



Walsall Council



Easy
Read

Support with looking after your money

The appointee and deputyship
service



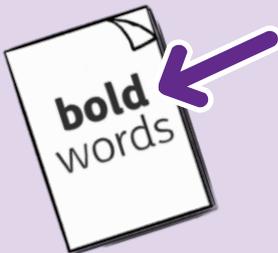
Easy Read



This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



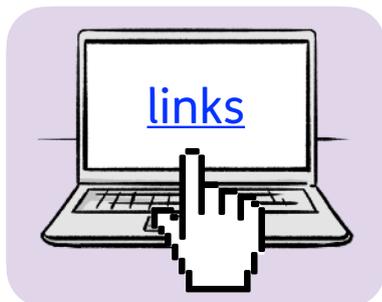
This Easy Read booklet uses easier words and pictures. Some people may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.



[Blue and underlined](#) words show links to websites and email addresses. You can click on these links on a computer.

What is in this booklet

About this booklet	4
The appointee and deputyship service.....	5
Mental capacity.....	6
Appointees	7
Deputies	16
After someone dies.....	26
Find out more	27

About this booklet



This booklet is about Walsall Council's appointee and deputyship service.



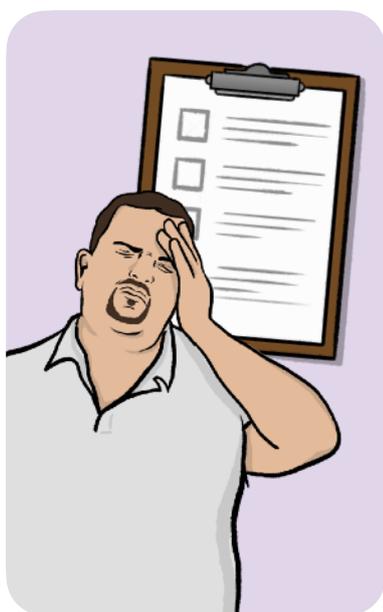
This service helps people who are not able to make choices about their money or homes.

The appointee and deputyship service



The appointee and deputyship service helps people who get support from the Council's **adult social care** team.

Adult social care is care and support to help people to live independently. The person who gives you adult social care is called a **social care practitioner**.



The service helps people who cannot make choices for themselves. This could be because:

- They have a learning disability.
- They have a mental health problem.
- They have had a serious brain injury or illness.



The Council will only help you to make choices if you do not have anyone else who can help you.

Mental capacity



Mental capacity means whether someone can make choices for themselves about their life.



It is very serious to decide that someone cannot make choices for themselves.



Only certain staff members can decide this.



They look at a person's whole life before deciding that someone can make choices for themselves.

Appointees



An **appointee** is a person who looks after your money if you get **benefits** or a **state pension** but you cannot look after it yourself.



Benefits is money the government gives to some people to help pay for the things they need to live.



A **state pension** is money you get from the Government to live on after you retire.



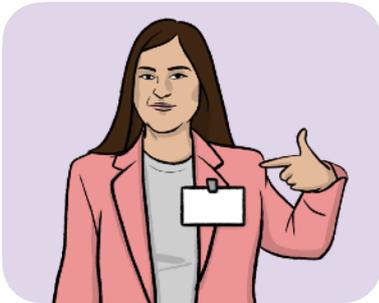
Agree



Your appointee is usually a friend or a member of your family.



Some organisations can be your appointee.



If there is nobody who can be your appointee, we can do it for you.

What an appointee does

If we are your appointee, we will:

- Apply for your benefits.
- Fill in government forms to make sure that you still get your benefits or state pension.



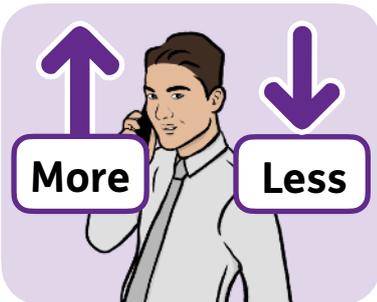
If we are your appointee, we will also:



- Make sure that you get all the benefits you should get.



- Pay money back to the government, if they have given you too much in your benefits or state pension.



