

# **Caring for Someone with a Life Limiting Condition**



**Produced by  
Bromley's End of Life Care Strategy Group**

This factsheet has been produced by Bromley's End of Life Care Strategy Group and is aimed at carers looking after someone with a life limiting condition/terminal illness. Carers provide unpaid care by looking after an ill, frail or disabled family member, friend or partner.

Caring for someone who has been diagnosed as having a life limiting condition can have a devastating impact on all involved, both physically and emotionally, but there is a range of support available to support you, your family and the person you care for to support you through this difficult time.

## **Information**

There is a lot of information available for people caring for someone with a life limiting condition and, as this can be such a distressing time, you may not want to trawl through lots of reading material – so – we will just draw your attention to two very useful guides:

*Caring Counts: information and support for people who look after someone who has been diagnosed with a life-limiting disease*, available from Help the Hospices (020 7520 8200 or [www.helpthehospices.org.uk](http://www.helpthehospices.org.uk)).

*What to do after a death in England or Wales (DWP1027)* available from Age Concern Bromley on 020 8315 1850 or to download at <http://www.dwp.gov.uk/docs/dwp1027.pdf>.

There are also support organisations in Bromley that are good sources of information and support for carers.

### **Advocacy First**

Unit F, Clan Works, 1A Howard Road, Bromley, BR1 3QJ  
0208 460 6712 [www.advocacyfirst.org.uk](http://www.advocacyfirst.org.uk)  
Advocacy services for Carers

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH  
020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)  
Age Concern Bromley is the leading specialist agency working with all older people, their carers and family members across the Borough. It has a strong reputation for providing quality and innovative preventive services that respect older people's dignity. As well as emotional and practical help, they provide a range of information on issues relating to older people such as money matters, housing, health and community care. See other entries under the different headings.

### **Alzheimer's Society**

White Gables, 18 Bromley Common, Bromley BR2 9PD  
020 8460 9245 [bromley@alzheimers.org.uk](mailto:bromley@alzheimers.org.uk)  
Provide advice, support and training for carers of people with dementia.

### **Bromley Asian Cultural Association**

C/o Bromley United Reformed Church, 20 Widmore Road, Bromley, BR1 1RY  
0795 865 8366  
Advocacy and support services for carers.

### **Bromley Mencap**

Rutland House, 44 Masons Hill, Bromley, BR2 9JG  
020 8466 0790 [www.bromleymencap.org.uk](http://www.bromleymencap.org.uk)  
Advocacy and support for carers.

### **Bromley MindCare**

20b Hayne Road, Beckenham, Kent BR3 4HY

020 8663 0499 [www.bromleymind.org.uk](http://www.bromleymind.org.uk)

Run by Bromley Mind for people living with dementia. Can provide sitting services for breaks for carers during the evening or during the day. Extended care in the home – overnight and weekends – when family carer away for longer periods. Can provide dementia training for carers.

### **Carers Bromley**

Caritas House, Tregony Road, Orpington BR6 9XA

Free phone 0800 015 77 00 [www.carersbromley.org.uk](http://www.carersbromley.org.uk)

Offers a variety of services to help carers: home respite enabling them to have a break while the person needing care is cared for at home. Paid sitting service and daily telephone check arrangement. Emotional support, groups, free telephone helpline, support for young carers, hospital discharge service and back care advice.

### **Citizens Advice Bureau**

Community House, South Street, Bromley BR1 1R

020 8315 1940 [www.bromleycab.org.uk](http://www.bromleycab.org.uk)

## **Emotional Support**

You may be caring for someone, coping with your own emotions and looking after the rest of your family whilst also trying to prepare them for the fact that someone close to them is seriously ill. Knowing that there is somewhere to go where everyone involved can talk about fears and feelings around the situation can help take some of the pressure off you. If the person you are caring for is receiving services from a hospice you and your family will be able to access a range of emotional and practical support before, during and after the death of the person you are caring for.

## **LOCAL SUPPORT**

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley has copies of an Age UK booklet on Bereavement which deals with learning to live without the person you have lost.

### **Bromley Community Bereavement Service**

St Mary's Church House, 61 College Road, Bromley BR1 3QG

020 8290 6293

Advice and information, as well as support and counselling.

### **Bromley Community Counselling Service**

121 Mason's Hill, Bromley BR2 9HT

020 8460 7711 [www.bccs.uk.com](http://www.bccs.uk.com)

Provides counselling. Provides a low cost service.

### **Bromley Y**

17 Ethelbert Road, Bromley BR1 1JA

020 8464 9033 [www.bromley-y.org.uk](http://www.bromley-y.org.uk)

Free confidential service offering counselling for young people.

**Burgess Autistic Trust**

129 Southlands Road, Bromley, BR2 9QT

020 8464 2897 [www.burgessautistictrust.org.uk](http://www.burgessautistictrust.org.uk)

Group support, 1 - 1 support, as well as telephone support. Advocacy services.

**Carers Bromley**

Caritas House, Tregony Road, Orpington BR6 9XA

Free phone 0800 015 77 00 [www.carersbromley.org.uk](http://www.carersbromley.org.uk)

Offers a variety of services to help carers: home respite enabling them to have a break while the person needing care is cared for at home. Paid sitting service and daily telephone check arrangement – also, emotional support, groups, free telephone helpline, support for young carers, hospital discharge service and back care advice.

**Cystic Fibrosis Trust**

11 London Road, Bromley BR1 1BY

020 8464 7211 [www.cftrust.org.uk](http://www.cftrust.org.uk)

Advocacy for carers and helpline.

**I-Care Day Centre Trust Ltd**

Old School House, High St, Green Street Green, Orpington BR6 6BJ

01689 862883

Advocacy service. Counselling for stroke sufferers and their carers.

**Motor Neurone Disease Association (West Kent)**

MND Association, PO Box 246, Northampton NN1 2PR

020 8650 5568 [www.mndassociation.org](http://www.mndassociation.org)

Group and 1-1 support for families affected by MND.

