age brings its own positives (as well as challenges) and we'd like to hear from you.

Are you wiser? More confident? Happy to let things go?

Please tell us what being your age means to you.

Email: enquiries@ ageukgloucestershire.org.uk

Or write to us at:

Henley House, Barnett Way, Barnwood, Gloucester, GL4 3RT

Don't forget to tell us your name and age!



Choosing care services

Choosing your care services can be a daunting prospect. There are many care options available, but which kind of support is right for you?

Think about what you get most out of in life. You may have particular interests that you want to keep up, or you may simply want to spend time with your family or friends.

You may have a job that you want to keep on doing, or a social activity, sport, religion or a political group that you want to keep up with.

Your social care support should – as much as possible – help you to continue to do these things, and may help you find new things to do.

When choosing the type of care, you also need to think about:

- location
- services
- standards and quality
 price

Location of your care

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



Lifeline Alarms and **Emergency Home Response**

Help at the touch of a button and responders on hand to help with falls 24/7, 365 days a year.

We can provide:

- · Lifeline alarms from 63p per day
- · Emergency Home Response* for an additional 37p per day
- · Specialist lifting equipment to help with falls
- · Peace of mind for you and your family

*Only available in selected postcodes. Terms and conditions apply

Call us today on 03333 204 999 or visit progresslifeline.org.uk

familiar and hopefully safe environment. You may want to get help at home, perhaps through having home help come in to help you with daily tasks.

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

However, your home may not always be the best environment if you have care needs.

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

If you do need to move out of your home for care reasons, there is a variety of accommodation options that you may want to consider.

These include sheltered housing, extra care housing and residential care homes or nursing homes.

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

The kinds of care services on offer

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

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

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

Standards and quality of care

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

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

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

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

The price of your care

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

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

More information

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

Clear Care specialises in providing top quality care to our local community.

All our staff are compassionate, dedicated and have an excellent eye for detail. With this we are able to create an individual care package for all our clients. We firmly believe that there isn't a set plan for all clients and everyone deserves their own unique plan.

CLEAR CARE

'You can't always be there but we can'

Clear Care understand that there are times in the day that you or your family may need that little extra support and that's exactly what we can provide. It can be as simple as;

Household chores

Personal care

Medication

Mobility

Complex care

Shopping

Meal Plans

Companionship

Activity support

Access to local community

We will always have someone there when needed to help provide that peace of mind.

From an hour to 24 hours per day, we tailor a package of care and companionship to meet your individual needs putting you back in control of the help and support you receive, all at competitive prices.

T. 01452 226 136 • www.clearcarebwg.co.uk E. info@clearcarebwg.co.uk

CLEAR CARE IS PART OF

www.nogrey.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

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

Having a carer who lives with you costs from around £650 a week. But it can cost as much as £1,600 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

A room in a care home costs:

- £600 a week in a residential home
- £840 a week in a nursing home

The price 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.





Centurion Chartered Financial Planners has more SOLLA Accredited Advisers than any other UK Independent Financial Adviser firm. To see how we can help, visit www.centurioncfp.co.uk

t: 01242 472 131

e: enquiries@centurioncfp.co.uk

Cheltenham & Gloucester Office: Festival House, Jessop Avenue, Cheltenham, GL50 3SH



Centurion Chartered Financial Planners is a trading style of Centurion Wealth Management which is authorised & regulated by the Financial Conduct Authority. Registered in England & Wales: Number 7001657. Registered Office: Somerset Court, Brinsea Road, Congresbury, North Somerset, BS49 5JL 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. 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

Telephone Help

Get advice on paying for care from:

- Age UK Gloucestershire on 01452 422 660
- Gloucestershire County Council
 Adult Social Services on 01452 426868
- Independent Age on freephone 0800 319 6789
- Money Helper on freephone 0800 138 7777



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



www.moneyhelper.org.uk.

 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:

Gloucestershire County Council Adult Social Services on 01452 426868 or

Age UK Gloucestershire on 01452 422 660

W.D.S. Associates LS Ltd

Legal Services

- Will Writing
- Power of Attorney
- Protecting Your Home
- Probate
- Safe Storage

Phone: 01242 703 138 or 07806 757868

Email: wdschat@gmail.com

WDS Associates offers a free no-obligation consultation. We will do anything we can to make this as comfortable a process for you as possible. Home visits, Video calls, and telephone appointments.



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.

Questions to ask when using a homecare agency

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

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

Hiring a personal assistant (P.A.)

