Paying for care
An information guide for people living in Surrey
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Introduction

This booklet explains how we charge for care and support services and includes information about:

• The type of services we charge for and those that are free
• how we work out what you can afford to pay
• other financial help available
• information for those who are paying the full cost
• where to find more advice and information.

When and how Adult Social Care can help

The Adult Social Care service is here to support carers and residents who have longer term and complex needs that prevent them from doing routine things each day. We are also here to provide short term support to help you get back to full fitness or mobility after a hospital stay or if you are recovering from a mental illness.

If we find you need our support we can speak to you and find out about the areas that matter most to you and would make the greatest impact on your life and wellbeing. You then have the option to choose the support that will allow you to achieve the goals that matter most to you. We aim to help people stay independent, preferably in their own home, for as long as possible. Anyone who thinks they may need support can ask us to carry out an assessment. The assessment is free of charge.

Carers of all ages also have a right to an assessment. The assessment identifies support needed by the carer to help balance their caring role with other activities such as employment, education and family life. We recognise the valuable work carers do and there are a number of ways we can offer support. If you would like a carer’s assessment, or if you know of somebody who may need help, please contact the Adult Social Care helpline on:

Tel: 0300 200 1005
Text: 07527 182 861
Email: contactcentre.adults@surreycc.gov.uk
Assessment and reablement

Sometimes a sudden illness or an accident can make people feel unable to cope in the short term. Many people need a little support at this time to regain their confidence and independence. Trained staff will assess your needs in the short term and provide the necessary support to assist in your recovery and help with activities such as personal care and daily living tasks.

The service may be for as little as a few days or can be for longer, up to a maximum of six weeks. You will not be charged during this period. If we agree that you need longer term support, you will be asked to complete an Adult Social Care assessment form, to help establish your ongoing care and support needs. You will also be asked to complete a financial assessment. We will use this information to work out if you need to contribute towards your support and how much the contribution will be.

Your personal budget

If you are eligible for ongoing support from Adult Social Care, in most circumstances you will be given a personal budget to meet the outcomes you want to achieve. The support you choose may be provided by another organisation or person. We prefer to put you in charge of arranging your own support by giving you a direct payment. For more information on direct payments, please contact the Independent Direct Payments Advice and Support service provided by Surrey Independent Living Council (SILC). See page 22 for contact details. A direct payment is an amount of money to spend on support or services of your choice to meet your eligible social care needs. We will usually provide you with an account to make managing the direct payment easy. If you cannot manage a direct payment, we will discuss other options with you. If you are required to make a contribution, we will usually deduct the amount you are assessed to pay from your direct payment.

What services are chargeable?

A financial assessment is required for most services such as:

- Direct payments
- home care
- attendance at day care centres
• transport
• other support services in the community (including Supported Living and Extra Care Housing schemes)
• adaptations to your home costing more than £1000
• residential and nursing home care (including respite and short-term breaks).

What services are provided free of charge?
We do not charge for:
• assessment of your care and support needs
• carers services
• intermediate care (services paid for by the NHS)
• NHS services (Continuing NHS Health Care)
• personal care provided by a state registered nurse
• assessment and reablement (up to a maximum of 6 weeks)
• aftercare services provided under Section 117 of the Mental Health Act
• daily living equipment and adaptations costing less than £1000
• services provided to people with Creuzfeldt Jacob Disease (CJD).

Intermediate care is a short stay (up to six weeks) in a care home to help rehabilitate someone after they have been discharged from hospital, or to prevent them going into hospital.

Continuing NHS health care is either care in a nursing home or care in your own home, arranged and completely paid for by the local Clinical Commissioning Group (CCG).

The financial assessment process
If you receive a service that is chargeable, we will ask you or your representative to complete a financial assessment form. We prefer to go through this with you in person as this gives us the opportunity to explain the assessment process. It also gives you the opportunity to ask us questions and we can give benefits advice at the same time, helping to make a claim for benefits if you want us to. We can either visit you or your representative if they live locally, or carry out the assessment by telephone. We will contact you and give you the choice. By speaking with you in person we can ensure you are not charged more than you can afford to pay. The financial assessment form asks for details about your capital, income and your
expenditure. This information is then used to work out how much you will need to pay. Free independent help is available from a range of organisations listed from page 21.