**Orpington Christian Counselling Services**

137 Crofton Lane, Petts Wood BR5 1HB

01689 852105 [www.occs.org.uk](http://www.occs.org.uk)

**Orpington Epilepsy Support Group**

5 Saltwood Close, Orpington, BR6 9BT

01689 600068

Group support, 1-1 support and helpline in the evenings.

**Parkinson's UK Bromley Branch**

01689 870935

Helpline support, group support, 1-1 support. They also have a dedicated professional to offer support and assist carers and people with Parkinson's disease.

**Relate**

Community House, South Street, Bromley BR1 1RH

020 8315 1999 [www.relate-bromley.org](http://www.relate-bromley.org)

Relationship counselling for couples and single people.

**Rethink Bromley Advocacy Service**

12 Farwig Lane, Bromley, Kent BR1 3RB

020 8313 3034 [www.rethink.org](http://www.rethink.org)

Advocacy for carers, helpline support, 1-1 and group support, and advocacy.

**Samaritans of Bromley and Orpington**

9b Station Road, Orpington BR6 0RZ

01689 833000

Emotional support for people experiencing feelings of distress or despair.

**St Christopher's Candle Project**

020 8768 4586 [www.stchristophers.org.uk](http://www.stchristophers.org.uk)

One-to-one and group counseling for children and young people in South East London who have been bereaved. Advice service for parents

**St Joseph's Church**

1 Orchard Road, Bromley BR1 2PR

020 8402 0459

Offer a listening ear and spiritual support

**The Bereavement Centre for the Borough of Bromley**

1st Floor, Provident House, 203-5 High Street, Orpington BR6 0PF

01689 898979 [www.bereavementcentre.co.uk](http://www.bereavementcentre.co.uk)

Offers support, counselling and information.

**West Kent Association for Pastoral Care and Counselling**

The Rectory, Skibbs Lane, Orpington BR6 7RH

01689 825749.

Network of qualified counsellors.

Your local library will also have books on coping with bereavement.

**NATIONAL SUPPORT**

**British Association for Counselling**

01455 883300 [www.bacp.co.uk](http://www.bacp.co.uk)

Will provide a list of local accredited counsellors.

**CancerBACUP**

0808 800 1234 [www.cancerbacup.org.uk](http://www.cancerbacup.org.uk)

CancerBACUP is a national charity and provides information and support for people affected by cancer.

**Child Death Helpline**

0800 282986 [www.childdeathhelpline.org.uk](http://www.childdeathhelpline.org.uk)

Freephone service from 7pm to 10pm daily for anyone affected by the death of a child.

**Compassionate Friends**

0845 123 2304 [www.tcf.or.uk](http://www.tcf.or.uk)

Friendship and support to parents who have lost a child at any age.

**Cruse Bereavement Care**

0844 477 9400 [www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

Helpline 9.30am-5pm weekdays. Help, advice and information to all bereaved people.

**Jewish Bereavement Counselling Service**

020 8457 9710 [www.jvisit.org.uk](http://www.jvisit.org.uk)

Bereavement counselling and support by trained voluntary counsellors.

**Lesbian and Gay Bereavement Project**

020 7837 3337 [www.londonfriend.org.uk](http://www.londonfriend.org.uk)

Telephone counselling for gay men and women bereaved by the death of a same-sex partner or otherwise affected by bereavement. Open 7.30pm-9.30pm every Tuesday.

**Road Peace**

0845 4500 355

National charity for road traffic, loss and bereavement.

**The Child Death Helpline**

0800 282986 [www.childdeathhelpline.org.uk](http://www.childdeathhelpline.org.uk)

Helpline for anyone affected by the death of a child (of any age).

**The Natural Death Centre**

6 Blackstock Mews, Blackstock Road, London N4 2BT

0871 288 2098 [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

Charitable organisation giving information on preparing for death and organising funerals, including information on woodland burial, biodegradable coffins, family organized and inexpensive funerals.

**The Samaritans**

08457 90 90 90 (24 hour helpline) [www.samaritans.org.uk](http://www.samaritans.org.uk)

Emotional support for people experiencing feelings of distress or despair.

**Terrence Higgins Trust**

0808 802 1221 [www.tht.org.uk](http://www.tht.org.uk)

Counselling and support for people who have lost someone through AIDS.

**Winston's Wish**

0845 2 03 04 05 [www.winstonswish.org.uk](http://www.winstonswish.org.uk)

Support and guidance for families or anyone concerned about a child (up to the age of 18) who has a family member who is terminally ill, or is grieving for a parent or sibling.

Publications include: *As Big As It Gets - Supporting a child when a Parent is Seriously Ill* and *Supporting a bereaved child or young person - A guide for parents and carers*

## **Practical Matters**

As well as the emotional and psychological strains of caring for someone with a life limiting condition, the situation can also include a range of practical issues such as potentially living on a reduced income, juggling caring responsibilities and employment, not to mention the highly emotive issues of writing wills and planning funerals.

## **FINANCES**

### **Disability Living Allowance, Attendance Allowance and Carers Allowance**

The person you care for may well be receiving Disability Living Allowance (DLA) if they are under 65 or Attendance Allowance (AA) if they are over 65. These are non-means tested benefits paid to people who have a disability that affects their ability to carry out personal care tasks (DLA also has a mobility component). If they are not currently receiving DLA or AA you or they can request a claim pack by calling the Benefits Enquiry Line on 0800 88 22 00.

There are special rules for claiming DLA and AA for people who have been diagnosed as having six months or less to live: their claim will be fast-tracked and they will automatically qualify for the highest rate. A doctor will need to complete a DS1500 form (doctors have a supply of these), which should be sent in with the claim form. If the person you care for was already receiving DLA or AA at a lower rate before they were diagnosed as having six months or less to live, you or they should contact the Disability Living Allowance/Attendance Allowance helpline on 08457 123 456 to report a change of circumstances (and send in the DS1500 form) and they will automatically be put onto the higher rate.

Once the person you are caring for is receiving DLA or AA, you can claim Carer's Allowance (CA) if you meet all the criteria such as caring for at least 35 hours a week and not earning over a certain amount.