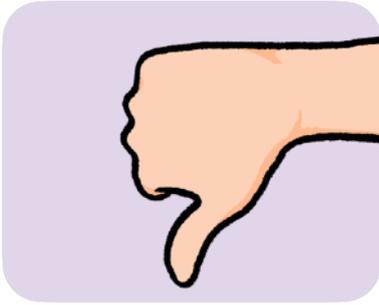
- Tell the government if you have more or less money than you used to have.



- Use your benefits to pay for your care or your bills.



- Make sure you have enough money to pay for what you need.



What an appointee cannot do

An appointee cannot:



- Make choices about money that you have saved up.



- Make choices about where you live, or your care.



- Sign documents for you.



- Speak to other people and organisations about your money, without you writing to say we can.

Using the Council's appointee service

You can use our appointee service if you:



- Use our social care services.



- Are over 18 years old.



- Get benefits or a state pension.



- Have less than £5000. This includes money in your bank and how much your house is worth.

You can use our appointee service if you:



- Find it difficult to look after your money.



- Do not have any family friends or other organisations who can help you look after your money.



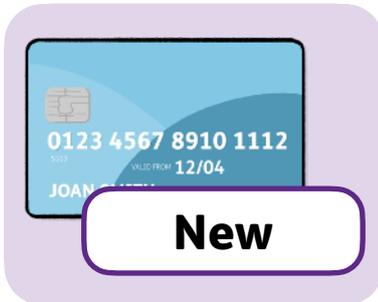
If you need help from our service, your social care practitioner will help you to apply.

You will apply to the government.



The government might ask for proof that you cannot make choices for yourself.

What will happen to your benefits



We will open and look after a new bank account for you.



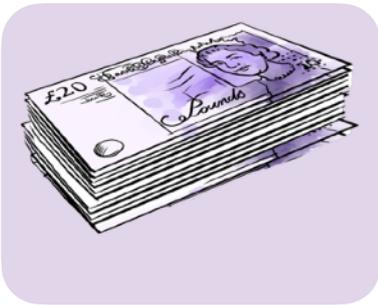
Your benefits or state pension will be paid into this bank account.



Neither you nor your friends or family will be able to use this bank account.

Paying for the appointee service

You will need to pay some money to use the appointee service. This includes:



- Money when you stop using the appointee service, called an **closure fee**. This might be after you have died.



- Money each year, called an **administration fee**.

If you stop needing an appointee



If you and your social care practitioner decide that you can look after your own money, we will tell the government.



We will close the bank account that we have looked after for you.



Your benefits and state pension will be paid into your own bank account.



You will be in charge of looking after your money and paying bills.

Deputies



What is a deputy?

A **deputy** can be a person, like a family member or friend, or an organisation.



They make choices for someone who does not have mental capacity.

There are 2 types of deputies:



- Deputies who look after someone's money or home.



- Deputies who look after someone's health and care.



This guide is only about deputies who look after someone's money and home.

Having the Council as your deputy

The Council can become your deputy if:



- You use our social care services.



- You do not have mental capacity, and cannot make choices about money or your home.



- You do not have anyone who the law says can make choices for you.

The Council can become your deputy if:



- You do not have anyone else to be a deputy for you.



- You have over £5000. This includes money in your bank and the value of your home.

What does a deputy do?



Your deputy can only make choices that the law says they can make.



They must think about what is best for you when they make choices.

Deputies are in charge of:



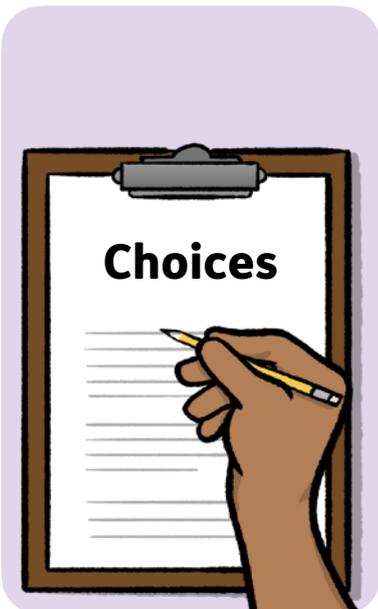
- Looking after money, like benefits and bills.



- Looking after your home, pension and bank accounts.



- Making sure that your money is used in ways that help you.