You can hire a "personal assistant" to act as a homecare worker for you. Personal assistants can offer you all that you'll get from an agency worker, but you'll also get the continuity, familiarity and ongoing relationship with your assistant. However, if you employ a personal assistant, you will then have the legal responsibility of an employer. This will include arranging cover for their illness and holidays. GOV.UK has more information on becoming an employer, while Which? Elderly Care also has advice on employing private individuals.

Homecare from charities

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

We deliver excellent home care

with compassion and a cheery smile!

When our Care Assistants come to visit, they bring with them knowledge, expert training and a personality that delivers compassion, smiles and laughter too!

- · professional and planned home care

Delivering care and smiles at every visit.



Cheltenham & Tewkesbury

t: 01242 370797

w: caremark.co.uk/cheltenham

e: cheltenham@caremark.co.uk e: stroud@caremark.co.uk

Gloucester & Stroud

t: 01453 701977

w: caremark.co.uk/gloucester-and-stroud



HOME CARE AGENCIES

	ARE AGENCIES			
Postcode		Address	Town/City	Phone number
GL1 1JJ	Clear Care	38 Brunswick Road	Gloucester	01452 226136
GL1 1PX	Direct Source Healthcare	Eastgate Street	Gloucester	01452 308902
GL1 1PX	Newcross Healthcare	Eastgate Street	Gloucester	01452 260156
GL1 1UB	Karva Care Services	Southgate House	Gloucester	07963 516914
GL1 1UN	Arriva Care	29 Brunswick Square	Gloucester	01452 501552
GL1 2HT	Multilink Care	45-55 Longsmith Street	Gloucester	01452 930291
GL1 2RU	Bluebird Care	The Island	Gloucester	01452 414952
GL1 3AJ	State Care Solutions	31 Worcester Street	Gloucester	01452 699670
GL1 3AJ	Afya Care	31 Worcester Street	Gloucester	01452 930355
GL1 3EJ	Raystra Healthcare	1 Alvin Street	Gloucester	01452 238262
GL1 4SY	Care at Home	113 High Street	Gloucester	01452 300025
GL2 2AB	Care 1st Homecare	Telford Way	Gloucester	01452 642452
GL2 2AT	First4Homecare	Waterwells Drive	Gloucester	01452 346905
GL2 4AL	Acorn to Oak Homecare	Olympus Park	Gloucester	01452 345134
GL2 4NZ	Crossroads Care	10 Sabre Close	Gloucester	01452 302542
GL2 4WL	Severn Sunrise Homecare	52 Curtis Hayward Drive	Gloucester	01452 904009
GL2 5DR	Elite Home Care	34 Kaskelot Way	Gloucester	08448 001130
GL2 5FD	Nightingales Home Care	Spinnaker Road	Gloucester	01452 310314
GL2 8EY	Flexicare	Maisemore	Gloucester	01453 824958
GL2 8EY	Radis Community Care	Maisemore	Gloucester	01452 305628
GL2 8EY	Flexicare Home Services	Maisemore	Gloucester	01452 306296
GL3 1DL	Broomfield Care	Innsworth Lane	Gloucester	01452 730888
GL4 3GG	Helping Hands	Ambrose House	Barnwood	01452 226024
GL4 3HX	Nash Healthcare	Corinium Avenue	Gloucester	01452 346576
GL4 3HX	Rehoboth Health & Home Care	Corinium Avenue	Gloucester	07427 333614
GL4 3HX	Home Instead	Corinium Avenue	Gloucester	01452 341975
GL4 3HX	Gloucester Homecare Services	Corinium Avenue	Gloucester	01452 549495
GL5 1QJ	Penna Homecare	Slad Road	Stroud	01453 756227
GL5 2AJ	Mineral Homecare	Palace Chambers	Stroud	01453 705777
GL5 2AZ	Nobilis Care	London Road	Stroud	01242 650548
GL5 2HL	Bluebird Care	3B Nelson Street	Stroud	01453 757937
GL5 2JT	Helping Hands	Union Street	Stroud	01453 557834
GL6 0AG	Corinium Care	George Street	Stroud	01453 839290
GL6 9EY	Horsfall House Homecare	Windmill Road	Stroud	01453 886381
GL7 1LF	Careful Care	114 Watermoor Point	Cirencester	01285 640420
GL7 3AD	The Care Net	5 High Street	Lechlade	01367 705081
GL12 7BX	TLC Support Services	43 Long Street	Wotton-under-Edge	01453 844080
GL14 2AB	Crossroads Care	Belle Vue Road	Cinderford	01594 823414
GL18 1AH	Easy Living Solutions	10 Broad Street	Newent	01531 820556
GL20 8BT	La Vie En Rose	18 Ashchurch Road	Tewkesbury	01684 439564
GL50 1HR	Retain Healthcare	8 Ormond Terrace	Cheltenham	01242 262700
GL50 1HX	Farecare	47 Rodney Road	Cheltenham	01242 232296

Acorn to Oak Homecare Strong professional

Strong professional care in your own home

Receive a truly Person Centred service designed completely around your needs 1 - 24 hours a day, available 365 days a year.