Payments of DLA and AA will usually stop after the person receiving them has spent four weeks (12 weeks for children under 16) in a hospital, care home or hospice. During this time you can continue to be paid Carers Allowance (CA) provided you still meet the eligibility criteria such as caring for at least 35 hours a week. However, once the person you care for stops being paid DLA or AA you will lose your entitlement to CA after 28 days.

Once the person you are caring for has died you can continue to receive CA for eight weeks provided you meet the remaining criteria such as not earning over a certain amount each week.

For more information about claiming Disability Living Allowance (DLA) please visit [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Disabledpeople/DG\\_10018702](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Disabledpeople/DG_10018702)

For more information about claiming Attendance Allowance (AA) please visit [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Disabledpeople/DG\\_10018710](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Disabledpeople/DG_10018710)

For more information on Carer's Allowance, please visit [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Carinfor someone/DG\\_10018705](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Carinfor someone/DG_10018705)

### **Employment and Support Allowance**

If the person you are caring for is unable to work, and they are over 16 but under state pension age, unemployed/self employed, or cannot get/are no longer receiving statutory sick pay, they may be able to claim Employment and Support Allowance (ESA). ESA claimants are divided into two groups, and anyone with a terminal illness will be fast-tracked into the Support Group in which claimants are not expected to participate in any work related

activity and receive a higher rate of ESA. To claim ESA contact Jobcentre Plus on 0800 055 6688 or apply online at [www.dwp.gov.uk/eservice](http://www.dwp.gov.uk/eservice).

### **Housing and Council Tax Benefit**

If you are renting and struggling to meet your payments, you may be able to claim Housing Benefit (HB). Council Tax Benefit (CTB) can help tenants and homeowners pay their Council Tax. You can claim HB or CTB if you are working (and on a low income) or claiming certain benefits such as income support. HB and CTB are affected by savings and are not available if you are a full-time student. To claim contact the Council Tax and Benefits Customer Contact Centre on 020 8726 7000.

### **Benefits for People on a Low income**

You may have less money coming in if you are caring for your partner who was the main earner in the household, or if you have given up work to care for someone full-time. If your income no longer meets the minimum level set by the government, you may be entitled to Income Support (IS) if you are aged 16-59 and either working less than 16 hours a week or are exempt from signing on for work due to a disability or caring/parental responsibilities. If you, or your partner, are aged 60 or over and on a low income, you may be entitled to the guarantee element of Pension Credit (PC). To claim IS, contact Jobcentre Plus on 0800 055 6688 or apply online at [www.dwp.gov.uk/eservice](http://www.dwp.gov.uk/eservice); to claim PC contact the Pension Service on 0800 99 1234.

### **Bereavement Benefits**

Bereavement Payments are tax-free lump sum payments to help people when their husband, wife or civil partner has died (conditions apply). The Widowed Parent's Allowance is a regular payment made to people who are under state pension age and responsible for at least one child for whom they receive Child Benefit (or expecting a child) whose husband, wife or civil partner has died, having paid sufficient National Insurance contributions. The Bereavement Allowance is a regular payment made to people whose deceased husband, wife or civil partner paid enough NI contributions, or whose death was caused by their job and the bereaved husband, wife or civil partner is 45 or over but below state pension age.

For more information, or to claim any of these benefits, you will need to contact Jobcentre Plus on 0845 608 8601. The Widowed Parent's Allowance and the Bereavement Allowance need to be claimed within three months of the death; Bereavement Payments can be claimed up to 12 months after.

### **HELP COMPLETING FORMS**

Benefit forms can be long and complicated, and at a time when you have more than enough to cope with you may not feel up to filling out the form. However benefits are important and can make a considerable difference to your income, so it may be a good idea to access help from an outside source. Many organisations supporting people with specific conditions can help with completing forms (and some also offer grants).

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH  
020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley can provide welfare benefits checks to enable people to claim for benefits they are entitled to receive. They can help older people complete forms either at Community House or in people's homes and if necessary provide support at tribunals for clients who have been turned down for Attendance Allowance and Disability Living Allowance. They have a variety of information guides and factsheets on money matters, tax and benefits.

**Alzheimer's Society Bromley**

Bromley Branch, White Gables Day Centre,  
18 Bromley Common, Bromley BR2 9PD  
020 8249 1494 [www.alzheimers.org/branchwebsite/bromley](http://www.alzheimers.org/branchwebsite/bromley)  
Offers welfare benefits advice to carers

**Benefit Enquiry Line**

0800 88 22 00  
Advice on benefits and help completing forms for anyone with an illness or disability and their carers

**Bromley Asian Cultural Association**

C/o Bromley United Reformed Church, 20 Widmore Road, Bromley, BR1 1RY  
0795 865 8366  
Offers welfare benefits advice to carers

**Bromley Citizens Advice Bureau**

Community House, South Street, Bromley BR1 1R  
020 8315 1940 [www.bromleycab.org.uk](http://www.bromleycab.org.uk)

**Bromley Pension Service**

For home visits  
Pensions: 0845 60 60 265  
Attendance Allowance / Disability Living Allowance: 0800 88 22 00

**Bromley Mencap**

Rutland House, 44 Masons Hill, Bromley, BR2 9JG  
020 8466 0790 [www.bromleymencap.org.uk](http://www.bromleymencap.org.uk)  
Welfare benefits advice to carers and people with disabilities.

**Burgess Autistic Trust**

129 Southlands Road, Bromley, BR2 9QT  
020 8464 2897 [www.burgessautistictrust.org.uk](http://www.burgessautistictrust.org.uk)  
Welfare benefits advice to carers.

**Carers Bromley**

Caritas House, Tregony Road, Orpington BR6 9XA  
0800 015 77 00 [www.carersbromley.org.uk](http://www.carersbromley.org.uk)  
Offers a variety of services to help carers: home respite enabling them to have a break while the person needing care is cared for at home. Paid sitting service and daily telephone check arrangement, benefits advice – also emotional support, groups, free telephone helpline, support for young carers, hospital discharge service and back care advice.

