OLDER PERSON'S COMMUNITY CARE GUIDE

A helpful guide on where to get help, support and advice for older people and their carers



Introduction

This booklet covers several topics of interest to older people or someone acting as a carer for an older person. It also includes addresses, telephone numbers and other contact details for organisations that can give you further help and advice.



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Inside Front

Coping with the Cold Weather

Keep warm to keep the bugs away

Cold weather can affect everyone, but if you are an older person then you need to take special care to keep warm because you will be more vulnerable to illness. This is especially so if you are seriously underweight, disabled, suffer from bronchitis, emphysema or asthma, or have experienced a stroke or any kind of heart condition.



Simple steps to follow

By following a few simple steps, you can make sure that you keep warm during the winter and protect yourself from common winter illnesses:

- Use room thermometers and keep your room at a temperature between 21°C to 24°C (70°F to 75°F). If the temperature falls below 16°C, you may be at risk of hypothermia, a heart attack or stroke.
- Avoid sitting for long periods. Move around as much as possible, even doing the vacuuming will get your circulation going and warm you up. If you are unable to walk, just moving your arms and legs, as well as wiggling your fingers and toes, will help you to keep warm.
- Wear lots of layers of clothing, preferably of natural material or man-made fibres that breathe.
 Thermal underwear can help keep out the chill.

- If you can afford to do so, you
 might want to consider heating
 your bedroom throughout the night.
 Otherwise, warm the bedroom
 before going to bed, use a hot
 water bottle and wear warm night
 wear. You may decide to invest in
 an electric blanket, although you
 should never use it at the same time
 as a hot water bottle.
- Keep the bedroom window closed, evidence suggests that a cold draught to the head can cause your blood pressure to increase.
- Don't go outdoors without warm clothing and sturdy boots or shoes.
- Keep your feet warm by adding insoles to your shoes.
- Always cover your head, hands and feet (even if you're indoors), you'll stay much warmer that way, especially as a lot of your body heat is lost through your head.

Eating properly means eating healthily

During the winter months, it is very important to eat food that will help you to build up your resistance. Hot meals and hot drinks will give you a feeling of well-being:

- Eat at least three times a day, including at least one hot meal.
- Eat plenty of fruit and vegetables, five portions a day if possible (one portion of fruit
 equals, for example, one apple, orange or banana; two small fruits, such as plums,
 kiwis or satsumas; one cupful of berries; two to three tablespoonfuls of fresh fruit
 salad, stewed or canned fruit; or one glass (150ml) of fruit juice. One portion of
 vegetables equals two tablespoonfuls of raw, cooked, frozen or canned vegetables
 or one dessert bowl full of salad. Fresh vegetables and fruit are the 'best buy'
 nutritionally, but frozen, tinned, and dried produce count too).
- Have hot drinks throughout the day, including one before going to bed. In fact, you
 might want to keep a flask containing a hot drink by your bed in case you are cold
 during the night.
- You need protein, carbohydrates (for energy) and vitamins, these can be found in bread (preferably wholemeal), milk, meat, fish, eggs, potatoes and beans (including baked beans).
- Try to keep in a stock of basic foods (dried, tinned or frozen) in case you have a brief illness or cannot shop because of the bad weather.

Even beyond the winter months, a healthy diet can protect our hearts, bones and eyesight, as well as providing some resistance against cancer, degenerative diseases such as Parkinson's, obesity and anaemia.

Remember to check with your doctor first if you are on a special diet of any kind.



Did you know... about 97% of people over the age of 65 need spectacles or contact lenses some or all of the time?

Meals on Wheels

Many Meals on Wheels services have now been disbanded or contracted out to private companies due to funding cuts. There may be a number of private companies locally that offer either a hot meal delivery service or frozen meals. Details will be available by searching online, through your local authority, and in directories such as the Yellow Pages. Go to **www.gov.uk** where you can search your postcode to see if the service is available in your area. You might also consider contacting voluntary organisations such as the WRVS (See Further Contacts and Useful Organisations section).

Flu - the winter bug

Flu is common in winter and everyone over the age of 65 should have a free 'flu jab' from their doctor every autumn (from early October to early November is ideal). Most GPs have stocks from around September onwards, so don't wait for a flu epidemic before you make enquiries. It is important to have the flu jab every year, as the virus changes and you may no longer be protected against the most recent strain of flu. If you are housebound, you should be able to have the jab at home, just ask your doctor's surgery about this.

Pharmacy services

Many local pharmacies in the UK now offer services designed to make your life easier. In addition to collecting your repeat prescription for your GP on your behalf, they may also be able to deliver your medication to your home, or carry out basic health checks, such as checking your blood pressure or blood glucose levels. Ask your local pharmacy for more information about the services they offer.

Are you living alone?

If you are alone, try to make sure that someone – a friend, relative or neighbour – can help with shopping, collecting prescriptions, paying bills, etc., either if you cannot get out because of the weather or because you become unwell.

Check your local pharmacies to see if any offer a home delivery service for prescription items.

Did you know.... it is estimated that around 3.6million people age 65+ live alone.

Trusted Traders

Many local authorities in the UK now run a 'Trusted Traders' scheme. This means that they stringently vet traders such as builders, gardeners, electricians and plumbers, to ensure that they offer their customers the highest standards of service. For a company to become a 'Trusted Trader' takes a lot but helps to give customers the peace of mind that they can expect a good job for a fair price, without fearing rogue traders or doorstep crime. Your local authority will be able to give you details of 'Trusted Traders' in your area.

Did you know...

in most homes, lighting accounts for 10-15% of an electricity bill?

Help with saving energy

The best way to save money and keep your house warm is to make it as energy efficient as possible. You may be able to get a grant towards insulating your loft, draught proofing doors and windows, etc., through the government's Green Deal and Energy Company Obligation (ECO) schemes. You can call the Energy Saving Trust on 020 7222 0101 to find out about currently available support for making your home more energy efficient. If you receive Pension Credit, then you may be entitled to claim Cold Weather Payments if your local area has a particular cold spell of weather. You can find out more at www.gov.uk. See section about 'Winter Fuel Payment' for more information.

Energy saving hints:

- Get your central heating checked at least once a year to make sure that it is working properly. Your gas or electricity supplier may offer free checks if you are aged 60 or over.
- Make sure that you know how your thermostat works, so that you can set the heating to come on and off at specific times and maintain a temperature of around 21°C.
- Eliminate draughts and wasted heat by installing a draught seal around exterior doors. Cover letterboxes and key holes too. Try not to use loose draught excluders though, as these are easy to trip over.
- Fill in gaps in floorboards and skirting boards with newspaper, wooden beading or sealant to help stop heat (and money) being wasted.

