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All images from the EAC Over 60's Art Awards annual competition and EAC collections of positive images of older people.

Case studies provided by Somerset
West Care & Repair, Cambridge
University evaluation team and EAC

Welcome to FirstStop Advice

FirstStop offers free, independent and impartial information, advice and support to older people and their families to help them live safely and well at home, with any care or support they need.

Our service is provided through a website, by telephone and email, and locally by trained housing and care options advisors and older peer advisors. FirstStop is a partnership involving a number of local and national organisations (see back cover), led by the charities Elderly Accommodation Counsel (EAC) and Care & Repair England.

We currently receive core funding from the Department for Communities and Local Government (DCLG) and support from Comic Relief to provide money advice and from Nationwide to develop a 'home from hospital' service.

Living safely and well at home

Throughout life, most people want to be able to make their own decisions, to support themselves financially, to take care of their own physical and emotional needs – and to feel safe and comfortable in the home of their choice. This is no different in later life, though realising our ambitions can become more difficult.

FirstStop Advice aims to support older people to make choices and

decisions that will help achieve their aspirations. Our expertise spans housing choices, care issues and related financial matters. Our mission is to provide whatever information, guidance or practical support you require to make choices that are right for you, and to pursue them.

Outlining the options

 Whether you are starting to plan ahead at 60, or coming home from a stay in hospital at 85;

- Whether your dream is to be able to enjoy your garden more confidently, or to move to the coast;
- Whether you are comfortably off, or have only limited means.

This brochure outlines some of the options you may wish to consider as you prepare for, or respond to, growing older. In each section we spell out exactly what FirstStop can offer, show which of our partners offer it, and illustrate how our service has helped people like you.



FirstStop is a free service provided by the charity Elderly Accommodation Counsel and its national and local partners

Inside FirstStop Advice



Websites

Our website provides a wealth of information, including:

- Guides, factsheets and articles about all aspects of housing, support and care;
- A directory of services that can help you live independently, safely and comfortably at home;
- Directories of purpose built accommodation, from bungalow estates to retirement villages to residential care homes:
- Details of what's offered by FirstStop's national and local advice services, and how to contact them.



Reliable handyperson services feature in our online directory of home services.

National Advice Line







Rosalind Barnes Nick Coote







Debbie Currivan Adam Hiller

John Plimsoll

FirstStop's national Advice Line, is managed by Francis Auger, and is staffed by experienced Advisors with comprehensive knowledge as well as time to listen to you, understand your needs, discuss ways of meeting these, and provide you with information. They will invite you to come back for another conversation if you wish to, and can also provide information about local FirstStop services.

Local advice and 'casework'

26 local services in England are affiliated to FirstStop, and can offer a face-to-face service, often including a home visit if necessary. They are provided by Age UKs, Home Improvement Agencies, housing associations and a number of independent local charities.

175 financial advisors, all accredited by SOLLA (the Society of Later Life Advisers) are also available to provide specialist advice on paying for care and other matters of particular concern to older people.









Pictured above are FirstStop local Housing & Care Options Advisors: Top: Michael Phillips, Care & Repair Northamptonshire and Maureen Mguni, Age UK Horsham District; Above: Kay Lunn, Age UK Isle of Wight and Alice Walker, City of York Council

Peer support



Above: Training session for Silverlinks volunteers in Manchester.

In Bristol, Manchester and Leeds, older volunteers are available to provide information, advice and support to their peers. Trained by FirstStop partner Care & Repair England through its Silverlinks project, these older 'peer mentors' look set to play an increasingly important role in FirstStop over the coming years.

How to contact FirstStop

Web: www.firststopadvice.org.uk **National Advice Line:** 0800 377 70 70;

Email: info@firststopadvice.org.uk Local services: See our website or contact the National Advice Line

Making your home work for you

Maintaining your home in good, secure, safe and warm condition may present increasing problems as you grow older. Finding reliable tradespeople to carry out repairs and redecoration can be a worry.