**Cystic Fibrosis Trust**

11 London Road, Bromley BR1 1BY  
020 8464 7211 [www.cftrust.org.uk](http://www.cftrust.org.uk)  
Welfare benefits advice to carers.

**Deaf Access**

Community House, South Street, Bromley, BR1 1RH  
020 8315 2550 [www.deaf-access.co.uk](http://www.deaf-access.co.uk)  
Welfare benefits advice to carers for deaf and hard of hearing.

**I-Care Day Centre Trust Ltd**

Old School House, High St, Green Street Green, Orpington BR6 6BJ  
01689 862883

Welfare benefits advice to carers.

**Parkinson's UK Bromley Branch**

01689 870935

Welfare benefits advice to carers.

**Rethink Bromley Advocacy Service**

12 Farwig Lane, Bromley, Kent BR1 3RB

020 8313 3034 [www.rethink.org](http://www.rethink.org)

Welfare benefits advice to carers.

**HOW TO CANCEL JUNK MAIL TO THE DECEASED**

To stop junk mail to a deceased person, you will need to register their details with The Mailing Preference Service (MPS). This is a free service which enables consumers to have their names and home addresses in the UK removed from mailing lists. It will take up to 4 months for the Service to have full effect although you should notice a reduction in mail during this period. Ring the MPS Registration line on 0845 703 4599 or register online at [www.mpsonline.org.uk](http://www.mpsonline.org.uk)

You can expect to continue to receive mailings from companies with whom the deceased person has done business with in the past. If you wish these mailings to be stopped, you must notify these companies directly.

**REDIRECTING POST AFTER SOMEONE'S DEATH**

You can arrange for the local post office to redirect the post of someone who has died. The post office may insist on having proof that you have got legal authority to do this. It might help if you could provide a death certificate and a written statement saying that you have a right to act on the person's behalf. You will have to pay a fee for redirection of post.

**HOW TO NOTIFY GOVERNMENT DEPARTMENTS AND SERVICE AUTHORITIES OF A BEREAVEMENT**

Bromley Council has teamed up with the Department for Work and Pensions (DWP) to deliver a new service called 'Tell Us Once'. This free service automatically notifies relevant government departments and service authorities of a family's bereavement. Under the new service, a local registrar can now support a recently bereaved person through a step-by-step process that will automatically notify central and local governments of their change in circumstances. By notifying the necessary services on their behalf, Tell Us Once is a much easier way for bereaved families to report their change in circumstances to the relevant authorities. When registering a death, the registrar will discuss this option with you.

For more information about Tell Us Once and the service being provided in your area, please visit [www.direct.gov.uk/death-tellusonce](http://www.direct.gov.uk/death-tellusonce).

**PRACTICAL ISSUES FOLLOWING A DEATH**

The following checklist could help to ease your mind if you are concerned about remembering all the different things that need addressing.

Before you start, it would be useful to have the following information to hand about the person who has died.

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Tax reference number

### **What to do in the first five days**

There are a few steps that need to be taken shortly after the death. In many cases the hospital or GP involved will help you with these early steps:

- Notify the family GP
- Register the death at a register office
- Find the will - the deceased person's solicitor may have a copy if you can't find one
- Begin funeral arrangements - you will need to check the will for any special requests
- If relevant, complete form BD8 given to you when you register the death and send to the local Jobcentre Plus or Social Security
- If the person who has died was receiving any benefits or tax credits, advise the offices that were making the payments - if you can't find relevant correspondence, use the links below to the tax credit helpline and Jobcentre plus

### **Administration of the estate checklist**

- Is there a Will?
- If so, who is the executor?
- Notify the executor
- Notify the solicitor if appropriate
- If there is a Will, apply for grant of probate
- If there is no Will, apply for letters of administration
- If the estate is modest, it is sometimes possible for assets to be released without applying for such a grant
- Contact your local probate registry office for details

### **Organisations to Notify**

- Return the pension/benefit book of the person who has died
- Notify JobCentre Plus/pensions service, if any benefits are paid into a bank account
- Notify the appropriate organisation(s) if the deceased person had any occupational pension(s) or a life assurance policy, with a copy of the death certificate
- Notify the bank/building society and mortgage company with a copy of the death certificate and information about probate
- Notify the landlord if the deceased lived in rented accommodation
- Executor of the Will (to arrange probate)
- Gas, electricity, water and telephone companies
- General insurance companies, e.g. buildings and contents insurance
- DVLA, regarding driving license
- Car insurance company – this is very important as the policy may need to be re-issued
- Inland Revenue
- Social and caring services
- Home care/Day centre
- Meals on wheels
- Credit cards/hire purchase/rentals
- Passport Office
- Library

- Membership of clubs and societies
- Hospital clinics
- Cancel appointments, e.g. doctor, dentist, optician, hairdresser
- Return any drugs to the pharmacist for safe disposal
- Internet provider

## **Grants and Wish-Making**

Caring can be expensive - if you are struggling to make ends meet, or cannot afford equipment or therapy that would benefit you or the person you care for, you may be able to apply for help from a grant-giving organisation.

There are also some charities that specialise in granting wishes for children and young people who have a life limiting illness (each charity has its own criteria and age limit). These charities can help with anything from equipment, to holidays, meeting celebrities to arranging experiences such as quad biking.

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley has information on grants that may be available to older people.

### **Carers Bromley**

Caritas House, Tregony Road, Orpington BR6 9XA

0800 015 77 00 [www.carersbromley.org.uk](http://www.carersbromley.org.uk)

Offers a variety of services to help carers: home respite enabling them to have a break while the person needing care is cared for at home. Paid sitting service and daily telephone check arrangement, benefits advice –also emotional support, groups, free telephone helpline, support for young carers, hospital discharge service and back care advice.