- Buy an energy-saving light bulb.
 Trade your light bulbs for energy-saving ones, which last 12 times longer and, for each bulb you fit, you could save up to £7 on your annual electricity bill. Always turn lights off when you leave a room.
- Fit an insulating jacket to your hot water cylinder. Jackets only cost a few pounds and will pay for themselves within a few months. Fit one that is at least 75mm (3in) thick and it could save £40 a year. By insulating your cold-water tank, you can also protect it from freezing during the winter.
- Insulate your loft. You may be able to get a grant to help with this.
- Look for the energy saving recommended logo when replacing appliances. Using energy saving appliances could save you an estimated £35 a year.
- Close curtains at dusk to stop heat escaping through the windows.
 Ideally, your curtains should go to the floor, although it's important they don't drape in front of your radiators, as they will direct the heat out of the window.
- Double-glazing is very effective in cutting heat loss but it can be expensive. A cheaper option is to attach plastic film or sheeting to your window frame.

Did you know...

a dripping hot water tap wastes enough hot water to half-fill a bath in one week?

Winter Fuel Payment

The Winter Fuel Payment is to help you pay for your heating in winter. It is normally given towards the end of the year to everyone who gets State Retirement Pension or some other benefits and is aged 60 or over.

If you were born on or before the 5th of November 1954 (for winter 2019-2020, this date changes every year) and you lived in the UK throughout the week of 16th - 22nd of September 2019 you are entitled to receive Winter Fuel Payment, you will get either £100 or £300, depending on your circumstances. (usually between November and December).

The deadline for claiming payments for winter 2019 to 2020 is 31st March 2020.

If you do not currently receive a Winter Fuel Payment, and think you might qualify, then check with the Winter Fuel Payments helpline see Further Contacts and Useful Organisations section for contact details.

At the time of writing (September 2019) we are not able to predict changes to the availability of services, benefits or entitlements in the next 12 months. We strongly recommend that you double-check any information given to find out what is the current situation.

Lifelines and community alarms

If you worry about having an accident or falling ill while you are at home alone, Lifeline schemes and community alarms provide emergency access to 24-hour control centres. The housing department of your local council, or Age UK will be able to give you more information about them.

Did you know... some hearing aid specialists offer a home visit service?





Stay Cool in the Summer

The increasingly hot summer months present a number of health problems for older people. Charities such as Age UK are keen to stress that by following a few simple steps, you can protect yourself or an older friend or relative from heat-related illnesses:

- Avoid going out during the hottest part of the day (11am to 3pm).
- If you must go out, stay in the shade, wear a hat, loose-fitting clothes and plenty of high factor sun block.
- Make sure that you carry a water bottle at all times, particularly if you are travelling by car or bus.
- Keep outdoor activities like gardening to the cooler parts of the day or even the evening.
- Close the curtains in rooms that get a lot of sun but keep the windows open when you're at home to keep the room ventilated.
- Splash your face and the back of your neck with cold water several times a day.
- Drink lots of water and fruit juice, even if you don't feel thirsty. Avoid alcohol, as this will dehydrate you.



Care in your own Home

Often a move to residential care is suggested because of some crisis, perhaps an illness or a fall, but it is not the only solution. You may feel that you need some support with your daily activities without giving up your independence and, while we would recommend seeking advice from your friends, family, doctor or social worker, the final decision about where to live rests with you.

You may wish to remain in your own home and receive independent home care assistance either on a temporary basis or from time to time to suit your own needs. Services like meals-on-wheels, or help with bathing and shopping may make all the difference. It might also be possible to have your home adapted or have equipment provided to help you live at home.

There is a wide range of assistance to choose from, including the public sector (Social Services), the voluntary sector (charities etc.) and the commercial sector (private agencies). All providers operate in different ways, so you should be aware of what sector they come from and what types of services they offer. You will usually be expected to pay a charge or contribute towards the service that you receive, some of which may be subject to VAT so you should ask for details of your local council's charging policy (if applicable).

Did you know... more than 40% of over 50-year-olds and 70% of over 70-year-olds suffer some form of hearing loss?

Questions to ask

When considering services to help you at home, it is important to have some questions prepared to make sure you find a service that suits you. Think about asking the following:

- Does the organisation work to a recognised Code of Practice?
- Does the organisation have a confidentiality policy?
- Does it have full professional and employer's liability insurance?
- Are all the care workers referenced and interviewed?
- Is an induction-training programme offered to care workers and nurses?
- Is there a complaints procedure?
- Does the organisation offer an initial visit or assessment?
- Is training offered to staff?
- Can the organisation be contacted at all times when care is being provided?

For further information, contact the UKHCA (see Further Contacts and Useful Organisations section).

Public Sector Services

Typically, your local council's social services department may be able to help you with things like getting in and out of bed; bathing; washing; preparing meals; shopping; cleaning and adaptations to your home (including equipment).

Your local NHS may be able to provide services such as occupational therapy; chiropody; physical therapy; continence advice and equipment; and medical equipment (e.g. wheelchairs and special beds).

To find out if you may be entitled to assistance towards the costs of home care services, your first step is to ask your local Social Services department for an assessment of your needs. (this applies to people living in England only). Someone should visit you at home to carry out this assessment, which may include several healthcare professionals such as a social worker, nurse or occupational therapist.

Following your assessment, you should be given and made aware of the contents of a care plan; you should also know the name of your assigned care manager who will act as a point of contact to ensure that you receive the services you need.



You might find it helpful to prepare for your assessment by:

- Asking a friend or relative to attend and support you.
- Keeping a diary in the lead up to the assessment that concentrates on the times when you have needed help.
- Be realistic about what you need, don't be afraid to mention the bad days when you really need support.
- Go into lots of detail during your assessment, although you may think something is unimportant, it will help the person assessing you to get as much information about your circumstances as possible.
- Draw up a checklist of the activities that you find difficult and the kinds of equipment or services that might help you in each instance.

If you have problems with communicating (perhaps due to a hearing problem or English is not your first language, let Social Services know before your assessment, so that they can arrange for someone to assist in communicating between the two parties.

Once your care plan has been agreed, your local council may meet your needs in one of three ways:

- Providing their own services directly;
- Arranging for services to be provided by voluntary organisations and private agencies;

 Giving you cash to arrange and manage your own care, this is known as 'Direct Payments', you probably have a local Direct Payments support service that can tell you more about how the scheme works. Currently, Direct payments enable you to buy care services from a voluntary or private agency

(NB: the rules relating to Direct Payments may be subject to change). There may be a Direct Payment Users Network in your area to help you. Ask your local council or Citizens Advice Bureau for details.