Sometimes simple maintenance is not enough to make your home suitable for increasing age. Perhaps the lack of a downstairs toilet is beginning to prove inconvenient, the kitchen feels chilly in winter, or squeezing down the side of the garage into the car is more difficult than it was. For some people, a more severe loss of mobility may have made getting up to the front door hard work, and the upstairs rooms unusable.

Managing and affording repairs and adaptations to the home present difficulties for most older people. Thankfully there is a network of organisations across the country dedicated to working professionally and sensitively with older and disabled homeowners and private tenants to find solutions.

FirstStop can:

- Provide details of your local Home Improvement Agency and other local services that provide home safety and security checks and remedies
- Provide information about sources of funding for home repairs and adaptations
- Clarify what help you may be entitled to to improve heating and home energy efficiency
- Introduce you to our specialist
 Equity Release Advice Service

Household tasks and gardening

There is no harm in being a bit less particular about the housework and a few weeds growing in your flower beds will be of little consequence. Except if you are the kind of person who has taken great pride in your house or garden you may find it a bit disheartening to watch a build up of jobs that you are no longer able to tackle. Having help with cleaning or gardening may seem an expensive luxury but if you have a small amount of help, perhaps once a fortnight, to keep on top of the jobs you can no longer do, you will feel much more in control of things and will be able to get on with the jobs that you can do.

You may already know of trustworthy local people who can help, and there may be voluntary agencies that could provide you with the service you need. Many registered Home Care Agencies can provide help with household tasks and building a relationship with one could stand you in good stead if ever you or your partner became ill or incapacitated and required help with personal care.





Home Improvement Agencies

HIAs are local not for profit organisations funded and supported by local and central government. They provide advice, support and assistance to older, disabled and vulnerable people who own and live in their own property. They help people to repair, improve, maintain or adapt their home to meet their changing needs. The purpose of the service is to help people to remain independent, in their own homes, warm, safe and secure.



Help with gardening can be more difficult to find. You could advertise locally, but a number of local Age

FirstStop can:

- Provide details of housework and gardening services locally
- Provide a checklist of points to discuss with service providers
- Advise on sources of financial help

Concerns / Age UKs and Home Improvement Agencies have gardening services. Or you may be able to find an enthusiastic local gardener who could grow vegetables in your garden in exchange for a little help tidying up your flower beds and cutting your lawn!

Recruiting someone to help with household tasks or gardening might appear daunting if you haven't employed people to do regular work like this before. Firststop's checklist of points to discuss might be helpful.

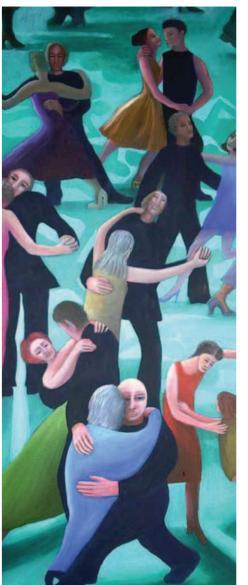
Case Study

From little acorns

Mr H rang to ask if we could recommend a company to provide ready-cooked meals. We sent him details of several local suppliers and invited him to call back if ever he needed anything more.

Two weeks later Mr H rang again and asked if he could speak to the same Advisor. He explained that since his wife died he wasn't managing as well as he had expected. He wasn't used to cooking for himself, and had scalded himself just before his last call. He was also feeling insecure living alone since a fall.

Our Advisor introduced Mr H to his local Home Improvement Agency (HIA), who visited and advised on what they could do to make his home safer and more manageable. Some basic adaptations were made soon after. Mr H is now talking to the HIA Housing Options Caseworker about getting in some regular domestic help, getting out more, and even whether he might be better off moving.



Getting out and about

Daily life becomes more difficult for people when they have to give up driving or their mobility declines. Home Care Agencies can help you with shopping but there are other things you might try first that will enable you to feel more independent:

- A Blue Parking Badge could help if you can still drive but your mobility is severely restricted
- Shopmobility services lend mobility equipment for use in most large shopping centres
- Community Transport schemes supplement bus services in many areas, including some rural ones

Shopping

Most of the larger supermarkets now offer internet shopping; indeed most goods including clothing, furniture, gifts and electrical goods can now be bought online. This is such a useful service that if you are not already using a computer it is a very good reason to start learning, and there are lots of courses for older people to learn computer skills.