**What if I do not want a financial assessment?**

You have the right to refuse a financial assessment. If you do not want an assessment or if you know you will not qualify for financial help, you will have to pay the full amount. We will discuss this with you and in some circumstances you may need to make your own funding arrangements. Even if you think you will not qualify for financial assistance, it may still be worth asking us to carry out a benefit check. Many people do not claim their full entitlement because they do not know what is available. It is worth considering that some benefits are not based on your savings or income and we may be able to support you to make a claim.

If you give away money or property or spend money on expensive possessions or holidays and we think you are trying to avoid paying for your care, we can still take it into account. In certain circumstances, the person you gave the money or property to may be liable themselves for some or all of the costs of your care. This could happen if you transferred, gave away or sold an asset for less than its true value in order to avoid care and support charges.
Part 1
Paying for care and support in your home and in the community

If you have over the upper capital limit in savings or capital, excluding the value of the home you live in, you will have to pay the full cost. The upper capital limit is currently £24,500*.

If you have to pay the full cost or you will be making your own funding arrangements, you may benefit from independent financial advice. Making a decision on how you will pay for your own care can be daunting, especially if you are not aware of all the options available to you. We strongly recommend speaking to an independent financial adviser, who will be able to provide impartial advice and help you to understand the rules around funding care. You can find a financial adviser through the Society of Later Life Advisers (SOLLA). Visit their website or call their phone line for local Surrey advisers. Please note that some services they provide are free, others are chargeable. There are also local voluntary organisations that may be able to offer independent and free advice. Contact details can be found from page 21.

If you have over the capital limit, you can still ask the Council to make the arrangements for your non-residential care and support services. The Council can enter in to a contract to pay the care provider on your behalf and you will need to pay the Council for all of the costs incurred. If the Council agree to enter in to a contract with your care provider, you will be charged one off administration fee of £295* to cover our costs. You will also be charged £5* for each week that the Council continues to make these arrangements on your behalf.

If you have to pay the full cost make sure you tell us when your savings are nearing the upper capital limit. We may be able to provide financial assistance in the near future.

If you have less than £24,500* we will work out if you are able to pay towards your care and support service. Most people on a very low income will not have to pay. If you have to pay, we will tell you how much and explain how we have worked this out. Charges apply from the start date of the service provided.

* This figure is subject to change in April 2017
What information will I need to give?

Details of income, for example:
• state retirement pension
• state benefits such as Pension Credit, Income Support, Attendance Allowance (AA), Disability Living Allowance (DLA), Personal Independence Payments (PIP)
• private pensions
• annuities and trust funds
• any other income.

Details of savings and capital, for example:
• bank statements, building society accounts
• bonds, shares and other investments
• details of any property or land (other than your main home)
• any other capital or savings.

Details of expenditure, for example;
• proof of mortgage or rent payments
• council tax and water charges
• disability related expenditure (if you want to tell us about this).

Disability-related costs

Many people have extra costs due to their disability. Some people find it difficult to identify these because they have been paying the extra money for a long time. We can help you to identify these costs. However, we know some people may not want to talk about these costs so we automatically allow £20 per week so that you do not have to discuss this if you do not want to. If you feel your costs are more than £20 per week, you can tell us about them. Different people have different needs and we will assess you as an individual. You should consider all of the extra things you pay for because of your disability. Below is a list that will help you to tell us about everything.

Here are a few examples of some extra costs you may have;
• extra heating
• extra laundry
• extra clothing or bedding
• special clothing or footwear
• special diet
• private payments for cleaning, garden maintenance and domestic help
• special equipment
• extra transport costs
• community alarm system.

In some cases we will ask you to provide proof of these extra costs.

**How is the charge calculated?**

We will look at your income, which will include most state benefits, pensions, disability benefits and income from most other sources. We will then deduct a Minimum Income Guarantee allowance and then deduct your essential expenses. The amount of income remaining will be the amount we will ask you to pay towards your care and support.