Report on direct payments from Age UK

http://www.ageuk.org.uk/home-andcare/help-at-home/self-directedsupport/direct-payments/



How can I find my own carer?

To find your own individual carer you can place advertisements in shops, supermarkets, voluntary organisations, local Jobcentres or newspapers. Help in drawing up advertisements and considering all the implications of employing your own carer is available on the new Gov website (**www.gov.uk**). In particular they draw attention to the implications of Tax and National Insurance and Employers Liability Insurance. You can also ask your local social services department to help you with the paperwork.

You can find a guide to drawing up an employment contract on the Gov website. (http://www.gov.uk/employment-contracts-and-conditions).

AGE UK publishes a useful factsheet (No 46, Paying for care and support at home) on their website. Check AGE UK website for a range of information about care at home including Factsheet No 46 Paying for care and support at home. www.ageuk.org.uk

What is the average cost?

Social healthcare is a very complex subject. Individual needs span a wide range. Councils vary in what they will fund, and individual circumstances can produce different results in what the financial cost is to the user.

The Department of Health has produced a report on 'Fairer Charging', which advises councils how they should charge for social and health care. www.gov.uk/publications/social-care-charging-for-local-authorities-2019-to-2020

It is difficult to be exact in offering you a guide to what care will cost you but charges can range between £10 and £20 per hour depending on your area, agency or needs.

Private and Voluntary Agencies

Home care can be provided by both private and voluntary organisations to help with things like respite care, cleaning, shopping and personal care. You are advised to contact carers' organisations such as the Carers' Trust, Carers UK or the UKHCA (United Kingdom Home Care Association Ltd) to find the details of local companies.

Always telephone a few organisations before choosing the one to suit your own needs. Ask them if they are members of the Carers' Trust or the UKHCA (United Kingdom Home Care Association Ltd.) and request a copy of their brochure and price list, making sure there is no charge or obligation to receive it.

You can also go to the Care Quality Commission's website (**www.cqc.org.uk**) to search for a provider. Here, you can read the inspection reports to see how an organisation has been rated to receive it.

Voluntary Services

Several voluntary organisations provide extra support and care at home, including:

- Assistance with shopping
- Collecting prescriptions
- Companionship
- · Helping to rebuild confidence

There may be a charge for these services.

Referrals are accepted from GPs, Clinical Commissioning Groups (CCGs), hospitals, social workers and individuals.

Some voluntary organisations may also be able to offer you services such as visiting, meals on wheels, shopping, gardening and transport schemes. See Further Contacts and Useful Organisation section for contact details for WRVS, Age UK, the Volunteer Bureau, The British Red Cross and the Carer's Trust (a scheme to help carers by providing respite care attendants).

Did you know...there are now more people in the UK aged over 60 than there are under 18?

Coming out of hospital

If you are currently in hospital and feel that you will need some home care when you leave, you should arrange an assessment of your needs before you are discharged. You may be interested in reading our helpful guide entitled 'Regaining Your Independence'.

Did you know... there are more than 6,000 centenarians in Britain? In 1951, there were only 270.

Help for carers

According to Carers UK, at some point in our lives every single person will be involved in looking after an older relative, a sick friend or a disabled family member. Right now, around seven million people in the UK are caring for a loved one. Without their input, the NHS would collapse.

Caring can have a massive impact on your personal life, your finances, your health, your family and your career. It can make it hard for you to work outside of the home and you may have to rely on benefits to live. You may feel isolated, worried, lonely, and struggle to stay cheerful. Help and support are available. Organisations such as Carers UK are there to help you:

- access the best possible support for the person you care for
- make the most of your income
- stay in paid work
- keep healthy
- get in touch with other carers for support
- find a listening ear

If you are the carer of an older person, you are entitled to ask for an assessment of your needs through your local social services department and you may be able to arrange respite care to give you a much-needed break; emotional support from other carers; help with caring; and help with household chores and day-today activities. If you are a carer living in England, you may be able to claim extra help for some short-term respite care. Contact your local Carers Trust or Carers' Centre for details of your nearest scheme, as well as to find out more about the help and support that these organisations can offer you to make the most of your day-today life.

Befriending Services

Loneliness can be an issue for people throughout the UK in later life. Nearly 2.5 million people over 75 live alone. To embark upon the problem of loneliness amongst older people, Age UK have established a befriending service. With this service, each older person is assigned a befriender over a lengthy time period to provide companionship. The relationship gained from this service can aid in helping people currently in later life to remain independent, particularly in their own home.

Local Age UK's provide a befriending service whereby a volunteer will visit the older person at their own home. This is beneficial in providing a connection to the outside world.

Age UK also provides a service called 'Call in Time' as part of their befriending service. This a telephone service which can consist of either daily or weekly calls regularly. The time is agreed by the older person for the befriender to make the call. This Service has helped over 500 people in a variety of different situations.

National charity Contact the Elderly organises free monthly Sunday afternoon tea parties for older people aged 75 and over, who live alone. Small local groups use volunteer drivers who each pick up one or two older people from their homes and take them to the home of a volunteer host for an afternoon tea, conversation and companionship. If you, or anyone that you know, would like more information about joining a group, please call 0800 716 543 for more information.



Retirement Housing and Sheltered Housing

Sheltered Housing may be an ideal compromise between living in your own home and moving to a care home, as you would be able to retain your independence by living in a self-contained flat but have the added reassurance of an alarm system and warden or scheme manager to help you in the event of an emergency.

Different types of sheltered housing are available and should be explored thoroughly. Some schemes provide communal areas and group activities while others, known as 'extra care' or 'very sheltered housing', are able to assist with meals and personal care. Retirement or Sheltered Housing may be available to rent or purchase through a Housing Association, for example.

If you are considering sheltered housing as a solution to your situation, you might want to ask yourself the following questions:

- If you are looking for extra support or security, is it possible to organise this in your current home? For example, an emergency alarm or services from your local council.
- How do you feel about living in smaller accommodation and possibly having to buy smaller furniture, get rid of books, ornaments etc., and the loss of a garden?

- How do you feel about living in accommodation occupied exclusively by older people?
- Will you be able to find suitable accommodation close to your friends and family. This is important to bear in mind for the future.
- What sort of location would suit you? Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?
- How far is the accommodation you are considering to bus stops or train stations? What is the frequency of the bus or train? Is parking available?
- Is there a lounge or laundry that everyone can use?
- Are social events organised?
- Are pets allowed?
- Is there a lift?
- Are doorways and corridors wide enough for people who use walking frames and wheelchairs?
- Are the doors and windows easy to operate?
- Are light switches and electric sockets easy to reach?
- Can you hear noise from the lift, communal lounge, laundry or neighbours?
- How secure is the main entrance (if there is one) and your own front door? Are there security locks on the windows?