FirstStop can:



- Advise on mobility services and help locate Community Transport and Dial-a-Ride services in your area
- Help you get started on the Internet

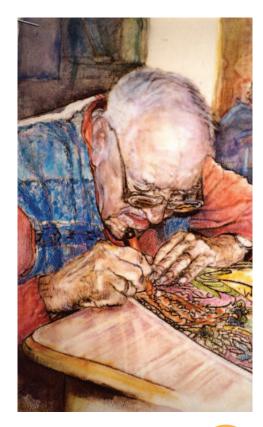
Managing bills and personal affairs

It is not unusual for people to find bills and paperwork overwhelming particularly when visual problems, difficulty with concentration and memory lapses arise.

A good place to start is to reduce the burden of paperwork by arranging direct debits or standing orders for your regular household bills. Ask a family member or trusted friend to help you. You could also take out a free subscription to the Mail Preference Service and instruct them to stop unsolicited mail.

Lasting Power of Attorney

An LPA is a legal document that grants someone you trust the right to look after specific aspects of your financial



FirstStop can:



- Provide a free copy of Make the most of your sight: Improve the lighting in your home
- Introduce you to The Outside Clinic who offer free NHS sight tests at home if needed

FirstStop can:



- Provide further information about Lasting Power of Attorney and managing financial affairs
- Introduce you to Solicitors for the Elderly, who provide legal advice for older people and their families

affairs and/or health and welfare in the event of you losing the mental capacity to make decisions for yourself. It is always helpful to family members to have clear guidance as to your wishes, and your solicitor will help draw up an LPA while you are able.

Keeping active

Whatever your age or state of health, regular exercise remains very important for physical and emotional well being. Indeed falls are by far the most common cause of decline in older people's health, self confidence and independence.

If you are unable to take part in the more strenuous activities find out what is available locally for older people. Keep active at home, get help with the things that you cannot do, but maintain your



FirstStop can:

- Advise on how to get the help
- Provide details of day centres and other activities in your area

of an Occupational Therapist

independence with the things you can do.

If you worry about your mobility, an appointment with an Occupational Therapist could be helpful. Their job is to look at ways of maintaining independence in all aspects of daily life.

Maintaining contacts

When we are at home all day it is easy to think that we have nothing to offer and life may seem too mundane to relate to others. But people of all ages appreciate a call to see how they are. You may have family and grand children and however busy they are, you can be sure that they will continue to appreciate you taking an interest in their lives and simply being there for them at times of difficulty.

Local organisations may be able to put you in touch with other people nearby who are housebound with a view to setting up friendly calls.



Many clubs and societies have transport that they can arrange for you. It is never too late to make new friends.

The internet offers a new way to keep in touch with friends and family. Digital Unite supports 'silver surfers' and has a network of tutors to help older people get started.

FirstStop can:



- Provide information on local social groups, befriending services and internet tuition
- Talk you through how to get the most out of our website

Preparing meals

This is often a problem for someone who is living alone. Perhaps you haven't been used to cooking for yourself. But most supermarkets stock very good readymade meals, several companies deliver home cooked frozen food and some Councils still provide meals on wheels.

Perhaps cooking has become unsafe because you are physically frail and unable to balance long enough with heavy pans. Maybe visual impairment

is affecting your ability or your memory is failing and you are unable to safely use appliances. There are simple aids that help many people carry on with some tasks in the kitchen.

FirstStop can:

- Provide details of meal delivery services covering your area
- Provide information about kitchen aids and equipment

Managing personal care

Personal care means help with tasks such as washing and dressing, bathing, showering or getting to and from the toilet. Many people let problems escalate before seeking help. But an Occupational Therapist could be a real ally. They specialise in helping people facing everyday challenges to find ways of maintaining their independence. They can suggest alternative ways of doing things, using a particular aid or installing a rail by your shower, bath or toilet. They can arrange rehabilitation sessions in your home to help you regain your former independence.