- Writing down information about:
 - The choices they make.
 - How they make choices.
 - Who they speak to about the choices they make.



Deputies also write a report every year about how they are looking after your money.



They send it to an organisation called the **Office of the Public Guardian (OPG)**.

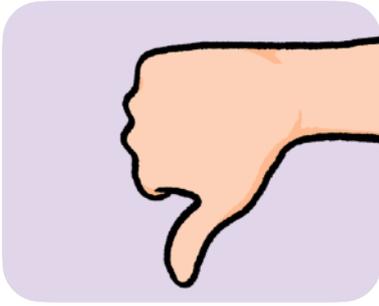


The **Office of the Public Guardian (OPG)** checks that your deputy is making choices that are right for you.



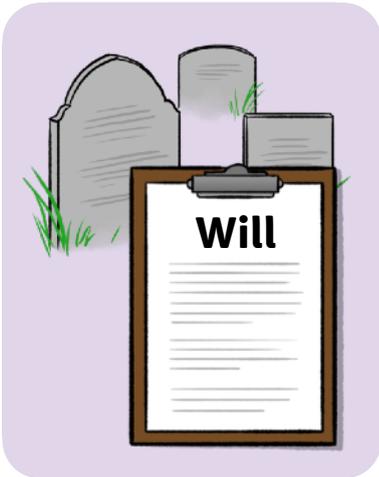
When your deputy makes choices, they will listen to:

- You.
- Health and care staff.
- Your friends and family.



What a deputy cannot do

Your deputy cannot:



- Make a **will** for you, or change your will.

Your **will** is a document that says what you want to happen to your money and home after you die.



- Give a lot of your money to other people.



- Keep your money for themselves, even if they say they are keeping it for you.

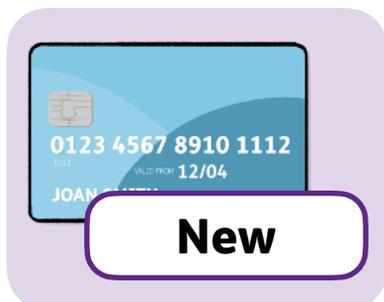


- Tell other people about how much money you have.

What will happen to your money



Once we have become your deputy, we will close all of your bank accounts.



We will start and look after a new bank account for you.



All your money will go into this bank account.



We will pay your bills out of this bank account for you.



You will not be able to use this bank account.



But you can ask for extra money from the bank account.



If you have a lot of money in your bank, we will get help to look after it for you.

If you own your home



If you live in your own home, you will not need to sell it to pay for your care.



We will make sure that your bills get paid, and you will have enough money for daily activities, like going to the shops.



If you live in a care home, and nobody else lives in your home, we might choose to sell your home.



We will use this money to pay for your care.

Paying for the deputy service

You will need to pay some money to use the deputy service. This includes:



- Money when you start using a deputy.



- Money each year, called an **annual supervision fee**, which is paid to the Office of the Public Guardian.



- Money to us to pay for the deputy service.

After someone dies



We stop being someone's appointee or deputy after they die.

But we will:



- Try to find members of their family.



- Tell the government that they have died.



- Tell the person's family about what they need to do, like planning a funeral.

Find out more



When you talk to your social care practitioner about your needs, they might suggest the Appointeeship & Deputyship service to help you.

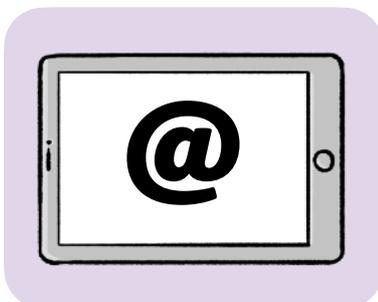
You can also find out more by:



- Looking at our website:
[go.walsall.gov.uk/health-and-social-care/talking-us-and-holding-us-account/get-support-managing-your-money](https://www.go.walsall.gov.uk/health-and-social-care/talking-us-and-holding-us-account/get-support-managing-your-money)



- Phone: 01922 655551



- Email:
clientwelfareservices@walsall.gov.uk

This Easy Read booklet was produced by [easy-read-online.co.uk](https://www.easy-read-online.co.uk)
The booklet includes images licensed from Photosymbols & Shutterstock.