We have a dedicated and skilled staff team who provide services to people in a way that supports them to lead fulfilled lives, and maintain their independence safely and securely in their own homes.

- Cleaning /Household Services
- Shopping /Messages
- Befriending
- Respite Sitting Service
- Dietary Care
- Personal Care

We also arrange completely co-ordinated and carefully planned Activities for all - All year round!

Acorn to Oak are committed to providing a COVID safe service provision with the highest standards of infection control and good stocks of personal protective wear.

Our team of experts are here to help with any service you need:

Tel: 01452 345134















www.a2ohomecare.com | Email: info@A2Ohomecare.com

Registered Branch: 28 Space Business Centre | Olympus Park | Quedgeley | Gloucester | GL2 4AL **Head Office:** Windsor House | 40 Brunswick Road | Gloucester | GL1 1JJ







First4Homecare provides a range of expert care services for people who would like to continue living in their own homes, retaining their independence in the comfort of familiar surroundings, whilst feeling safe, secure and fully supported.

Our services range from personal care and support, through to household and domestic assistance, and also companionship. We'll work together with you to understand your lifestyle and agree a level of care that's centred around you.





We recruit carefully and train our staff to the highest possible standards. All staff are DBS checked at an enhanced level. We have been inspected by the Care Quality Commission (CQC) and are rated good ensuring our services are Safe, Effective, Caring, Responsive and Well-led.



Call us to arrange a no obligation home or hospital visit to discuss your needs, and read our reviews on Homecare.co.uk to find out why our clients rated us one of the top providers in Gloucestershire









www.first4homecare.co.uk 🔞 01452 346905

The service decides who is unsuitable to work or volunteer with vulnerable adults or children. If someone who is barred from working with children or vulnerable adults is working, volunteering or trying to work or volunteer with these groups, they are breaking the law. They could face a fine and up to five years in prison. Employers must apply for an enhanced DBS check (formerly known as a CRB check) when taking on new employees or volunteers to work with vulnerable adults or children. This includes a check of the barred lists. If an organisation fails to make the relevant checks, they can be penalised.

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

Employing a care worker on a private basis

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

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

Manual handling

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

		 _
HOME CAP) – A C	ıEe
DUNIE LAR	1	

Postcode	Name	Address	Town/City	Phone number
GL50 3DA	Cott's Care Solutions	3 Royal Crescent	Cheltenham	01242 371048
GL50 3HW	Windrush Care	High Street	Cheltenham	01242 226020
GL50 3SH	Helping Hands	Jessop Avenue	Cheltenham	01242 854557
GL51 6PN	Care at Home	Hatherley Road	Cheltenham	01242 242061
GL51 6PN	Caremark	Hatherley Lane	Cheltenham	01242 370797
GL51 6SX	Bramble Home Care	Staverton	Cheltenham	01684 217040
GL51 7SE	Unique Senior Care	92 Edinburgh Place	Cheltenham	01242 279659
GL51 7SU	Brighter Home Care	Cassin Way	Cheltenham	01242 375003
GL51 8HF	Merit Care	Alstone Lane	Cheltenham	01242 300380
GL51 8PL	Accolade Support & Care	Gloucester Road	Cheltenham	01242 308008
GL51 9TX	Comfort Call	MacKenzie Way	Cheltenham	01242 574594
GL51 9TX	Person Centred Care	9 Manor Park	Cheltenham	01242 321123
GL52 3PW	SW Domiciliary Care	Cleeve Hill	Cheltenham	01242 672022
GL52 6HS	CareTrust Home Care	256 London Road	Cheltenham	01242 374075
GL52 8RN	Alpha Care Services	Church Road	Cheltenham	01242 702708
GL53 9NS	Home Instead	Colesbourne	Cheltenham	01242 513203
GL54 2QB	Cotswold Carers	Ellis Road	Cheltenham	08006 343471
GL56 0LW	Aroma Care	High Street	Moreton In Marsh	01452 643031



Mobility Equipment & Disabled Living Aids Experts

Midwest Mobility Ltd can supply, install, service and repair equipment for Care and Mobility, to Residential Homes, Care Homes, Nursing Homes along with private individuals.