There are many providers of personal

FirstStop can:

- Advise on how to get the help of an Occupational Therapist
- Provide details of day centres and other social activities in your area
- Advise on all aspects of choosing and paying for personal care

care, short or long term. As well as regular visits many can provide 'live-in' care, respite care to give your partner or carers a break, and holiday care.

Telecare

'Assistive technology' or telecare is of growing relevance to older people. As well as the 'careline' or 'pendant alarms' that enable people to call for help in an emergency there is now a range of equipment that works in the background to watch for problems, for example:

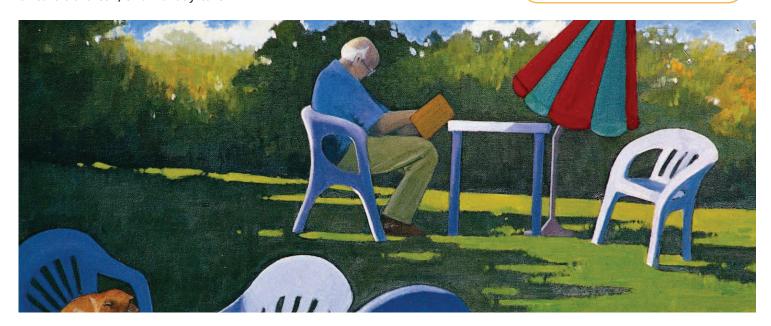
- Flood, gas and temperature detectors
- Equipment to remind people to take their medication

- Sensors to monitor for falls or unusual patterns of daily activity
- Property monitors to detect if a door has been left open

All telecare devices can be linked in to the same monitoring services as the traditional careline alarms to ensure that appropriate action is taken.

FirstStop can:

- Provide information on telecare
- Provide details of telecare services in your area





Caring for those with dementia

It is a reality of our times that increasing numbers of older people find themselves caring for a partner or relative who has, or is developing, dementia. Whilst most take on this role willingly and lovingly, it is an extremely hard experience.

There are no cures for dementia, but early diagnosis can lead to more effective treatment as well as more opportunity for the person with dementia to be involved in decision making and planning for their future care needs.

FirstStop specialises in dementia care and can:

- Provide information, advice and guidance on caring for someone with dementia
- Connect you with other organisations that provide support and expertise



Carer responsibilities

As our needs increase we may come to rely on others for help. It is important that we take care of our carers too, and that they have some time for themselves. In most areas there are organisations set up to provide practical and emotional support to carers.

FirstStop can:

 Provide details of your local carers' support organisations

Affording what you need

Staying put successfully will not always involve spending more money. However if you decide your home needs extensive repairs or adaptations, or require a substantial amount of personal care that your partner or family cannot provide, financial concerns may arise.

Each person's circumstances are different, and it can be complicated to work out what you could afford from your monthly income, whether you are entitled to additional state benefits or statutory grants, or should take out additional insurance, or release equity from your home.

This is why FirstStop has developed a comprehensive financial advice service, delivered by a carefully selected panel of expert Financial Advisors qualified in areas of advice that older people are likely to need. The final section of this brochure explains in detail what we can offer.

Case Study

Support to stay at home

"I called FirstStop about Mum who is 94. She was struggling to manage the stairs at home. We made a joint decision to have home improvements as she says that she will never go into a home and will die at home.... FirstStop provided all the necessary information, they were very helpful, can't fault them. All the information they gave was helpful as I did not have a clue about funding or who to apply to. FirstStop told me all of this."

Moving home successfully

A big decision

You may decide that you no longer wish to remain in your present home and that you want to move on. Or it may not be possible to adapt it to meet your needs, or you may need more care and support than can be met in your present home. In either case, options may include:

- moving to a property that suits your needs better;
- living with family;
- moving to some form of retirement housing;
- moving to a care home.

When deciding on a move, there are important issues to consider to ensure it is right for you. Will you still be able to do the things you enjoy now? Are there good public transport

FirstStop can:



- does your home suit you? to help you weigh up pros and cons Discuss options and ensure
- you are aware of all the opportunities available
- Provide details of retirement housing estates anywhere in the UK.
- Prepare a personal Housing Options Report following our conversation with you

links (imagine no longer being able to drive)? Would you miss your friends and in an environment of only older people?

