

# 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

Our ambition in Adult Social Care is to promote independence and wellbeing to enable residents to live healthy, active and independent lives. We aim to do this by focusing on what is most important to you, recognising your strengths and the networks you have to help you stay connected to your communities.

In the first instance, we will help you to access information, advice and support in your community and family to help you help yourselves. Our priority is to support carers of all ages, and residents who have long term and complex needs that prevent them from doing routine things each day.

We do 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, with the expectation this support is reduced over time as independence grows and wellbeing improves.

Social care support is not free to all residents. If you have longer term or more complex needs, we might need to carry out a more detailed assessment to see if you are eligible to receive social care support. 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. The amount you will be asked to pay will depend on your income, savings and some types of expenditure.

## Go online to see if you are eligible for our help

Complete a quick and easy online checklist to see if you're likely to be eligible for social care support and if you will need to pay. If you look after someone, use the online checklist for carers. Visit [www.surreycc.gov.uk/adultsocialcareonline](http://www.surreycc.gov.uk/adultsocialcareonline).

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For wider information and local support, contact the Surrey County Council Adult Social Care Information and Advice Service.

**Telephone:** 0300 200 1005

**Text (SMS):** 07527 182861 (for the deaf or hard of hearing)

**Textphone (via Relay UK):** 18001 0300 200 1005

**British Sign Language:** [www.surreycc.gov.uk/bsl](http://www.surreycc.gov.uk/bsl)

**Email:** [asc.infoandadvice@surreycc.gov.uk](mailto:asc.infoandadvice@surreycc.gov.uk)

**Website:** [www.surreycc.gov.uk/adultsocialcare](http://www.surreycc.gov.uk/adultsocialcare)

### 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. 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)
- 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 (NHS continuing healthcare)
- personal care provided by a state registered nurse

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- assessment and reablement (up to a maximum of six 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 Creutzfeldt 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.

**NHS continuing healthcare** is either care in a nursing home or care in your own home, arranged and completely paid for by your local NHS organisation.

### **The financial assessment process**

If you receive a service that is chargeable, we will ask you to complete a financial assessment. The quickest way to find out how much you may need to pay is to use our financial assessment tool. You can complete this for your information only, or you can register and send us your financial assessment online. Please visit [www.surreycc.gov.uk/adultsocialcareonline](http://www.surreycc.gov.uk/adultsocialcareonline) and select My Financial Assessment.

Alternatively, we can carry out the assessment by telephone. We will contact you and give you the choice. You will need to tell us about your capital, income and your expenditure and this information is then used to work out how much you will need to pay. We can give benefits advice at the same time, helping to make a claim for benefits if you want us to. Free independent advice is available from a range of organisations listed from page 17.

### **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 as 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 17.

If you have over the capital limit, you can still ask Surrey County Council to make the arrangements for your non-residential care and support services. The council can enter into 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 agrees to enter into a contract with your care provider, you will be charged a one off administration fee of £350 to cover our costs. You will also be charged £15 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.

#### **What information will I need to give?**

Details of income, for example:

- state retirement pension

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- state benefits such as Pension Credit, Employment and Support Allowance (ESA), 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?**

The quickest way is to complete a financial assessment online.

Please visit [www.surreycc.gov.uk/adultsocialcareonline](http://www.surreycc.gov.uk/adultsocialcareonline) and click on My Financial Assessment. Alternatively, we can complete an assessment over the telephone.

### **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. 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. If you face difficulty in being involved in decisions about your care, having your voice heard and normally have no other independent person to help you, Surrey Adult Advocacy Services may be able to help you request a review of the decision or make a complaint. See page 17 for contact details.

### **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.

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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, if for example 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

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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.

### **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

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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](http://www.societyoflaterlifeadvisers.co.uk). Simply enter your postcode to find a list of advisers near to you or call their phone line.

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.

### **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 NHS organisation. This is known as NHS-funded nursing care. NHS-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 NHS will pay.

If your overall care needs are mainly health related, you may be able to get NHS continuing 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.

### **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.

### **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 on 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 15 – ‘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 on 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:

- £28.25 for personal expenses
- up to £6.50 from Savings Credit
- £10 of a war widows or war widowers pension
- 50% of an occupational or private pension if it is to be made available to your spouse at home
- any charitable payment you receive.

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 top-up until such time as the deferred debt becomes payable. More information is available in our 'The Deferred Payment Scheme' leaflet or online by visiting [www.surreycc.gov.uk/adultspayingforcare](http://www.surreycc.gov.uk/adultspayingforcare)

### **How do 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.

If you still feel the charge is more than you can afford, you have the right to appeal. Surrey Adult Advocacy Services may be able to help you request a review of the decision. See page 17 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 Payment Scheme' leaflet or online by visiting [www.surreycc.gov.uk/adultspayingforcare](http://www.surreycc.gov.uk/adultspayingforcare)

## Useful contacts

### Action for carers

Helping you find support on all aspects of caring.

**Telephone:** 01483 302748

**Text (SMS):** 07714 075993

**Email:** [info@actionforcarers.org.uk](mailto:info@actionforcarers.org.uk)

**Website:** [www.actionforcarers.org.uk](http://www.actionforcarers.org.uk)

### Advocacy services

Advocacy is for people who face difficulties in being involved in decisions about their care, having their voice heard and normally have no other independent person to help them do so. It can help people say what they want, secure their rights, represent their interests and obtain services they need.