### **Dreams Come True**

0800 018 6013

[www.dctc.org.uk](http://www.dctc.org.uk)

### **Make-A-Wish Foundation UK**

01276 405 060

[www.make-a-wish.org.uk](http://www.make-a-wish.org.uk)

### **Round Table Children's Wish**

01202 514 515

[www.rtcw.org](http://www.rtcw.org)

### **Starlight Children's Foundation**

020 7262 2881

[www.starlight.org.uk](http://www.starlight.org.uk)

### **When You Wish Upon a Star**

0115 979 1720

[www.whenyowishuponastar.org.uk](http://www.whenyowishuponastar.org.uk)

### **Willow Foundation**

01707 259777

[www.willowfoundation.org.uk](http://www.willowfoundation.org.uk)

## **Personal Finances and Legal Issues**

If you are caring for your partner it can be a good idea to go through your finances together. It will make things easier after your partner's death if you are aware of all their bank accounts, insurance policies, share certificates, private and state pensions and so on, as well as any liabilities such as money owed on utility bills or credit cards. It may also be helpful to share basic information such as passwords, and if your partner usually handles the household finances, get them to show you how they do this. As a couple you may decide to move assets into a joint account, or perhaps set up a third party mandate (a written instruction to a bank or building society giving you access to your partner's account/s).

If the person you care for is happy for you to have greater control over their affairs they can set up an Ordinary Power of Attorney (this gives you control over specific financial issues while they retain their mental capacity - the ability to make their own decisions). If the person you care for would like you to be able to act for them once they have lost capacity they will need to set up a Lasting Power of Attorney (LPA). There are two types of LPA: property and affairs, and personal welfare. It is important to discuss with the person you care for what their wishes are regarding how their finances and welfare should be managed. It can be very upsetting having to talk about such things but it is vital that you know what the person you care for would like to happen. For example they may only want their money put into certain ethical investment schemes; or they may have strong views on the extent and nature of medical intervention they would want if they can no longer communicate with medical staff themselves. The Office of the Public Guardian (0845 330 2900, [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)) can give information and advice on LPAs and support those making decisions for someone else.

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1R  
020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley can provide an AgeUK information sheet on Enduring Powers of Attorney. They can also provide an AgeUK booklet *Help with legal advice*.

### **Age UK Legal Service**

0845 685 1076 <http://www.ageuk.org.uk/buy/legal-services>

## **DEALING WITH A DECEASED PERSON'S MONEY AND PROPERTY**

After someone dies, someone (called the deceased person's 'executor' or 'administrator') must deal with their money and property (known as the 'estate'). They need to pay the deceased person's taxes and debts, and distribute his or her money and property to the people entitled to it.

### **Who deals with the deceased person's estate?**

If the deceased person left a valid will, the person who deals with the estate is called the deceased person's 'executor'. If the deceased person left an invalid will or no will at all, the person who deals with the deceased person's estate is called an 'administrator'.

An administrator must usually be appointed by the court before they can deal with the deceased person's estate.

If you have doubts about these roles, you should get legal advice from a solicitor.

## **Accessing a deceased person's money, property and other assets**

If the deceased person left a lot of money or property in his or her estate, the executor or the administrator may have to apply for a grant of representation to gain access to the money. An application for a grant is made to the Probate Registry.

If the deceased person left a valid will, the Probate Registry will grant probate of the will. If the deceased person left an invalid will or no will at all, the Probate Registry will issue a grant of letters of administration.

## **Small estates and dealing with immediate debts**

If the deceased person left a small amount of money (usually £5,000 or less) in his or her estate, it may not be necessary to obtain a grant of probate or letters of administration to withdraw money from the deceased's account with a bank or financial institution. This can be useful if money is needed from the deceased's estate to pay for immediate expenses such as the funeral, mortgage or house insurance. Each bank or financial institution has its own rules on what proof it requires and how much money it will release to the person acting in the estate of the deceased.

If the deceased person had several bank accounts, each holding only a small amount of money, but in total exceeding £5,000, then it may still be possible to access the money in those accounts without a grant of probate or letters of administration. Again, each individual bank or financial institution will decide whether or not to release the money to the person acting in the estate of the deceased.

If a bank or financial institution does not require a grant, it may ask the person acting in the estate of the deceased to sign an indemnity. The purpose of this is to protect the bank or financial institution if it later turns out that the money has been paid to the wrong person.

## **Money in joint accounts**

The deceased person may have held money with another person in a joint bank or building society account. Normally this means that the surviving joint owner automatically owns the money. The money does not form part of the deceased person's estate for the purpose of administration and therefore does not need to be dealt with by the executor or administrator. However, a deceased's person's share in joint property is treated as part of their estate for inheritance tax purposes, both on death and on gifts made during their lifetime.

## **Frozen bank account**

Unless a bank account was joint, the bank accounts belonging to the deceased are frozen until the financial affairs of the estate are settled.

In some cases, the bank or building society may agree to release funds to pay for funeral costs, although they are not obliged to do this until probate is granted. If the deceased person left a small amount of money (usually £5,000 or less) in his or her estate, it may not be necessary to obtain a grant of probate or letters of administration to withdraw money from the deceased's account. This can be useful if money is needed from the deceased's estate to pay for immediate expenses such as the funeral, mortgage or house insurance. Each bank or financial institution has its own rules on what proof it requires and how much money it will release to the person acting in the estate of the deceased.

If the deceased person had several bank accounts, each holding only a small amount of money, but in total exceeding £5,000, then it may still be possible to access the money in those accounts without a grant of probate or letters of administration. Again, each individual

bank or financial institution will decide whether or not to release the money to the person acting in the estate of the deceased.

If a bank or financial institution does not require a grant, it may ask the person acting in the estate of the deceased to sign an indemnity. The purpose of this to protect the bank or financial institution if it later turns out that the money has been paid to the wrong person.

## **Wills**

If someone dies without leaving a will, it can cause problems for the people they leave behind - it might not be possible to honour their wishes, as the state will determine who inherits. Try to get the person you are caring for to think about who they want to leave their estate to and to formalise their wishes in a will that is appropriately signed and witnessed. For more information on making a will contact the Law Society (0870 606 2555, [www.lawsociety.org.uk](http://www.lawsociety.org.uk)) who can help you find a solicitor and advise on writing a will.