**Minimum Income Guarantee allowance**

An allowance is given in the assessment to cover the costs of everyday living. This allowance is taken from government guidance and will depend on your age, disability and family circumstances. We will tell you the amount when we confirm whether or not you will be required to pay.

**When will I know how much I have to pay?**

In most cases we will be able to tell you what your charge will be when we complete the financial assessment form at the time of our visit. We will confirm this in writing, showing you how it has been worked out.

**What if I do not agree with the charge?**

If you feel the charge is more than you can afford you can ask us to review it. You may feel we have not allowed for all of the expenditure you told us about for example, or you may have thought of something you did not tell us about previously. We will look at your assessment
again and this is called a review. We will tell you the outcome of the review and will explain our decision in writing.

If you still feel the charge is more than you can afford, you have the right to appeal. The Surrey Disabled People’s Partnership provides an advocacy service to help you request a review of the decision, see page 22 for contact details. We will give you more information about how to appeal when we confirm the outcome of the review. The appeal decision is final. If you are not happy with the outcome of the appeal, or if you feel you have been treated unfairly, you can make a complaint. We will send details of the complaints procedure with the outcome of the appeal.

**How do I pay for my care?**

We will usually send you a statement each month that will show how much you are required to pay. It will also give you information on how to make your payment. The county council’s preferred method of payment is by Direct Debit. It is the easiest way to pay for your care. A Direct Debit is an instruction from you to your bank or building society, authorising us to collect varying amounts from your account to pay for your assessed charge. A Direct Debit guarantee is provided which means you’ll get immediate money back from your bank in the event of an error, advance notice if the date, frequency or amount changes and the right to cancel at any time. A Direct Debit form will be sent to you with your first statement.

If you are receiving your support by direct payment, we will usually deduct the charge from this so that you do not need to make a separate payment to us.

**Changes that may affect your weekly charge**

If you receive less support than previously agreed in any week, it may make a difference to the amount you pay for that week. In some cases it may not make a difference however, for example if your assessed charge is low compared to the actual cost of the service. The charge to you will only be reduced if the actual cost of care provided falls below the amount you have been assessed to pay. You will never be required to pay more than the actual cost of care and support you receive.
For example:

Martin has been assessed to pay £15 each week towards the cost of his support. His actual weekly cost is £200. Martin has been in hospital and has only received a few hours care this week, costing £45. He will still have to pay £15, as the cost of the care received is more than his assessed charge.

Monica has been assessed to pay £75 each week. Monica is going to stay with her parents for the weekend. She will only receive £60 worth of care and so her charge will be reduced to £60 for that week.

What if I cannot pay?

If at any time you find yourself in circumstances that make it difficult for you to pay, you should tell us about this as soon as possible. It may be that your circumstances have changed and we need to look at the charge again. If you have other money problems such as debts for example, we can tell you where to get free and confidential advice.

Making future decisions

You may want to prepare for a time when you can no longer manage the running of your day-to-day affairs or deal with paperwork yourself. If you want to choose someone now that you trust to make those decisions on your behalf, you can ask one or more individuals to become your Lasting Power of Attorney. A Lasting Power of Attorney can deal with things such as your property and financial affairs or make decisions about your health and wellbeing, at a time when you no longer want to or may lack the capacity. You can appoint a Lasting Power of Attorney yourself by obtaining a form from the Office of the Public Guardian or you may want to seek advice from a solicitor who is experienced in preparing these forms.
Part 2

Paying for residential and nursing home care

If we arrange for you to go into a residential or nursing home you will usually have to pay a contribution towards the cost of living there. Charges are payable from the day you enter the care home. The amount you will be asked to pay will depend on your income and capital. It will also depend on whether your stay in the home is temporary or permanent.

How much capital can I have if I go into a care home?
Capital includes, for example, money in the bank, building society accounts, stocks, shares, bonds, national savings, property and land.

If you have:
- more than £23,250*, you will have to pay the full cost
- between £14,250* and £23,250*, you will have to pay £1* weekly for every £250* or part of £250* over £14,250* (in addition to a contribution from your income)
- less than £14,250*, we do not take your savings into account.