**Telephone:** 0300 456 2370

**Text (SMS):** Send the word 'pohwer' with your name and number to 81025

**Email:** [pohwer@pohwer.net](mailto:pohwer@pohwer.net)

**Website:** [www.pohwer.net/surrey](http://www.pohwer.net/surrey)

### Age UK Surrey

Provides information and advice on benefit entitlement and support, help at home and on staying independent and connected to local communities.

**Telephone:** 01483 503414

**Text (SMS):** 07593 139560

**Email:** [enquiries@ageuksurrey.org.uk](mailto:enquiries@ageuksurrey.org.uk)

**Website:** [www.ageuk.org.uk/surrey](http://www.ageuk.org.uk/surrey)

### Care Quality Commission

Responsible for the registration, inspection and complaints of care homes.

**Telephone:** 03000 616161

**Textphone (via Relay UK):** 18001 03000 616161

**Email:** [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

**Website:** [www.cqc.org.uk](http://www.cqc.org.uk)

### **Citizens Advice**

Provides general and individual advice, including advice on benefits and debt management.

**Telephone:** 0800 144 8848

**Textphone** (via Relay UK): 18001 0800 144 8848

**Website:** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Dementia Connect (Alzheimer's Society)**

A personalised dementia support service which provides people affected by dementia with the support they need.

**Telephone:** 0333 150 3456

**Textphone** (via Relay UK): 18001 0300 222 1122

**Website:** [www.alzheimers.org.uk/get-support/dementia-connect](http://www.alzheimers.org.uk/get-support/dementia-connect)

### **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](http://www.dwp.gov.uk)

**Pension Service Telephone:** 0800 731 0469

**Textphone** (via Relay UK): 18001 0800 731 0469

**Job Centre Plus Telephone:** 0800 055 6688

**Textphone** (via Relay UK): 18001 0800 055 6688

### **Carer's Allowance Unit**

Information on Carer's Allowance and how to make a claim is available from the website: [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)

Contact the Carer's Allowance Unit for general enquiries.

**Telephone:** 0800 731 0297

**Textphone** (via Relay UK): 18001 0800 731 0297

**Website:** [www.gov.uk/carers-allowance-unit](http://www.gov.uk/carers-allowance-unit)

### **Disability Service Centre**

Attendance Allowance, Disability Living Allowance and Personal Independence Payment information can be found on the website:

[www.gov.uk/disability-benefits-helpline](http://www.gov.uk/disability-benefits-helpline)

### **Attendance Allowance (AA)**

**Telephone:** 0800 731 0122

**Textphone** (via Relay UK): 18001 0800 731 0122

### **Disability Living Allowance (DLA)**

**Telephone:** 0800 121 4600

**Textphone** (via Relay UK): 18001 0800 121 4600

### **Personal Independence Payment (PIP)**

**Telephone:** 0800 121 4433

**Textphone (via Relay UK):** 18001 0800 121 4433

### **Moneyhelper**

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

**Telephone:** 0800 138 7777 (money guidance) or 0800 011 3797 (pension guidance)

**Textphone (via Relay UK):** 18001 0800 915 4622 (money guidance) or 18001 0800 011 3797 (pension guidance)

**Email:** [contact.pensionwise@moneyhelper.org.uk](mailto:contact.pensionwise@moneyhelper.org.uk)

**Website:** [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### **SOLLA (Society of Later Life Advisers)**

Financial advisers accredited with SOLLA specialise in providing products for people planning for later life.

**Telephone:** 0333 2020 454

**Textphone (via Relay UK):** 18001 0333 2020 454

**Email:** [admin@societyoflaterlifeadvisers.co.uk](mailto:admin@societyoflaterlifeadvisers.co.uk)

**Website:** [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

### **StepChange Debt Charity**

Provides free debt advice and practical help and support.

**Telephone:** 0800 138 1111

**Textphone (via Relay UK):** 18001 0800 138 1111

**Email:** [www.stepchange.org/send-us-an-email.aspx](http://www.stepchange.org/send-us-an-email.aspx)

**Website:** [www.stepchange.org](http://www.stepchange.org)

### **Surrey County Council Information and Advice Service**

**Telephone:** 0300 200 1005

**Textphone (via Relay UK):** 18001 0300 200 1005

**Text (SMS):** 07527 182861 (for the deaf or hard of hearing)

**British Sign Language:** [www.surreycc.gov.uk/bsl](http://www.surreycc.gov.uk/bsl)

**Email:** [asc.infoandadvice@surreycc.gov.uk](mailto:asc.infoandadvice@surreycc.gov.uk)

**Website:** [www.surreycc.gov.uk/adultsocialcare](http://www.surreycc.gov.uk/adultsocialcare)

### **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

**Textphone:** 0115 934 2778

Paying for Care

**Email:** [customerservices@publicguardian.gov.uk](mailto:customerservices@publicguardian.gov.uk)

(Lasting Powers of Attorney and Court Appointed Deputies)

**Website:** [www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

**Published July 2023**