STAIRLIFTS | WHEELCHAIRS
MOBILE HOISTS | OVERHEAD HOISTS
BATHS | SLUICES | WASH DRY TOILETS
SPECIALIST SEATING
RISE AND RECLINE CHAIRS
BEDS | MATTRESSES AND PUMPS
BATHING SOLUTIONS | LOLER

Knowledge makes all the difference! Call 01242 506 240 or 01452 528561 to speak to our friendly advisors

www.midwestmobility.co.uk

HEREFORDSHIRE | WORCESTERSHIRE | GLOUCESTERSHIRE | SOUTH GLOUCESTERSHIRE | BRISTOL

Care homes & retirement living

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

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

Consider other options for care first

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

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

- home care
- help to live independently at home

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

Personal care or nursing care?

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



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

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

Choice of care home

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

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

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

In the financial assessment, the local authority can only take into account income and assets you own. The local authority cannot ask members of your family to pay for the basic cost of your care. Read more about local authority funding for care and funding your own care If you choose a care home that costs more than the local authority usually expects to pay for a person with your needs, you may still be able to live in the care home if a relative or friend is willing and able to pay the difference between

RESIDENTIAL HOMES

	Name of the state	Address	T(O')	Discussion of the control of the con
Postcode	Name	Address	Town/City	Phone number
GL1 1AN	Park View	Trier Way	Gloucester	01452 671499
GL1 2QX	Cathedral View	Archdeacon Street	Gloucester	01452 303248
GL1 3HW	Guild House Residential	2A Denmark Road	Gloucester	01452 525098
GL1 3PX	Horton House Residential	1 Horton Road	Gloucester	01452 524615
GL1 4BG	Great Western Court	33a Millbrook Street	Gloucester	01452 423495
GL1 5AJ	Bramble House	96a-98 Stroud Road	Gloucester	01452 521018
GL1 5LF	Cavendish Care Home	301 Stroud Road	Gloucester	01452 521896
GL1 5PA	Chestnut Residential	20 Podsmead Road	Gloucester	01452 546204
GL2 0RZ	Avalon Residential	17 Barnwood Road	Gloucester	01452 417400
GL2 7EE	The Old Vicarage	Church End	Frampton-on-Severn	01452 740562
GL2 7HE	Wisma Mulia	Bridge Road	Gloucester	01452 740432
GL2 9BD	Redlands Acre	35 Tewkesbury Road	Gloucester	01452 507248
GL3 2JE	Parton House	Parton Road	Gloucester	01452 856779
GL4 0BD	The Knoll	335 Stroud Road	Gloucester	01452 526146
GL4 4AL	Wheatridge Court	40 Wheatridge Court	Gloucester	01452 500669
GL4 6SB	Westbourne Care Home	190 Reservoir Road	Gloucester	01452 506106
GL5 1SP	Northfield House	Folly Lane	Stroud	01453 488041
GL6 0DB	The Steppes Residential	Cossack Square	Stroud	01453 832406
GL7 1JR	Watermoor House	Watermoor Road	Cirencester	01285 654864
GL10 2AD	Regency Retirement Home	52 Regent Street	Stonehouse	01453 823139
GL10 3NJ	Highborder Lodge	Marsh Lane	Leonard Stanley	01453 823203
GL11 6AS	Yercombe Lodge	Stinchcombe	Dursley	01453 542513
GL11 6BQ	Stinchcombe Manor	Echo Lane	Dursley	01453 549162
GL15 4EB	Sydenham House	High Street	Blakeney	01594 517015
GL16 8NX	The Elms	Staunton	Coleford	01594 832394
GL17 0LJ	The Old Rectory	School Lane	Longhope	01452 831135
GL17 0LL	Longhope Manor	Church Road	Longhope	01452 830291
GL18 1JA	Highfields Residential	Culver Street	Newent	01531 821007
GL19 3EA	The Laurels	Main Road	Gloucester	01452 901243
GL50 2DT	Faithfull House	Suffolk Square	Cheltenham	01242 514319
GL50 2NF	Queensbridge House	63 Queens Road	Cheltenham	01242 519690
GL50 3BT	Astell	Overton Park Road	Cheltenham	01242 529012
GL51 0SF	Royal Court	Fiddlers Green Lane	Cheltenham	01242 221853
GL51 6EG	Ambleside	69 Hatherley Road	Cheltenham	01242 522937
GL51 7AD	Dalkeith	285 Gloucester Road	Cheltenham	01242 522209
GL51 7EL	Bredon View	24-26 Libertus Road	Cheltenham	01242 525087
GL51 9TA	Knightsbridge Lodge	Knightsbridge Green	Cheltenham	01242 680168
GL52 3AU	Bay Tree Court	High Street	Cheltenham	01242 236000
GL52 6TB	Oakhaven Residential	136-140 Hales Road	Cheltenham	01242 528377
GL53 0BN	Hampton House	94 Leckhampton Road	Cheltenham	01242 520527
GL53 9AX	Charlton Kings Care Home	Moorend Road	Cheltenham	01242 520327
GL53 9AX GL54 1FG	Edwardstow Court	Edwardstow Court	Cheltenham	01451 799100
GL54 TFG GL55 6SJ	Four Seasons	Back Lane	Chipping Campden	01386 438300
GL55 0S5 GL56 0BL	Oak Tree Mews	Hospital Road West	Moreton In Marsh	01608 650797
NP16 7LE		Castleford Hill		
NE IO / LE	Castleford Lodge	Castletora i illi	Chepstow	01291 408151