Community Legal Advice produce a helpful leaflet called *Wills and Probate - Dealing with someone's affairs when they die*, which you can request by calling 0845 3000 343 or downloaded from <http://legaladviserfinder.justice.gov.uk/media/6A1/EF/leaflet10e.pdf>.

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley can provide an AgeUK booklet *Making a Will*.

### **Age UK Legal Service**

0845 685 1076 <http://www.ageuk.org.uk/buy/legal-services>

## **Housing**

If you are concerned about keeping up payments on your mortgage you should speak to your lender as soon as possible and seek expert advice. The website [www.direct.gov.uk](http://www.direct.gov.uk) has lots of information on various schemes that can help.

If the person you care for owns their home it will form part of their estate and will pass to whoever they have named in their will. If they are a secure council tenant a family member who is related to them by blood or marriage (parent, parent-in-law, brother/sister, brother/sister-in-law, child) can inherit the tenancy provided they have lived with them for the last 12 months. However, the council may ask you to move to a different property if it is considered too big for your needs or if the property is specially adapted for a disabled person and this is needed by someone else.

If you do have any concerns about your current housing situation, or what will happen to the property after the person you care for has died, the following organisations may be able to help:

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Can provide information and advice on housing issues for older people

### **Biggin Hill Community Care Association**

St Mark's Centre, Church Road, Biggin Hill

01959 572221

Provide lunch and friendship clubs as well as an escorted shopping scheme on Fridays.

### **Bromley Council Housing Team**

Civic Centre, Stockwell Close, Bromley, BR1 3UH

020 8313 4098 [www.bromley.gov.uk](http://www.bromley.gov.uk)

Can give advice to residents whether buying, renting or letting a property

### **CarePlus (Bromley North)**

Church House, 61 College Road, Bromley, Kent BR1 3QG

020 8290 4992 email [info@careplusbromley.org.uk](mailto:info@careplusbromley.org.uk)

Voluntary organisation based at St Mary's Church. Can provide practical help for people living within roughly a two mile radius of central Bromley with things like changing a light bulb, shopping, tidying the garden, lifts to Orpington or Princess Royal Hospitals

### **Citizens Advice Bureau**

Community House, South Street, Bromley BR1 1R

020 8315 1940 [www.bromleycab.org.uk](http://www.bromleycab.org.uk)

### **Elderly Accommodation Counsel**

Third Floor, 89 Albert Embankment, London SE1 7TP

020 7820 1343 [www.housingcare.org](http://www.housingcare.org)

### **Shelter - London Housing Advice Centre**

0344 515 2222 (for general service information)

0344 515 1540 (for advice)

Specialist housing advice and advocacy service for anyone with a housing problem in London

## **Rights at Work**

Juggling work with your caring role can be very demanding and you may feel that you have no option but to give up work to care full-time. However, giving up work is a big decision and it is important that you are aware of all the support available to you in work before you take any action.

The Work and Families Act 2006 and the Employment Rights Act 1996 gave carers rights to help them manage work and caring, such as the right to request flexible work and leave entitlement. Flexible working could include measures like changing your start and finish times, working the same hours but in fewer days, or working from home. You have the right to apply for flexible working if you have at least 26 weeks continual employment at the time you make your application and you are the parent of a child under six, or a disabled child under 18; or caring or expect to be caring, for a partner, relative or an unrelated adult who lives at the same address as you.

Everyone has the right to take a 'reasonable' amount of time off work to deal with an emergency involving a dependant; whether this time is paid or unpaid is up to your employer. If working and caring become too difficult and you are thinking about resigning, ask your employer about a career break (or sabbatical). It would mean that you could concentrate on your caring role, knowing that you have your job to go back to. For more information on caring and your rights at work contact Help the Hospices (020 7520 8200, [www.helpthehospices.org.uk](http://www.helpthehospices.org.uk)) and request a copy of *Flexible Working: For people caring for a relative or friend at the end of life*.

Further information on carer's rights at work can be found at Carers UK  
<http://www.carersuk.org/help-and-advice/looking-after-you/your-work-and-career>.

## **Caring at Home and Hospice Services**

Caring for someone can be difficult, especially when there is no prospect of them getting better, so do not feel guilty if you need outside help to cope with the situation. Family and friends can be excellent sources of support and may just be hanging back out of a fear of getting in the way, so it could be up to you to approach them. There is also lots of help available from local health and social services - you and the person you care for will probably need to be assessed for these.

### **Continuing Care**

Medical professionals or Bromley Council Social Services can refer people who have been diagnosed as having a terminal illness and in need of palliative care (care that focuses on improving the quality of life for the patient rather than finding a cure) for a Continuing Care assessment. Continuing Care is a package of health and social care services (including equipment) arranged and funded by the NHS (and therefore free of charge to the recipient). To request *NHS continuing healthcare and NHS-funded nursing care: Public information booklet* from the Department of Health publications order line (0300 123 1002).

For more information on NHS Continuing Care call the Bromley Continuing Healthcare Team on 01689 880 598

Babies who have continuing healthcare needs after they are discharged will be referred to the Children's Community Nursing team and Health Visitors and Community Midwives are kept informed.

You can also access help from Bromley Social Services by contacting Bromley Social Services Direct on 020 8461 7777.

For more information on Social Services and assessments of need see the *Bromley Care Services Directory* available from Bromley Social Services Direct on 020 8461 7777.

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Age Concern Bromley can provide information sheets on various aspects of Continuing Care, assessments and funding of care.

### **Hospice Care**

The Hospice Information Service (020 7520 8222, [www.helpthehospices.org.uk](http://www.helpthehospices.org.uk)) provides information on hospice care and finding a hospice, but if the person you are caring for lives in Bromley they will be referred to one of the hospice services below.