What happens if I have to pay the full cost?
If you are thinking about going into a care home on a permanent basis, we suggest you ask us for an Adult Social Care assessment to help you decide the best way in which your care and support needs can be met. We can give you information about the range of local homes, to help you decide which home will suit your needs. We can also advise whether you could continue to live in your own home with the right level of support and help you to access these services.

It is also important that you obtain independent financial advice to help you make the right decision about funding your care. You need to choose a home you can continue to afford. Some people select an expensive home and then use up all their savings. The council will only pay for accommodation at the usual rate to meet the level of care for a person’s needs. If the
home you choose costs more than this amount we would usually expect to pay to meet your care and support needs, you will have to find someone who can pay the difference. Alternatively, you may have to move to a cheaper home.

We can give you advice on the state benefits you might be entitled to claim and we can help with your support planning, but we cannot give you financial advice.

An independent financial adviser will have access to the full range of financial products available, to help you make the important financial decision about care planning. Some may charge for this service. Some financial advisers are accredited with SOLLA – The Society of Later Life Advisers. These advisers hold appropriate financial, tax planning, equity release and long term care qualifications. They specialise in providing products for people planning for later life. You can access SOLLA accredited advisers on their website www.societyoflaterlifeadvisers.co.uk. Simply enter your postcode to find a list of advisers near to you or call their phone line, see page 21.

If you believe your capital is likely to fall below £23,250*, you should contact us to arrange a full financial assessment. It is best to contact us when your savings are approaching the upper capital threshold, rather than wait until they fall below the limit.

* This figure is subject to change in April 2017

Do I have to pay for nursing care?
If you need to live in a nursing home you will get the nursing element of your care paid for by your local clinical commissioning group (CCG). This is known as Funded Nursing Care. Funded Nursing Care is care provided by a registered nurse and is different to personal care. A nurse will assess you to see how much the clinical commissioning group will pay.

If your overall care needs are mainly health related, you may be able to get Continuing NHS healthcare. Your social care practitioner can advise you on who to contact if you think you may be entitled to continuing care.
What if I own property?

Temporary residents: we do not take into account the value of the home you live in. If you own any property or land other than the home you live in, we will take its value into account from the day you enter residential or nursing care. If the value of the second property or land is more than £23,250*, you will have to pay the full cost.

Permanent residents: when you move permanently to a home we will usually take into account the value of your property after the first 12 weeks. If you own the property jointly, we will only take the value of your share into account. If you own a second property, we will take its value into account from the date of admission.

There are circumstances where we must not take your property into account.

* This figure is subject to change in April 2017

We will not take your property into account if it remains occupied by:

- your partner or spouse
- a relative aged over 60
- a relative aged under 60 who has a disability
- a divorced or estranged partner with a dependant child
- a child under 16 maintained by you.

The council has discretion to disregard your property in certain circumstances; for example where a former carer who gave up their home to look after you occupies it. We will look at the individual circumstances of each case before making a decision.

What is the ‘12 week property disregard’?

If we take your home into account, we will ignore its value for the first 12 weeks; starting from the date you first became a permanent resident. This is to give you time to decide what you are going to do with your former home. During this period you must contribute towards your care from income and other capital. You will also have to continue to maintain the property and meet any ongoing costs that arise.
What happens after the ‘12 week property disregard’?

After the ‘12 week property disregard’, you will usually need to make your own funding arrangements. You will need to make a decision how you will fund the full cost at the end of the property disregard and you will need to put these arrangements in place. We strongly recommend that you take independent advice at the earliest opportunity to decide how you are going to pay for this. See page 27 – ‘What are my options if my property is included?’

What happens if I give property away?

If you give property away and we think you were trying to avoid paying for your care, we will still take it into account. In certain circumstances, the person you gave the property to may be liable themselves for some or all of the costs of your care. This could also happen if you transferred or sold the property for less than its true value in order to avoid care charges.

What income do you include?

We take most income into account if you are in residential care. However, we do disregard or partly disregard some income, depending whether you are a permanent or temporary resident. For example, we disregard the mobility component of Disability Living Allowance (DLA) and Personal Independence Payments (PIP) from all assessments and we do not take into account Attendance Allowance, DLA (care component) or PIP (daily living component) if you are a temporary resident.

How much income do I keep?