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"
- 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

PUTTING CARE BEFORE PROFIT





We are a charity and have been caring for people in Gloucestershire since 1946.

Providing day care, respite, assisted living, residential and nursing care for people with a wide range of needs. With specialist knowledge of dementia and end of life care.

We promise a safe and secure 'home for life' with activity, fun and laughter.

AT LILIAN FAITHFULL CARE WE PROUDLY:

- Put residents' needs and wishes at the heart of all we do
- Treat everyone with dignity and respect
- Support residents to be independent and become part of the community
- Provide a varied programme of exciting activities and regular day trips
- Ensure there is always quality and nutritious food and drink to enjoy
- Have long standing friendly and compassionate care teams

Get in touch today for advice on you or your loved ones' care needs. For more information on our care and services visit www.lilianfaithfull.co.uk

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

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,

NURSIN	IG HC	MES
---------------	-------	------------

Postcode	Name	Address	Town/City	Phone number
GL1 1AN	Park View	Trier Way	Gloucester	01452 671499
GL1 3LE	Chapel House	Horton Road	Gloucester	01452 500005
GL1 3PH	Magdalen House	London Road	Gloucester	01452 386331
GL1 3PL	Wotton Rise	140 London Road	Gloucester	01452 303073
GL2 0RX	OSJCT Bohanam House	2 Barnwood Road	Gloucester	01452 876160
GL2 0SD	Charnwood House	49 Barnwood Road	Gloucester	01452 523478
GL2 4QW	The Lawns	346 Bristol Road	Gloucester	01452 721345
GL2 4WD	OSJCT Chestnut Court	St James	Gloucester	01452 720049
GL3 4EX	OSJCT Millbrook Lodge	Moorfield Road	Gloucester	01452 863783
GL3 4QG	Brockworth House	Mill Lane	Gloucester	01452 864066
GL4 3TD	Woodstock Nursing Home	35 North Upton Lane	Gloucester	01452 616291
GL4 4QQ	Saintbridge House	189 Painswick Road	Gloucester	01452 300307
GL5 4JE	Cotswold House	Church Road	Stroud	01453 752699
GL5 4SP	Scarlet House	123 Westward Road	Stroud	01453 769810

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.





www.advinia.co.uk/care-homes/bishops-cleeve-care-home Ruby Ave, Bishops Cleeve, Cheltenham, GL52 77N