- Is there a residents' or tenants' association?
- What is the rent/service/support charge?
- Are any furnishings or appliances provided?
- What type of heating system is there, and how is it controlled?
- What happens if you become frail and begin to need help with domestic tasks and personal care?

Organisations such as Age UK and the Elderly Accommodation Counsel will be able to give you detailed information about finding sheltered housing developments in your area, as well as tenancy and mortgage agreements and paying for your new home.



Finding a Care Home

Once you have decided to look for a place in a residential care home, try to focus on the positive rewards of being with other people and getting care and support when you need it. Take time to choose a home that suits your needs and your personality.

Also, remember that a stay in a care home doesn't have to be permanent, many homes keep beds free for short-term stays and respite care. If you are worried about whether living in a care home is the right choice for you, you should be able to arrange a stay as a temporary resident to see how you get on.

What is a care home?

In England, Scotland and Wales, all long-term care homes are called 'care homes' rather than residential or nursing homes, as was once the case. It is important to know that these care homes still provide different levels of care, for example, some will have the staff and expertise to provide personal care (i.e. assistance with washing, dressing or going to the toilet), while others will offer nursing care too (in which case a qualified nurse will be on duty 24-hours a day).

Care home standards

In England, all care homes are registered and regulated by the Care Quality Commission (CQC): different care standards authorities apply to Wales (Care and Social Services Inspectorate Wales CSSIW), and Scotland (Care Inspectorate).

Care Quality Commission

The CQC ensure all care services in England such as care homes, hospitals and GP surgeries provide people with safe, efficient, compassionate and high quality care whilst also encouraging improvements to these services whether these services be provided by the NHS, local authorities, private companies or voluntary organisations.

They set standards of quality and safety in care which people have a right to expect and they monitor and inspect these services regularly to ensure they continue to meet the standards outlined by the CQC. The results of such inspections can be found on their website.

The Care Quality Commission's new inspection model was introduced in 2015. This includes a mixture of announced and unannounced inspections.

There are three types of inspections for care services:

- Scheduled inspections are unannounced inspections that focus on a minimum of five of the national standards.
- Responsive inspections are unannounced and carried out where there are concerns about poor care.
- Themed inspections focus on specific standards of care or care services.

For more details about these inspections, see **www.cqc.org.uk/public/about-us.**

A report is produced in response to each inspection and is available to the public to view.

Did you know... you can consult a chiropodist without referral from your doctor?

Private and voluntary care homes

Care homes can be run directly by local authorities, voluntary organisations (e.g. registered charities or religious bodies) or privately, by individuals or companies on a commercial basis.

Homes run by voluntary organisations may have special rules about who they can admit; for example, members of the armed forces or people from a particular ethnic group or religion.

Did you know... some denture repair services offer special rates for older people?

Specialist care

Finding a home for someone with very specific care needs, for example, severe dementia, can be difficult. We would recommend asking your local authority for advice and support. You may also wish to contact a relevant specialist group or charity such as The Alzheimer's Society, Stroke Association or Parkinsons UK Society for guidance.

Respite or convalescent care

If you need a short stay in residential care to convalesce from illness, your local authority social services department can advise you about possible help with paying for care.

Care Standards

All agencies that provide care at home should be registered with a care standards authority and have to abide by a national minimum care standard. These standards cover issues such as your right to a written care plan contract and your privacy and dignity. To find out more about the five standards of care and to determine whether the agency you are considering is registered, check with the Care Quality Commission (different authorities apply to Wales and Scotland).

It is useful for anyone choosing a care provider to read the Care Quality Commission's report on them.

Paying for a care home

Organisations like Age UK and others listed at the back of this booklet are able to give you current information about the methods of funding your place in a care home. The options can be complicated and subject to change, which is why it is important to ask questions and find out as much as you can.

As a general overview, funding for a place in a care home is available through the following sources:

You are entitled to an assessment of your needs through your local authority's social services department. Your local authority is responsible for arranging and paying for your place in a care home and they are also responsible for collecting a payment from you towards the cost of this care, although the amount will depend on your income and savings.

It's worth noting that savings limits can change each April.

If you are assessed as needing nursing care, the NHS may also make a contribution to your fees (you may even get your care paid for fully by the NHS, depending on your circumstances, although it can be difficult to qualify for fully-funded NHS care).

If you would prefer to live in a care home that costs more than your local council would usually pay but has been assessed as meeting your individual needs, this may be possible if someone, usually a friend, relative or even a charity, is able to pay the difference. This is known as a 'third party top up payment', where a third party will enter into a contract with your local council to pay a contribution towards your care home fees.

You cannot use your own savings towards the top-up. Although in England, there are two exceptions to this rule:

- if you have a deferred payments agreement with your local council; or
- if your property is being disregarded for the first 12 weeks of entering into care.

Your local council should only ask for top up fees if you are asking to live in a care home that genuinely costs more than one you have already been offered that can meet your individual assessed needs.

However, the council must be able to show that a less expensive home can appropriately meet your needs and has a place available.

If you have not requested an alternative care home and the one that has been assessed as meeting your needs is more expensive than the council's usual threshold, the council would still be required to make up the extra fees if they cannot find you a suitable alternative.

A third party, such as your son or daughter, cannot be forced into paying top up fees. This is likely to be an ongoing commitment between the third party and the council, which will stand for as long as the resident is in the care home, so it is not a contract to be entered into lightly. If a third party is unable to meet increased fees in the future, you may have to move into a cheaper care home.



The regulations regarding top up fees and third-party payments may be subject to change and are quite complicated, so you should find out as much as possible from organisations such as the Elderly Accommodation Counsel or Age UK, for example.

Your local Social Services department should be able to give you more information nearer the time.

If you can afford to pay for a place in a care home yourself, you may choose not to consult with your local authority and to approach a care home direct. However, if you feel that you might need help with your fees in the future, it is important that you are assessed by your local authority before making any private arrangements. The Relatives and Residents Association produces a useful 'framework contract' if you are considering arranging your own care without an assessment by your local authority.

Did you know... your local pharmacy may offer a prescription collection and delivery service?

You should be aware that it is illegal to give your property or savings to another person in order to qualify for help from your local authority. This is called 'deprivation of assets' and your local authority may try to claim back any fees you have been given if they feel that you have deliberately given your assets away.



