

Oldham 0161 624 6811 Todmorden 01706 815712

# Supporting loved ones...

Helping someone who can no longer deal with their own affairs



# A guide to the legal management of the money or property of someone who lacks mental capacity

You may know a family member, friend, neighbour or someone who you think is having difficulty making decisions about and dealing with their finances and property.

You may want to be able to make decisions for them but they have no Power of Attorney in place appointing anyone to help or assist them.

### What is 'Mental Capacity'?

Even if a person is having difficulty making decisions, with help and support, they may still be able to make decisions themselves. Generally someone who lacks capacity cannot do one or more of the following:

- understand and retain information given to them long enough to be able to make a decision
- weigh up information given to them to be able to make a decision
- · communicate their decision in any way

However, everyone's circumstances are different and a medical practitioner can help with an assessment.

continued overleaf

#### How can I help?

If a medial practitioner confirms that an individual does not have the mental capacity to deal with their own finances, property and affairs you can apply to the Court of Protection for an order appointing you as their Deputy so you can deal with their affairs.

#### Why is it necessary?

If a person loses their mental capacity to deal with their own affairs their finances will be frozen and the financial authorities will not be able to accept instructions from anybody else no matter how closely related. This means bills may not be paid, care home fees not paid and the individual will not be able to access their own pension payments. If they move into a care home and need to sell their house, they would not be able to do this.

#### What can a Deputy do?

The powers of a Deputy depend on the needs of the individual and also the Court's decision.

The Court of Protection will make an order giving guidance and will supervise the Deputy to make sure they are making wise decisions.

# What shall I do next?

If you wish to assist someone because you feel they can no longer deal with their own affairs please contact us to make an appointment.

Home visits can be arranged.

The application process to apply to be appointed as a Deputy takes many months to complete. If you need to be appointed as a Deputy to help a loved one, the sooner the application is made the sooner you can help.



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