If you are caring for an adult with a life limiting condition, the chances are one of the health professionals involved in their care will have referred them to St Christopher's Hospice (020 8768 4500 or [www.stchristophers.org.uk](http://www.stchristophers.org.uk)) or Harris HospisCare *with St Christopher's* (01689 825755 or [www.harrishospiscare.org.uk](http://www.harrishospiscare.org.uk)). If they have not yet done so, ask them to as soon as possible because each Hospice has a range of support for those living with a life limiting condition and their family and friends. St Christopher's and Harris HospisCare *with St Christopher's* offers patients a home nursing service, inpatient care for those in the advanced stages of their illness or those in need of symptom control, day services and outpatient clinics. It also offers bereavement support, social workers and welfare officers to all involved to help with emotional and practical issues.

If you are caring for a child with a life limiting condition, there are two hospices you may be referred to: CHASE (Christopher's Children's Hospice) or The Rainbow Trust. If you have not yet been referred, ask a health professional such as your GP to do so. CHASE (01483 230960,

[www.chasecare.org.uk](http://www.chasecare.org.uk)) supports children and young people up to the age of 19 and their families. CHASE offers practical and emotional support in the family home from the moment of diagnosis, through bereavement and beyond, as well as in-patient care and short breaks for the family as a whole or just the child in order to give the family a break. The Rainbow Trust (01372 363438, [www.rainbowtrust.org.uk](http://www.rainbowtrust.org.uk)) works with families with a terminally ill child or young person up to the age of 18. The Rainbow Trust provides practical and emotional support in the home for the whole family, specialist support for siblings, help attending hospital appointments and during hospital stays and bereavement support.

## **Funerals**

### **Arranging the Funeral**

The funeral is your opportunity not only to say goodbye to the person you have been caring for, but also to celebrate their life and how much they meant to you and everyone else they have left behind. You and the person you are caring for may decide to plan the funeral and burial/cremation together. This will mean that you will have fewer decisions to make at the deeply distressing time immediately following their death and you will have the comfort of knowing that you will be arranging matters in a way that they would have approved of. If you or the person you were caring for did not feel up to discussing funeral plans you will now need to check their will and other paperwork to see if they left any instructions such as expressing a wish for burial rather than cremation. You will also need to decide whether to organise the funeral yourself or to hire a funeral director.

### **Paying for the Funeral**

Funerals can be expensive so if you have discussed the issue with the person you are caring for do not forget to talk about the financial aspects as well. It is important to remember that if you arrange a funeral you will be expected to ensure the fees are paid, so make sure that there are sufficient funds in the estate of the person you were caring for before making any arrangements. It is also worth checking if the person you are caring for had a prepayment funeral plan or belonged to a pension scheme or union that will make a payment on the death of a member that will help cover funeral costs.

### **Help with funeral costs if you're on a low income**

If you are finding it difficult to pay for a funeral that you have to arrange, you may be able to get a Social Fund Funeral Payment from the Benefits Agency, if you or your partner receives one of the following:

- Income Support
- Housing Benefit
- Council Tax Benefit
- Job Seeker's Allowance (income-based)
- Disabled Person's Tax Credit
- Working Family's Tax Credit

If you get a Funeral Payment, it will have to be paid back from any estate of the deceased person. The 'estate' means any money, property and other things like insurance policies that the deceased owned. A house or personal possessions that are left to a widow, widower, or surviving civil partner are not counted as part of the estate. You can ask for a Funeral Payment claim form by contacting Bromley's Jobcentre Plus office on 0845 604 3719.

### **Bromley Registrar**

Civic Centre, Stockwell Close, Bromley, BR1 3UH

020 8313 4666 [registrars@bromley.gov.uk](mailto:registrars@bromley.gov.uk)

[http://www.bromley.gov.uk/info/200032/deaths\\_funerals\\_and\\_cremations](http://www.bromley.gov.uk/info/200032/deaths_funerals_and_cremations)

Before a funeral can be arranged, the death must be registered.

### **Medical Certificate – first thing needed**

#### ***If the death is expected***

If the death is expected and the person dies at home – a medical certificate will be given to next of kin by a GP or EMDoc.

If the death is expected and the person dies in hospital – a medical certificate will be given to next of kin by the hospital. It will be best to phone first to find out when it will be ready and where to go.

#### ***If the death is unexpected***

If the death is unexpected – there will be a post mortem. The Coroner is responsible for this. The Coroner will phone you very shortly after the death to let you know when the post mortem will be held and when the certificate will be ready. This sort of 'medical' certificate is known as the Coroner's certificate and will be sent direct from the Coroner to the Registrar at Civic Centre, Bromley.

### **Death Certificate – registering the death with the Registrar**

Anyone can register a death. It is usually a relative or next of kin.

#### ***If the death is expected***

Unless the death has been referred to the Coroner, you must register a person's death within 5 days. To do this you need to take the medical certificate to the Registrar's Officer Civic Centre in Bromley. Ring to make an appointment first 020 8313 4666.

#### ***If the death is unexpected***

If there was a post mortem, the Coroner will send a Coroner's certificate direct to the Registrar's Office at the Civic Centre. Phone to make an appointment to go along and register the death.

### **Information you will need to take with you**

You will need to know: the person's place and date of birth. If they have a surviving spouse, you will need to know their date of birth. You will also need to know if the person is going to be buried or cremated.

### **Several copies of Death Certificate**

It is worth getting several copies of the Death Certificate. You will need them to close bank accounts and even electricity and gas accounts. You will also need them to change an account from joint names to a single name. If you wish to obtain additional copies, each copy purchased at the same time as registering a death will cost £3.50 each. Copies purchased the following day and thereafter cost £7 each.

### **Certificate for burial or cremation**

The Registrar will also give you a Certificate for burial or cremation.

## **Arranging the Funeral**

Bromley Registrars Department at the Civic Centre have leaflets on how to arrange a funeral, should you need help. You will need to register the death there before you can arrange the funeral.

## **Equipment**

Once the person you have been caring for has died, you may find you have disability equipment that is no longer needed. Any equipment provided by health or social services should be returned (please look for a label on the piece of equipment to give you a phone number to contact). You may decide to sell the equipment if you purchased it privately, in which case, the following organisations may be helpful: Disability Equipment Register (01454 318818, [www.disabilityequipment.org.uk](http://www.disabilityequipment.org.uk)) and Social Information on Disability (0800 0439395, [www.asksid.org.uk](http://www.asksid.org.uk)).