Long-term social care funding

In 2018 the Government planned to publish a green paper (consultation document produced by the government) about the future of social care in England. It set out plans to improve care and support for older people and tackle the challenge of an aging population.

Age UK is an excellent source of information about these ongoing developments.

Privately funding your place in a care home.

At this point in time, most people are expected to contribute towards the costs of living in a care home. This money will have to come from your income, savings and capital. Certain benefits may not be taken into account for the purpose of means testing. Age UK publish a helpful factsheet (No.10, 'Paying for permanent residential care') that explains this in more detail.

Options for self-funding your place in a care home include a Deferred Payments Scheme, purchasing a Care Fees Annuity, selling your property, selling your house and investing the proceeds, or even renting home to provide an income.

Points to consider when choosing a home

Don't rush the decision. Draw up a list of questions that will help you compare one home with another and focus on what your most important needs are.

Select homes to visit, take someone with you, perhaps stay for a while and have a meal. Talk to staff as well as the person in charge. Talk to other residents and listen to what activities they get involved in. If you are unable to visit a selection of homes yourself, ask someone from the home to visit you so that you can ask them questions about the home and services on offer. You might also want a trusted friend or family member to visit the home on your behalf.

Remember that the CQC (England only) can give you information about the suitable care homes registered in your area, including their expertise, facilities and provisions. Care standards now cover issues such as how staff distribute medicines, heating and lighting, your dignity and privacy, the handling of residents' money etc., so don't be afraid to know your rights and ask questions.

Organisations such as Independent Age are also able to give you information and advice about what to look for in a care home, while the Elderly Accommodation Counsel has a comprehensive database of care homes in the UK.

Remember, that even if your local authority is arranging and paying for your care home, you should still have some choice about where you live. You have the right to refuse a place in the home (or homes) on offer and can request that your local authority try to find you a place in your preferred choice of care home if possible.



Questions about the home you are considering

It's important to ask lots of questions about any new home you're considering. Don't feel embarrassed or worry about wasting people's time, you have to make sure that the home feels right to you, after all, you are making an important decision about your future.

- Is respite care available? Can you stay for a trial period before deciding on permanent residence?
- Is it within easy reach of family and friends?
- Is the atmosphere homely and friendly?
- Are residents lively, happy and well cared for?
- Are the staff caring and efficient? How do they relate to residents?
- Is there an attractive choice of menus? Are special diets catered for?
 Is alcohol allowed? Can you visit the kitchen and talk to the chef or cook?
- What activities, outings and entertainment are available for the residents?
- Can residents spend their time as they wish?
- Are residents free to see visitors when and where they choose?
- Are pets allowed?
- Does the home have a brochure that you can take away and read?
- What opportunities do people have to satisfy their religious and social needs?
- How are complaints dealt with? Is there a formal procedure?

Did you know...

mobility equipment suppliers offer a wide range of products to make life more comfortable, from walking sticks to scooters?

Find out about the type of accommodation

- Can residents bring personal possessions and/or furniture?
- Can residents have a TV in their room? Is there a TV in one or more common rooms?
- Is there a quiet room without a TV?
- Do residents have the use of separate smoking and non-smoking areas?
- Can residents use specialist equipment such as hoists and 'assisted' baths?
- Can residents get to the toilet easily day and night?
- Can residents make and receive private telephone calls?
- Can residents enjoy the company of friends and relatives in privacy?
- Will you have your own bathroom or will you have to share?

Did you know...

the Motability Scheme covers wheelchairs, electric scooters and cars?

Find out about fees and about security for your money and valuables

- What are the fees and how often are they reviewed?
- What do the fees cover? Do they cover items such as laundry, hairdressing, chiropody and incontinence pads?
- What are the fees during a temporary absence such as a hospital stay?
- How do residents gain access to their personal money?
- Can valuables and money be deposited in a secure place?

It is very important to agree fees in writing.

A contract should be agreed and signed by both parties (preferably with the prospective resident and his or her next of kin, a relative or friend as joint signatories).

Ask your local Social Services office for advice about the payment of fees, and about a 'personal expenses allowance'.

Ask the Citizens Advice Bureau for information and advice.

Medical and nursing care

When a person cannot be adequately cared for at home, or in a relative's home, then generally speaking, a care home with registered nursing care is the answer.

Ask your GP, hospital consultant or Social Services care manager what type of care you need before looking at individual homes.

- What range of specialist care is available in the Home when needed (e.g. for dementia, physical disability or terminal illness)?
- Can a resident be visited by his/her own GP? If another local GP takes care of the residents, does he or she visit the Home regularly?
- Do dentists, opticians, occupational therapists and chiropodists visit the Home regularly?
- Is there a rehabilitation programme for residents whose condition could improve?





Living in a care home

If you decide to move into a care home, you should expect to go through a period of readjustment. If you have specific worries, do talk to a member of staff as they should be able to address your concerns.

Similarly, if you are the friend or relative of an older person who has moved into a care home, you should voice any concerns you might have about the care they are receiving.

The Relatives and Residents Association can tell you more about what to expect from living in a care home, as well as giving you coping strategies to effectively deal with any problems you might encounter. For contact details see Further Contacts and Useful Organisation section.

The Cinnamon Trust

The Cinnamon Trust is the only specialist national charity which seeks to relieve the anxieties, problems and sometimes injustices faced by older or terminally ill people and their pets, thereby saving a great deal of human sadness and animal suffering.

For many older people living on their own, their pets are their reason for living. Much anxiety can be caused to pet owners wondering about the fate of a faithful companion should they die, fall ill or have to move to residential accommodation.

The Trust's primary objective is to respect and preserve the treasured relationship between owners and their pets. To this end, it works in partnership with owners to overcome any difficulties that might arise. A national network of over 15,000 community service volunteers has been established to provide practical help when any aspect of day-to-day care poses a problem, for example, walking the dog for a housebound owner or taking a pet to the vet.

A national fostering service is provided for pets whose owners face a spell in hospital, volunteers take pets into their own home and supply love and care until the owner and pet can be reunited.

The Cinnamon Trust also provide long-term care for pets whose owners have died or moved to residential accommodation, which will not accept pets. Life Long care is by prior arrangement only. The Trust supplies a 'pet friendly' care home register for each county.

When a pet is in the Trust's care, either short-term or long-term because the owner is in care, the owner is kept in touch with visits, if possible, or regular photos and letters.

The Cinnamon Trust has established unique sanctuaries with no kennels or cages that would bewilder an old and much loved pet. There are settees and armchairs, large warm rooms to share, rugs on the floor, all familiar and comforting.