FirstStop Moving Home Service

If you decide to move, FirstStop's Moving Home Service may be able to help. It offers a caring, independent and flexible service that includes as much or as little as you choose:

- help to find a new property
- preparing for moving choosing what to take, packing, organising gas, electricity and other utilities
- the removal itself.
- preparing and settling you into your new home

FirstStop Moving Home Service is provided by EAC in partnership with Seamless Relocation, a small company with many years of experience of helping older people move, and many testimonials to the sensitivity and quality of their work. At present FirstStop Moving Home operates in southern England only.

neighbours? If you move in with family, what would happen if their circumstances were to change? Would you be happy



A successful 'downsizing'

"Jack and I decided that we wanted to 'downsize' from our 3-bedroom house with garden – but we wanted somewhere where we could still invite our grandchildren to stay, and I hoped for at least a patio or a balcony.

It was so helpful to receive your comprehensive information on all retirement developments, old and new, within 5 miles. We found one with just the kind of properties we were looking for and are now happily settled here."



Moving home successfully



Housing for later life.

From almshouses to retirement villages, the UK has a rich tradition of built environments designed to cater for older people. There are now over 25,000 developments and estates in which properties are usually sold or let exclusively to people over 55 or 60.

Almshouses

Their often beautiful, human scale provides the inspiration for many brand new village and courtyard style retirement developments.

Abbeyfields

Large houses that provide accommodation, companionship and a full meals service for 6 to 10 older people.





Sheltered housing

These are schemes and estates built by local authorities, and later housing associations, intended to foster independence by combining well designed accommodation with neighbourly support and care.

Retirement housing

Sheltered housing built for owner occupation by private housebuilders.

Age friendly/retirement living

Some newer housing developments are designed to appeal to an increasingly sophisticated, affluent and long-living older population. They may feature swimming pools, bowling greens and restaurants, novel design features, or busy social calendars. Others are simply

designed to provide an environment, as well as homes, to suit older people.

Housing-with-care

These are schemes designed to provide enough help, and care if necessary, for all residents, even the frailest.

Also known as very sheltered housing, assisted living and extra care housing.

In all its forms, retirement housing combines suitably designed accommodation with on-site services that older residents may need – whether occasionally or regularly. It aims to create sustainable environments where people in their 50s will want to live, and people in their 90s will be able to continue living with as much independence as possible.

Case Study

Crisis averted

Mr and Mrs M are both in their late 60s and live in a private rented property. He is terminally ill. Their landlord had served them notice as he wanted to sell the property, and when Mrs M came to the housing options service she was in a desperate state. The Housing Options Advisor helped them to find and move into another temporary letting and to get on the waiting list for social rented housing. Mrs M wrote: "We don't know what we would have done without you"



About care

Accepting that they need a little help in their daily lives is irritating to some older people, but most adapt and come to accept it as a normal part of life. And happily, most people who need more personal assistance – to wash and dress, or get in and out of bed – find that their partner or another family member steps forward naturally and willingly to help.

However not everyone is in this happy position. Even those who are may worry about becoming a burden on their family 'carer'. Caring can become very physically as well as emotionally demanding, and reach a point where a partner or family member simply cannot continue to provide it.

Getting in help or care

It may therefore become necessary to think about bringing in help from a care agency. Whilst the prospect can be difficult to accept, finding the right carer is the surest way to counteract this.

Sudden, and usually temporary, care needs can also arise after a spell in hospital. Depending on their illness or the procedure that they have undergone, most people simply need time to recover in their own surroundings, and offers of help from friends, relatives or

neighbours should be welcomed. You may want to consider getting in help with cleaning, shopping and other domestic tasks, perhaps just for a few weeks. There may be a comprehensive 'home from hospital' service in your area, but even if not, a wide range of helpful services can be arranged temporarily.