If you would prefer to donate the equipment, Carers Bromley can help by advertising it in the newsletter, *Concerning Carers*, at no cost to you (space is limited). Contact Carers Bromley on 0800 015 7700.

All medications must be returned to your local chemist for safe disposal.

## **Looking to the Future**

Following the death of the person you cared for, you will inevitably go through a major period of adjustment. You will be grieving for the person who died and learning how to live life without them. At the same time, you may be helping other people through their grief. Perhaps you are also dealing with feelings of guilt if you are enjoying your new-found time and space. Whatever emotional processes you go through, when the time is right (and only you will know when that is) you may want to explore new opportunities - this may take the form of looking for work, voluntary or paid, embarking on a course of study or just seeking out occasions to socialise. Remember that you will have developed lots of transferable skills during your time as a carer. Being a carer can improve your negotiating, time management communication and teamwork skills and if you had direct payments, you may have experience of budgeting and accounting - you may just need some help recognising that you now have these skills.

### **Work**

If your caring role prevented you from working, or meant that you had to leave work or change job, you may now be in need of some careers advice. Whether you are wanting to get into work for the first time, returning to a former occupation, or feel that your caring experiences have prepared you for a change of direction, the following organisations can help.

#### **Jobcentre Plus (JCP)**

Bromley Unicorn House, 28 Elmfield Road, Bromley BR1 1NX  
0845 604 3719 [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Assists people to find work, and supports others to return to the labour market over time. They run a variety of programmes to help people prepare for work through training and/or work experience. They operate WorkPath - three programmes designed to help people with disabilities to get into work. They can help with the cost of travel to job interviews, including overnight accommodation if necessary (conditions apply).

Further information on returning to can be found at Carers UK <http://www.carersuk.org/help-and-advice/looking-after-you/your-work-and-career/getting-back-into-employment>

## **Education and Training**

Signing up for a course, whether it is a university degree, brushing up on basic skills such as literacy and maths, or something more light-hearted like aromatherapy or salsa dancing, can be a great way of developing new skills, meeting new people and boosting your confidence and self-esteem. Most courses will charge a fee, but these can often be paid in instalments and discounts are sometimes available if you are on a low income. Some courses require previous qualifications but that will depend on the course provider.

### **Bromley Adult Education College**

The Widmore Centre, Nightingale Lane, Bromley BR1 2SQ

020 8460 0020 [www.bromleyadulthoodeducation.ac.uk](http://www.bromleyadulthoodeducation.ac.uk)

Bromley Adult Education College provides a wide variety of daytime and evening classes, including IT courses, at centres throughout the Borough. There is a reduced charge for people over 60. They provide some classes for people with special needs, including keep fit, typing for people with sight loss, and lip reading classes.

They also do basic skills courses (free) in literacy, numeracy and English for Speakers of Other Languages under their **Skills for Life** scheme –for the Skills for Life scheme 020 8461 8684.

### **Animi Training**

8 Sherman Road, Bromley BR1 3JH

020 8466 6369 [www.animitraining.com](http://www.animitraining.com)

For people who want to improve their reading and writing or maths. These basic subjects come under Skills for Life and there is no charge for such courses.

People can study either at the Bromley Training Centre in Sherman Road (near Bromley North Station) or online.

## **Volunteering**

Volunteering can be a great way of meeting new people and learning new skills. It can also be a low-key opportunity to reacquaint yourself with the world of work. As a volunteer you will be able to choose how many hours or days a week you want to dedicate to volunteering. You may decide you want to volunteer at more than one place and you may want to use your experience as a carer to support others by volunteering with a local community organisation that may have helped you and the person you cared for in the past.

### **Age Concern Bromley – Community Volunteers Time Bank**

Community House, South Street, Bromley, Kent BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

The CVTB is volunteering with a difference, connecting people and communities. CVTB is at the heart of delivering Age Concern Bromley's services to older people and members earn time credits in a variety of ways – for example by offering companionship, IT help, gardening, telephone advice helpline, working at a Day Centre or simple DIY in an older person's home.

### **Community Links Bromley**

Community House, South Street, Bromley Kent BR1 1RH

020 8315 1900 [www.communitylinksbromley.org.uk](http://www.communitylinksbromley.org.uk)

Community Links Bromley is the CVS (Council for Voluntary Service) for the London Borough of Bromley. They advise and support local voluntary organisations and community groups. They also deliver the services provided by a Volunteer Centre and maintain an extensive database of voluntary vacancies for a wide range of organisations. For Carers, and those who have been bereaved, they recommend making a one-to-one appointment

with a Volunteering Adviser who can discuss the type of volunteering that would best suit you and your situation.

### **South London Healthcare NHS Trust**

There are various opportunities to volunteer at the Princess Royal University Hospital, Beckenham Beacon and Orpington Hospital. Contact their Voluntary Services Department on 01689 865 937

### **Socialising**

You may not have had much time for socialising and pursuing hobbies whilst you were a carer, but once you feel ready, Bromley has lots to offer people who want to meet others and pursue common interests. Whether you want to improve your photography skills, develop your knowledge of fine wine, take up a new sport, or just meet people for lunch and a chat there is bound to be something that appeals. Your local library may be a good source of information on events and activities being held near you - they also hold details of clubs and societies in the borough.

### **Age Concern Bromley**

Community House, South Street, Bromley BR1 1RH

020 8315 1850 [www.acbromley.org.uk](http://www.acbromley.org.uk)

Has lists of clubs and activities for people aged 60+ throughout the borough.

### **InfoBromley**

Is an online directory of community and voluntary services in the London Borough of Bromley [www.infobromley.org](http://www.infobromley.org)

If you have not found the information you were looking for in this factsheet, or would like to request one of Carers Bromley's other publications or join our mailing list, please feel free to contact us by calling 0800 015 7700 or emailing [help@carersbromley.org.uk](mailto:help@carersbromley.org.uk).