To find out more about contacting The Cinnamon Trust, see Further Contacts and Useful Organisations section for contact details www.cinnamon.org.uk



Legal and Financial Matters to Consider

When making the very difficult decision on care and whether to give up your own home it is important to consider the legal and financial implications and to take good advice from a specialist adviser in matters such as:

Powers of Attorney
Court of Protection issues
Wills and tax planning
The sale of your property
Financial planning tailored to your own personal needs

Did you know...

some solicitors offer specialist advice to older people, including estate planning, wills and probate?

Powers of Attorney

On 1st October 2007, the law changed, bringing the Mental Capacity Act 2005 into force. An existing Enduring Power of Attorney ('EPA') made before that date will remain valid, but any new Powers made since then must be a Lasting Power of Attorney ('LPA').

An LPA is a legal document that gives someone chosen by you (usually a friend, relative or professional person) the right to make decisions on your behalf. There are two kinds of LPAs, one relating to your property and financial affairs, and one to decisions about your health and welfare.

You may appoint more than one person as your attorney, in which case you will have to decide how the attorneys will work together. You may appoint different people to look after your property and financial affairs and your health and welfare.

Under a Health and Welfare LPA you have the option to give your attorney(s) the power to give or refuse life sustaining treatment on your behalf. In both kinds of LPAs you may place restrictions on what your attorney(s) may do on your behalf and provide guidance on how you would wish them to act.

You do not have to wait for your ability to make decisions about yourself to decline before choosing your attorney(s), to make the decision for yourself. Indeed, it is a good idea to plan ahead as early as possible. You retain the right to stop the LPA at any time (so long as you are able to make a decision yourself)

Your attorneys are able to renounce their appointment, and you can name 'replacement attorneys' in the original document to act in place of an attorney who is no longer able to act.

An LPA must be registered with the Office of the Public Guardian (the 'OPG') before it can be used by your attorneys. The registration process is intended to protect against possible abuse of the powers.

Remember, a Lasting Power of Attorney is a legal document that gives someone else the right to act on your behalf if you are not able to make some or all of the decisions to do with your life. You should therefore be sure that the people you choose to be your attorneys know you well and, most importantly, that you trust them to do what is best for you. New forms were introduced in 2015 to try to simplify the process.



Court of Protection

If you lose your mental capacity and have not signed an EPA or an LPA, then someone may need to apply to the Court of Protection to be appointed as your 'Deputy' (formerly known as a 'Receiver'). In this case, the Court decides who will manage your affairs, so the person appointed may not necessarily be someone you know or the person you would want to deal with your financial arrangements.

If you already have an EPA or LPAs in place, it is a good idea to review them periodically to ensure you are still happy with the arrangements that you have previously made.

Funeral Plans

Bereavement is one of the most distressing experiences we face as human beings, and often comes hand in hand with unexpected financial pressure. A pre-paid funeral lets you plan all your funeral arrangements in advance and ensure that the funds are in place to pay for them. This can save your loved ones unnecessary stress and worry in the future.

There are a number of pre-paid funeral plans available. To make sure you choose the right plan, think about what it includes, which services are guaranteed (and which aren't), whether you can add your personal wishes, or even pay for extra details that you might want to include.

Did you know... a pre-paid funeral plan takes away one possible financial worry for your loved ones?

Wills, financial advice and tax planning

You should also consider taking advice to review your financial position and to ensure that your legal affairs are in order. The two frequently go hand in hand. You may wish to get advice about making the most of your funds to finance care home fees, and to look at any tax planning options that may be open to you. You should also consider reviewing your Will, or making one, if you have not already done so, to ensure that your estate would pass to those you would like to benefit after your lifetime.

Did you know... around 40% of people aged 55 or over have yet to make a will?

Financial Support

As an older person or a carer of someone who is older, you may be entitled to a number of benefits as well as financial assistance that may make your life a bit easier. We have given a broad overview below.

Organisations such as Age UK can give you more information about benefit entitlements. The Gov website (www.gov.uk) is also an invaluable source of information. Similarly, your local Citizens' Advice Bureau should be able to talk you through the financial support available.

At the time of writing (September 2019) we are not able to predict changes to the availability of services, benefits or entitlements in the next 12 months. We strongly recommend that you double-check any information given to find out what is the current situation.

Pensions

The Basic State Pension is regular payments you get from the government once you reach State Pension age. If you reach the State Pension Age before the 6th of April 2016 the full Basic State pension is £129.20 per week. However, this incomeis based on National Insurance contributions and how much you have paid in.

As well as the Basic State Pension, you may be entitled to Additional State Pension or Graduated Retirement Benefit which are both based on the amount you earned whilst working, therefore amount paid through National Insurance.

The age at which you can claim state pension is currently 65 for men it will gradually increase from 60-65 for women.

State Pension isn't received automatically therefore you will need to make a claim. You should receive a letter no later than 2 months before you reach state pension age telling you what to do. If you do not receive a letter then you can still make a claim by contacting the pension service claim line on 0800 731 7898. You can claim your state pension even if you continue to work past the state pension age, or you can choose to defer taking your state pension.

If you reach state pension age on or after the 6th of April 2016 the government have introduced a new State Pension system. The full new State Pension is currently £168.60 per week. The amount you will get depends on your National Insurance contributions record. If you reach State Pension age before the 6th of April 2016 then the old rules apply.

For more information on Pension you can visit for following website

www.gov.uk www.citizensadvice.org.uk www.ageuk.org.uk

Benefits

If you have a disability, you may be able to claim Personal Independence Payment (if you are under 65) or Attendance Allowance (if you are 65 or over).

You may also be entitled to means-tested benefits such as Pension Credit, Housing Benefit and Council Tax reduction.

Disabled Facilities Equipment

A wide range of equipment, aids and adaptations are available to help you remain in your own home, these might include, for example, a bath seat, special chairs, raised toilet seats or adapted doorways to accommodate a wheelchair. Some equipment may be provided free of charge through your local council or the NHS and the British Red Cross offers a loan service for disability equipment.

Whatever your income you should not pay for any community care equipments or adaptations up to the cost of £1000. (This may be subject to change).

Free products and services

As an older person, you may be able to receive Winter Fuel Payments, free bus passes, eye tests and gas safety inspections, for example.

Local councils do not have to charge for their services but most choose to do so, with each implementing their own charging policy. You should not be charged, however, if your weekly income falls below a certain level (this is calculated on the basic level of Pension Credit guarantee credit, plus 25%). At present any charges you do pay should not bring your income below this level.

When your local council is working out your income, they will not include certain payments such as the Winter Fuel Allowance or Pension Credit savings credit, for example.