Case Study

Panic move avoided

Miss J from Leeds emailed to ask for a list of care homes for her elderly mother who lived alone in Gateshead and was in hospital after a bad fall. Our Advisor sent details of suitable homes and invited Miss J to ring for a discussion if she wished.

The following day Miss J did ring, clearly distraught after having rushed to Newcastle to visit her mother whom the hospital now planned to discharge. Our Advisor brokered a meeting with a Caseworker from FirstStop's local partner agency to discuss options, with the result that Miss J's mother moved back home with support and care arrangements in place.

Moving to a housing-withcare complex

Moving home just to receive care may appear rather an odd idea. Indeed if all that's needed is some regular help at certain times of the day then there is no reason why moving should be necessary. But it can be worth considering.

You might be getting out less than you used to and spending more time on your own. Being less strong, physically or mentally may lead to anxiety about security and safety. Finding yourself less able to manage your home and garden may be dispiriting.

If any of these are issues it's certainly worth exploring local retirement housing complexes.

Retirement developments with 'on-site' care can have benefits in terms of reliability, cost, continuity of staff and the ability to change arrangements according to need – as well as providing security and companionship.

Moving to a care home

A decision to move to a care home should rarely be made in the immediate aftermath of a crisis. Time to reflect and consider is important, and professional input, from your local authority or



About care



Case Study

Ideal solution found

Mr Singh rang to ask whether the new retirement apartments being built locally would be able to provide sufficient support as well as a culturally appropriate environment for his parents.

Our advisor identified the scheme immediately and advised him that this was an 'extra care' scheme, offering on-site care and support, a range of facilities and also a choice of tenures.

She gently probed for more information about Mr Singh's parents' needs, financial situation and cultural expectations before offering guidance on eligibility for publicly-funded care and the pros and cons of both outright and part ownership. She shared with Mr Singh the housing provider's statements on cultural aspects of the scheme, and posted him a full report on all three local extra care schemes, plus details of home care services to help his parents now, pending any move.

elsewhere, will help establish just what kind of care is needed, and for how long.

In terms of accommodation, care homes are rather like hotels – or B&B's in the case of smaller, family-run ones. Personal space is usually a single room, probably with an en-suite bathroom. Other spaces are communal. Their main focus is on providing care, though many excel at encouraging and facilitating activities that aid rehabilitation. Choosing a care home that will be amenable to you, as well as provide the care you need, is therefore extremely important. Just like hotels and B&B's, each

FirstStop can:

- Provide independent guidance on arranging and affording help and care, whether at home or elsewhere
- Provide details of care homes, housing-with-care, home care and other services in your area
- Explain how your local council can help assess your needs, broker care services and pay for them
- Introduce you to our Moving Home Service



has its own character, style and ethos.

Care homes are also expensive, and preparing for more than a short stay will usually involve detailed attention to personal finances as well as establishing what financial help might be available from your local authority. Often families have reason to be involved also.

The next section of this brochure looks at funding care in more detail.



Finance matters

A vital part of our service

As we have shown in this brochure, we in FirstStop take the view that thinking and planning ahead about our home, and the services that can help prolong and support independent living, are the best insurances we have against old age becoming a time of unnecessary difficulties. But at a time of economic uncertainly, of reducing pensions and investment returns and cutbacks in public services, planning for retirement and later life is more difficult for everyone.

Don't assume that state services and benefits are just for people on a low income. You are entitled to many of them purely because of age or disability. State benefits still underpin most people's security in later life.

- The combination of State Pension and Pension Credit guarantees the first £7,560 pa of income for a majority of people of pension age, and £11,547 for couples.
- Attendance Allowance can add a further, non-means tested, £2,750 to £4,115 for people who need regular care.

Navigating the benefits system is complex, but with help can increase income either permanently or at times of need. And a surprising number of organisations can still provide grants or loans in cases of hardship.

What do we offer

FirstStop specialises in all aspects of affording a suitable home and any help or care services you need. We are here to help all older people achieve the best possible outcomes, whatever their needs or financial circumstances. This includes people who haven't planned ahead adequately to meet costs they now face (which means the majority!), as well as those who have. Whatever your circumstances, don't be timid about approaching us.