NURSING HOMES

Postcode	Name	Address	Town/City	Phone number
GL6 6LS	Resthaven Nursing Home	Pitchcombe	Stroud	01452 812682
GL6 6UL	Richmond Village	Stroud Road	Stroud	01452 813902
GL6 9EY	Horsfall House	Windmill Road	Stroud	01453 731227
GL7 1JR	OSJCT Paternoster House	Watermoor Road	Cirencester	01285 653699
GL7 1TX	Elm Grove Care Home	Somerford Road	Cirencester	01285 653057
GL7 2ED	Ashley House Care Home	118 Trafalgar Road	Cirencester	01285 650671
GL7 4AH	Hyperion House	London Street	Fairford	01285 712349
GL7 5DT	Hunters Care Centre	Cherry Tree Lane	Cirencester	01285 653707
GL7 5TL	The Lakes Care Centre	Spine Road East	Cirencester	01285 314141
GL8 8DG	Kingsley House	Gumstool Hill	Tetbury	01666 503333
GL8 8FH	Upton Mill Care Home	Mercer Way	Tetbury	01666 336600
GL10 2NP	OSJCT The Elms	Elm Road	Stonehouse	01453 824477
GL10 3BZ	Moreton Hill Care Centre	Standish	Stonehouse	01453 826000
GL10 3RT	Oldbury House Care Home	Bristol Road	Stonehouse	01453 791513
GL11 4BE	OSJCT Henlow Court	Henlow Drive	Dursley	01453 545866
GL11 5HA	The Hollies Nursing Home	Drake Lane	Dursley	01453 541400
GL12 8RA	Pennwood Lodge	Wotton Road	Wotton-under-edge	01453 521522
GL14 1PD	OSJCT Westbury Court	Westbury-on-Severn	Westbury-on-Severn	01452 681666
GL15 5BB	OSJCT Rodley House	Harrison Way	Lydney	01594 842778
GL16 8QE	OSJCT The Coombs	The Gorse	Coleford	01594 833200
GL17 0DR	Forest Court	Bradley Court Road	Mitcheldean	01989 750775
GL20 8US	Ashchurch View	Ashchurch Road	Tewkesbury	01684 858900
GL50 2NR	St Faith's Nursing Home	Malvern Road	Cheltenham	01242 240240
GL50 3EL	Sandfields	St Georges Road	Cheltenham	03333 210921
GL51 0BG	Wentworth Court	Village Road	Cheltenham	01242 263334
GL51 4UL	Badgeworth Court	Badgeworth	Cheltenham	01452 715015
GL51 6BL	Whittington House	58 Whittington Road	Cheltenham	01242 259260
GL51 6PN	Richmond Village	Hatherley Lane	Cheltenham	01242 474333
GL51 7DP	Monkscroft Care Centre	Shelley Road	Cheltenham	01242 321111
GL52 2DG	Windsor Street	35-37 Windsor Street	Cheltenham	01242 545150
GL52 3PW	Malvern View	Cleeve Hill	Cheltenham	01242 672022
GL52 6YL	OSJCT Grevill House	279 London Road	Cheltenham	01242 512964
GL52 7ZN	Bishop's Cleeve Care Home	Ruby Avenue	Cheltenham	01242 358911
GL52 8DP	OSJCT Orchard House	Woodmans Way	Cheltenham	01242 672028
GL53 7GA	Thirlestaine Park	Humphris Place	Cheltenham	01242 505560
GL54 1EJ	Newlands Nursing	Evesham Road	Stow on the Wold	01451 870077
GL55 6DR	Mill House	55 Sheep Street	Chipping Campden	01386 848990
NP16 7LF	Castleford House	Castleford Gardens	Chepstow	01291 629929





Help us to provide a lifeline for Gloucestershire's older people.

Last year our Help Team answered 5,487 calls from older people who needed our support.

With the rising cost of living, we are receiving more calls than ever before from people who need our help. Every one of these callers needs our time, understanding and expertise.

The majority of Age UK Gloucestershire's support is provided free of charge. We rely upon donations from people like you to ensure we can be there for every older person who needs our help. If you are able to make a donation, of any size, please support us today.

Ways you can donate

By cheque

Send a cheque made payable to Age UK Gloucestershire to our office at: **Henley House**, **Barnett Way, Barnwood, Gloucester GL4 3RT**

Donate Online

Visit: **tinyurl.com/AgeUKGlosDonations** and click the donate button to visit our secure payment site

By Phone

Call our friendly team on: 01452 422660

By Text

Enter our unique code **AUKG** followed by the amount you'd like to donate (up to £20) and text to **70085** - For example AUKG10

This will cost the donation amount plus one standard text message added to the monthly phone bill.

Remember if you are a UK tax payer you can boost your donation by 25p for every £1 you donate with Gift Aid.





How you can make a difference ...

£10

could provide information guides and factsheets for four older people and their loved ones.

£25

could help us support an older person to claim the benefits they needs to remain independent at home. £60

Could keep our phone lines open to support older people urgently needing help to cope with the cost of living crisis.

Thank you



Age UK Gloucestershire

Henley House, Barnett Way, Barnwood, Gloucester GL4 3RT

www.ageuk.org.uk/gloucestershire

Follow us on **f**





To read our Guide online, or if you would like to access any of our publications on our website, scan this QR code.