Disabled Facilities Grant

You may be entitled to a Disabled Facilities Grant from your local council towards the cost of housing repairs or to adapt your home to meet your care and/or mobility requirements, for example.

The Independent Living Fund

The Independent Living Fund is closed to new applications. However, all individuals currently receiving assistance will continue to do so.

Intermediate Care

Intermediate care is a type of short-term rehabilitation and recovery service. This should be provided free of charge to help you get back into living at home after a period of time spent in hospital or to help you avoid going into hospital altogether.

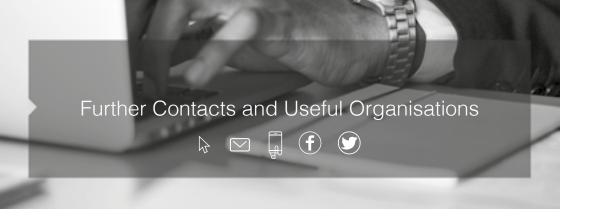
Motability Scheme

Over the past 30 years, Motability has helped more than three million people get mobile by exchanging their Government-funded mobility allowance for a brand new car, scooter or powered wheelchair. To be eligible for the Motability Scheme, you must be receiving the Higher Rate Mobility Component of the Disability Living Allowance (DLA) or War Pensioners' Mobility Supplement (WPMS) and have at least 12 months' award left when you apply. This is subject to change, please check **www.gov.uk.**

Motability produces a number of helpful factsheets which can be downloaded from the website (**www.motability.co.uk**). "Your guide to getting a Motability Car" provides a good overview of the scheme.









AbilityNet

A 'one-stop-shop' for assistive technology needs. The company has centres in various locations in the UK. AbilityNet c/o Microsoft.

Thames Valley Park, Reading, Berkshire, RG6 1WG

Helpline: 0800 269 545

Email: enquiries@abilitynet.org.uk

www.abilitynet.org.uk Twitter / Facebook



Age UK

Tavis House, 1-6 Tavistock Square, London WC1H 9NA

Tel: 0800 678 1602

All other enquiries Tel: 0800 169 8787 Email: via online enquiry form

www.ageuk.org.uk

Call in Time - Friendship telephone service for people

over 60 - Register via the website

Organises daily, weekly or occasional calls to the elderly living alone.





Alzheimer's Society

43-44 Crutched Friars, London, EC3N 2AE

Helpline: 0300 222 1122 Tel: 0330 333 0804

Email: via online enquiry form

www.alzheimers.org.uk

Facebook/Twitter/Instagram/Youtube

bettercaring

Bettercaring

Bettercaring is 100% focused on the needs of those looking for residential care and for those who are providing these services.Bettercaring

Suite 4, The Hub, 3 Drove Road, Newhaven BN9 0AD

Tel: 01273 757313

Email: betteringcaring@valuingcarefm.com

www.bettercaring.com

British Red Cross

UK Office, 44 Moorfields, London, EC2Y 9AL

Tel: 0344 871 11 11

Textphone: 020 7562 2050

Email: contactus@redcross.org.uk

www.redcross.org.uk

Facebook/Twitter/Instagram/Youtube

Care Quality Commission

Citygate, Gallowgate, Newcastle upon Tyne, NE1 4PA

Tel: 03000 616161

Mon-Fri - 8.30am - 5.30pm

Email: via online enquiry form www.cqc.org.uk

Twitter/Youtube/Facebook

Carers Allowance Unit

Mail Handling Site A, Wolverhampton, WV98 2AB

Tel: 0800 731 0297

Textphone: 0800 731 0317

Opening hours: Mon-Fri 8am - 6pm
You can claim Carers Allowance online at
www.gov.uk/carers-allowance-unit

Carers Direct

Telephone helplines and forums Email: via online enquiry form

www.nhs.uk/conditions/social-care-and-support-guide/ help-from-social-services-and-charities/helpline-and-

forums



Carers Trust

Carers Trust is a major charity for, with and about carers. We work to improve support, services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

We do this with Network Partners - a unique network or independent carers centres, Crossroads Care schemes and young carers services. Together we are united by a shared vision for carers - to make sure that information, advice and practical support are available to all carers across the UK.

To find your nearest Network Partner, call **0300 772 9600** or visit **www.carers.org.**

Unit 101, 164-180 Union Street, London SE1 0LH

Email: info@carers.org



Carers UK

Advice and support for carers.

20 Great Dover Street, London SE1 4LX

Advice line: 0808 808 7777

Tel: 020 7378 4999

Email: info@carersuk.org www.carersuk.org

Facebook/Twitter

Centre for Accessible Environments

Holyer House, 20-21 Red Lion Court, London EC4A 3EB

Tel: 020 7822 8232 Email: info@cae.org.uk

www.cae.org.uk

Twitter



The Cinnamon Trust

10 Market Square, Hayle, Cornwall, TR27 4HE

Tel: 01736 757 900

Email: via online enquiry form

www.cinnamon.org.uk







Citizens Advice

For free, independent, confidential and impartial advice or find your local bureau at **www.citizensadvice.org.uk**

Communication Matters

National charitable organisation concerned with supporting people with complex communication needs 3rd Floor, University House, University of Leeds, Leeds, LS2 9JT

Tel: 0113 343 1533

Email: admin@communicationmatters.org.uk

www.communicationmatters.org.uk

Contact The Elderly

This national charity arranges events, visits and companionship for elderly people who might otherwise feel isolated. They organise free monthly Sunday afternoon tea parties for older people aged 75 or over, who live alone. For information about live-in- companions, daily or longer term nurses or care workers, see your Yellow Pages or telephone directory under headings such as 'Employment Agencies, 'Nursing Agencies' or 'Care Agencies'

2 Grosvenor Gardens, London, SW1W 0DH **Tel: 020 7240 0630**

Information Line: 0800 716 543 Email: via online contact form www.contact-the-elderly.org.uk

Facebook/Twitter

Department of Health

You can find a number of useful factsheets and leaflets online in the Publications Library on the Department of Health website at:

www.gov.uk/government/organisations/department-of-health-and-social-care

To obtain hard copies of Department of Health publications, write to: Ministerial Correspondence and Public Enquiries Unit, Department of Health, 39 Victoria Street, London SW1H 0EU

Tel: 020 7210 4850

Textphone: 0207 222 2262

Twitter/Facebook

Department for Work and Pensions

The Department for Work and Pensions produces a number of useful factsheets about funding a place in a care home, benefit entitlements, winter fuel payments etc.