We make deductions and allowances each week, such as:

• £24.90* for personal expenses
• up to £5.75* from Savings Credit
• £10* of a civilian war injury, war widow, war widower, war disablement pension or Armed Forces Compensation Scheme payments
• 50% of an occupational or private pension if it is to be made available to your spouse at home
• any charitable payment you receive.

* This figure is subject to change in April 2017
If you are a temporary resident we can allow for some of your housing costs. We can allow for your share of mortgage or rent payments, council tax, water rates and buildings insurance. Surrey County Council allows an extra £20 each week, up to a maximum of eight weeks, for any other expenditure you may have.

**Will I be entitled to any welfare benefits?**
We will look at the information you give us and will tell you if we believe you are entitled to claim any benefits. It is important that you claim any benefits to which you are entitled, as we include them in the charge we ask you to pay. We will offer to help you make a claim if you need us to. If you are already in receipt of welfare benefits you must tell the Department for Work and Pensions about any change in your circumstances that affects your entitlement. This is particularly important if you go into hospital or a care home.

**What if the home I choose costs more than the council will pay?**
If you choose a home that charges more than the council could expect to pay for the type of accommodation that could meet your eligible care and support needs, you will have to find somebody to pay a top-up. A top-up is the difference between the amount we would pay and the cost of the home you choose. Family or friends can pay a top-up on your behalf, but the council must be satisfied that the person paying can afford to continue payments throughout the duration of your stay.

If we are taking your property into account and you can afford to, you can pay it yourself. If you enter a Deferred Payment Agreement with the council, you can defer the topup until such time as the deferred debt becomes payable. More information is available in our ‘The Deferred Payments Scheme’ leaflet.

**How will I know how you calculate the charge?**
We add the total of your income to any income from capital that you may have. We then deduct any allowances to calculate how much you must pay towards your care fees. Charges become payable from the day you enter the care home and we will write to explain how the charge has been calculated. We will review the amount you are required to pay annually in line
with any changes to your income. We will write to you if the amount we require you to pay changes.

**What if I disagree with the amount you ask me to pay?**

If you feel we have made a mistake or that the charge is more than you can afford, you can ask us to review the assessment. If we have made a mistake or overlooked something we will correct it. We will explain the outcome of the review to you in writing. If you still feel the charge is more than you can afford, you can ask for an appeal. You need to tell us why you cannot afford to pay the charge and we will look at it again. If you are not satisfied and feel we have treated you unfairly, you can make a formal complaint.

Help can be provided by an independent advocacy service where there are disagreements on payments. Please see page 21 for contact details.
Part 3

What are my options if my property is included?

The county council must follow regulations set by the government and these regulations can be complex. Whilst we can give you information, the county council cannot give you financial advice. It is very important that you take independent advice to find out all of the options available. Everybody’s circumstances are different and we suggest you obtain help in deciding which solution is best for you.

If you do not want to sell your property;
You may decide to raise the money you need in other ways; by renting out your home, for example. The rental income may allow you to fund your care without the need for a loan. Whether you can do this will depend on your income, how much the fees are and whether anyone else can help you. You will need to consider expenses such as the maintenance and insurance of the property. There are various options available for you to consider:

- you may have family or friends who are willing to contribute towards the cost of your care
- you may decide to raise the money by taking out a loan, an annuity, a home income plan or some other type of equity release scheme
- you may decide to apply for the council’s deferred payment scheme.

Before making a decision you should obtain advice about the effect on any benefits you may be claiming. For example, you may not be able to claim Pension Credit or Income Support if your property is not up for sale. This is because the Department for Work and Pensions (DWP) will count the value of your property as capital. However, you will be able to claim Attendance Allowance or Disability Living Allowance.

What if I want to sell my home but cannot afford the fees until it is sold?
You may decide that you want to sell your home straight away in order to pay for your care. If you decide to do this you may have enough capital and income to pay the fees in full whilst you
are waiting for the property to sell. If the property takes longer than expected to sell, or you cannot afford to pay the full fees until it is sold, you can apply for the deferred payment scheme.