Our national advice team can provide a comprehensive overview of your entitlement to public services and funding. We can also put you in touch with one of our partner organisations for a free 'benefits check' and, if you wish, a search for any relevant grant funding opportunities.

We can explain in 'layman' terms the main investments, insurances and other financial 'products' that are particularly relevant to older people. We can discuss the pros and cons of equity release, as well as the financial implications of moving from owning your own home to leasehold or shared ownership tenure.



We can put you in touch with local Independent Financial Advisers (IFAs) who specialise in advising older people. Through our association with SOLLA, the Society of Later Life Advisers, we can provide details of IFAs who have achieved its Later Life Adviser Accreditation and are bound by its Code of Best Practice.

Finally, in four areas of the country we can introduce you to *Managing Money Better* services run by FirstStop local partners. These offer intensive support to older people who are struggling to keep their homes in good shape or afford the care they need. The services operate in Lincolnshire, the West Midlands, Hull and Croydon.



Finance matters



Sound professional advice

The Society of Later Life Advisers (SOLLA) is a key partner in delivering FirstStop Advice. Its members are regulated Independent Financial Advisers (IFAs) who specialise in financial advice to older people, are qualified to do

this and adhere to the Society's Code of Best Practice. SOLLA members generally also specialise in one or more areas of advice, for example paying for care, releasing equity from your home, pensions or savings and investments.

Neither EAC or FirstStop has any financial interest in SOLLA or its members, and we do not recommend individual IFAs. If you decide, after speaking to us, that you would like advice from a SOLLA member, we will generally provide details of several for you to choose between.



FirstStop can:



- Provide information on financial help that may be available in your area for repairs or adaptations to your home
- Guide you through the complexities of paying for help and care, and provide comprehensive information and advice about all sources of funding that may be relevant to you
- Introduce you to Independent Financial Advisers who specialise in work with older people and are accredited with SOLLA



Case Study

A grateful client

Mr H contacted FirstStop about his grandmother. Whilst his family had always intended to care for her at home, a health crisis made this impossible and she needed to go to a nursing home. He did not know how to find a place, or how to fund it, and was worried about having to sell his grandmother's house.

"I liked the fact I could ring and speak to someone, I spoke to a chap who was extremely knowledgeable and I didn't feel at all rushed. The first call I made we were on the phone for over an hour, it was really good to do that and then back it up with information from their website." Firststop advised Mr H on Lasting Power of Attorney and finding and affording a care home.

About FirstStop Advice



FirstStop offers free, independent and impartial information, advice and support to older people (and often their families), to help them live safely and well at home, with any care or support they need. Our service is provided jointly by a partnership of local and national organisations, groups and individuals, making available their skills and professional knowledge through one phone number, one website and a network of local service points. FirstStop is led by the charity Elderly Accommodation Counsel (EAC).

National partners:

Age UK **Care & Repair England Elderly Accommodation** Counsel **Foundations Independent Age Society of Later Life Advisers** **Age UK Salisbury District** Age UK West Cumbria Age UK Wigan Borough **Bassetlaw Action Centre Black Country Housing Association Care & Repair Worcestershire City of York Council, Housing Services Goodwin Development Trust (Hull)**

Help & Care **Lincolnshire Home Improvement Agency** Middlesbrough Staying Put Agency **Orbit East Care & Repair (Suffolk) Papworth Trust Home Solutions** Quality of Life Partnership (Newcastle) **Spire Homes Care and Repair**

Staffordshire Housing Association

Financial supporters



Has invested in expanding FirstStop, including its local network, since 2009



Is funding the development of our money advice service

Is funding our 'Live safely and well at home' initiative

Special mention



Provides independent evaluation of all FirstStop services

Local partners:

Age UK Croydon Age UK Hillingdon **Age UK Horsham District** Age UK Hythe and Lyminge Age UK Isle of Wight Age UK Norfolk Age UK Northumberland Age UK Nottingham &

Nottinghamshire Age UK Oxfordshire



Housing Minister Kris Hopkins MP attends opening of FirstStop service in York, November 2013