Various phone numbers apply to order hard copies but many leaflets can be downloaded from the website at:

www.gov.uk/government/organisations/department-ofwork-and-pensions

You can call the Pension Service on 0800 731 7898



Elderly Accommodation Counsel / First Stop Advice

Advice and information on all types of accommodation for older people. 3rd floor, 89 Albert Embankment,

London, SE1 7TP

Advice line: 0800 377 7070 Email: via online contact form

www.eac.org.uk or

www.firstopcareadvice.org.uk



For advice on heating your home efficiently. 30 North Colonnade, Canary Wharf, London, E14 5GP

Tel: 020 7222 0101 www.est.org.uk



Friends of the Elderly

Charity providing care homes, day clubs, home support, grants and befriending services for older people

40-42 Ebury Street, London SW1W 0LZ

Tel: 020 7730 8263

Email: enquiries@fote.org.uk

www.fote.org.uk

Registered charity number 226064

Gov UK Gov www.gov.uk



Independent Age

Independent Age helps older people through the ABC of advice, befriending and campaigning. Our free national telephone and email advice service focuses on social care, welfare benefits and befriending services, which is supported by a range of printed guides and factsheets. This is integrated with on the ground local support, provided by a network of over 1,500 volunteers offering one to one and group befriending.

18 Avonmore Road, London W14 8RR

Tel: 020 7605 4200

Helpline: 0800 319 6789

Email: advice@independentage.org

www.independentage.org



The Mobility Trust

19 Reading Road, Pangbourne, Berkshire RG8 7LR

Tel: 0118 984 2588

Email: mobility@mobilitytrust.org.uk

www.mobilitytrust.org.uk

Registered Charity number. 1070975



Motability

The Motability Scheme enables disabled people to use their government-funded mobility allowance to lease a new car, scooter or powered wheelchair. As a registered charity (No. 299745), Motability also raises funds and provides financial assistance to those who may otherwise be unable to afford the mobility solutions they need.

www.motability.co.uk Telephone: 0300 456 4566 Text Phone: 0300 037 0100

Lines are open Monday to Friday 8am-7pm,

Saturday 9am - 1pm

NAPA

(National Association for the Providers of Activities for Older People) 1st Floor, Unit 1, Fairview Industrial Estate, Raans Road, Amersham, HP6 6JY

Tel: 020 7078 9375

Email: info@napa-activities.co.uk

www.napa-activities.co.uk

Facebook

NHS Choices www.nhs.uk



Royal Voluntary Service

Royal Voluntary Service (formerly WRVS) supports older people throughout Britain through a variety of community and hospital based services. The charity has over 40,000 volunteers that help older people stay independent at home and active in the local community through services such as, Good Neighbours (companionship), Meals on Wheels and Books on Wheels. The charity also provides practical support for older people who have been in hospital through its onward befriending and home from hospital services.

Beck Court, Cardiff Gate Business Park, Cardiff CF23 8RP

To get in touch with your local social service office please

Tel: 0330 555 0310

Email: via online enquiry form www.royalvoluntaryservice.org.uk

Facebook/Twitter

Social Services

Office of the Public Guardian

Tel: 0300 456 0300

Phone lines open Monday, Tuesday, Thursday, Friday 9am

to 5pm Wednesday 10am to 5pm

Email: customerservices@publicquardian.gsi.gov.uk

www.gov.uk/court-of-protection

Parkinsons UK

215 Vauxhall Bridge Road, London, SW1V 1EJ

Helpline: 0808 800 0303 Tel: 020 7931 8080

Textphone: 18001 0808 800 0303 Email: hello@parkinsons.org.uk

www.parkinsons.org.uk Twitter/Facebook

Registered Nursing Home Association

Derek Whittaker House, 50 Tunnel Lane, Kings Norton, Birmingham, B30 3JN

Tel: 0121 451 1088

Freephone: 0800 074 0194 Email: info@rnha.co.uk

www.rnha.co.uk

The Relatives & Residents Association

1 The Ivories, 6-18 Northampton Street, London, N1 2HY

Tel: 020 7359 8136 (Helpline) Email: info@relres.org www.relres.org Facebook/Twitter



Stroke Association

At the Stroke Association we believe in life after a stroke. We support stroke survivors to make the best recovery they can. Stroke Association House

240 City Road, London EC1V 2PR

visit your local council website

Helpline: 0303 3033 100 Website: www.stroke.org.uk



The Society of Will Writers

The largest self-regulatory organisation regulating Will writers and estate planning professionals. Our primary aim is to provide consumers with confidence in using SWW members.

Chancery House, Whisby Way, Lincoln, LN6 3LQ

01522 687888

Email: info@willwriters.com www.willwriters.com





United Kingdom Home Care Association Ltd.

Sutton Business Centre Restmor Way, Wallington SM6 7AH

Helpline: 020 8661 8188

Email: enquiries@ukhca.co.uk

www.ukhca.co.uk



Your local volunteer bureaux may offer a range of services such as shopping, visiting and gardening. Contact the address below to find out more about schemes in your area. Volunteering England

Society Building, 8 All Saints Street, London, N1 9RL

Tel: 020 7713 6161

Email: ncvo@ncvo-vol.org.uk

www.ncvo.org.uk Facebook/Twitter



Well Aware

Health and Wellbeing at your fingertips!
Well Aware is a website run by The Care Forum with
lots of information about 1,000s of health, wellbeing and
community services.

Log on to www.wellaware.org.uk today and try it yourself!

Email: info@wellaware.org.uk
Tel: 0808 808 5252. This call is FREE.

The Well Aware Team at the Care Forum will search for information for you.

Winter Fuel Payments Helpline

Tel: 0800 731 0160

Textphone: 0800 731 0464

www.gov.uk/winter-fuel-payment

Other useful websites: www.helpguide.org www.medlineplus.gov www.yourstoragefinder.com www.retiredbrains.com www.veteransaidbenefit.org www.justgreatlawyers.com



The information provided in this publication is given in good faith and is in no way connected to or affiliated with any of the organisations contained within this publication. The information supplied should not be taken as legal advice.

The content is also not intended to replace other healthcare professional advice that you may be encouraged to seek.

Professional advice should be sought where appropriate. Any rates and information contained within this publication was correct at the time of print in September 2019.

As benefit entitlements change regularly, you are advised to contact the benefits enquiry line or your local jobcentre plus for information about current entitlements.



Publishers of The Healthcare Media range of literature, distributed to over 160 health districts throughout the UK.

In addition to this title you may find the following titles of interest.

For further details please visit our website at **www.impactonlife.com**or complete the publication order form, to obtain a free of charge copy of any title.











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Outside Back