**What is the deferred payment scheme?**

The deferred payment scheme is designed to help if you have been assessed to pay the full cost but you cannot afford to pay the full amount immediately because your capital is tied up in your home. Deferring payment of your care and support fees can delay the need to sell your home; providing peace of mind during a time that can be challenging. The scheme is a type of loan that offers you the opportunity to ‘defer’ paying the full cost until a later date. If you are eligible for the scheme, the council will help you to pay the amount you cannot afford to pay each week, using your home as security.

The council will work out how much you can afford to pay each week towards the cost of your care home fees, based upon your income and other capital. The council will then pay the difference between your ‘assessed weekly contribution’ and the actual cost of the care home. The part that the council pays on your behalf is the ‘deferred payment’. The deferred payments build up as a debt, which is repaid when your house is sold. If you decide not to sell your property during your lifetime, the debt must be repaid to the council from your estate after your death.

More information is available in our ‘The Deferred Payments Scheme’ leaflet.
Useful contacts

**Surrey County Council Adult Social Care Helpline**
Telephone: 0300 200 1005  
Text: 07527 182861  
Fax: 020 8541 7390  
Minicom: 020 8541 8914  
www.surreycc.gov.uk/adultsocialcare

**Age UK (Surrey)**
Provide information and advice on subjects such as your money, health and care, including a range of fact sheets and books.  
Telephone: 01483 503414  
Fax: 01483 454614  
Email: enquiries@ageuksurrey.org.uk  
www.ageuk.org.uk/surrey

**SOLLA (Society of Later Life Advisers)**
Telephone: 0845 303 2909  
Email: admin@societyoflaterlifeadvisers.co.uk  
www.societyoflaterlifeadvisers.co.uk

**Action for Carers (Surrey)**
Provide support and information for carers, raising awareness of carers issues  
Telephone: 01483 302748  
Tel: 01483 302748  
Fax: 01483 303 958  
Email: info@actionforcarers.org.uk  
www.actionforcarers.org.uk
Surrey Independent Living Council
(for help with Direct Payments)
Telephone: 01483 458111
Text: 07919 418099
Email: admin@surreyilc.org.uk
www.surreyilc.org.uk

Citizens Advice Surrey
Provide general and individual advice, including advice on benefits and debt management.
Email: citizenadvicesurrey@cabnet.org.uk
www.citizensadvicesurrey.org.uk (to find your local branch)

Advocacy Services
Telephone: 0300 0307333
Text: 07561 392818
Email: advocacy@sdpp.org.uk
www.sdpp.org.uk/services/advocacy.php

The Surrey Hubs
www.thesurreyhubs.org.uk

West Surrey:
Telephone: 01483 747400
Text: 07561 392818

East Surrey:
Telephone: 01737 761614
Text: 07704 288772

Alzheimer’s Society
Provide support and information for people with this condition and other dementia.

East Surrey
Tel: 01883 740010

Mid Surrey
Tel: 01372 729988

**North West Surrey**
Tel: 01784 444214

**South West Surrey**
Tel: 01428 642 055

**West Surrey**
Tel: 01483 753651
Email: surrey@alzheimers.org.uk
www.alzheimers.org.uk

**Care Quality Commission**
Responsible for the registration, inspection and complaints of care homes
Telephone: 03000 616161
Email: enquiries@cqc.org.uk
www.cqc.org.uk

**Counsel & Care Advice**
Produce information, fact sheets on care homes, fees and community care services
Telephone: 0845 300 7585
www.counselandcare.org.uk

**Department for Work and Pensions (DWP)**
Responsible for welfare benefit information and claims.
Local offices can be found on the website
www.dwp.gov.uk

**Pension Service**
Telephone: 0845 6060265

**Job Centre Plus**
Telephone: 0845 6088642

**Disability and Carers Service**
Part of the DWP - deals with benefit claims for disabled people and carers
Telephone: 08457 123456
(Attendance Allowance, Disability Living Allowance and Carers Allowance)

**The Office of the Public Guardian**

Information on appointing someone you trust to act on your behalf and for those who are concerned for someone who may have lost capacity to make decisions for themselves

Telephone: 0300 456 0300

www.publicguardian.gov.uk

Email: customerservices@publicguardian.gsi.gov.uk

(Lasting Powers of Attorney and Court Appointed Deputies)