



Putting your affairs in order

Advice for customers



Putting your affairs in order

There are things we can do to put our affairs in order that will make it easier for our loved ones.

Do we have an urgent contact for you?

We try to record details of your next of kin so we can reach them if we can't get hold of you, or in an emergency. If this has changed or you think we may not have up to date details, please call us on 01225 366000.

Do you want a family member or friend to be able to speak with us?

If you want Curo to speak to a friend or family member on your behalf you can ask us for a Third Party Permission.

Visit the below website to either fill out our online form. or you can download the pdf and return it back to reception at the Maltings.

curo-group.co.uk/thirdparty

Do you need a power of attorney?

A power of attorney isn't the same as an executor

A power of attorney is something that's set up when you need someone to take responsibility for your affairs when you are alive, but are no longer able to do all of this for yourself. This doesn't continue when you die, and once you die you need an executor to be legally responsible for your affairs and estate.

If you need more information about this talk to a solicitor or get in touch with your local Citizens Advice.



Citizens Advice:
citizensadvice.org.uk

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Have you got a will?

Many people don't have a will, often just because it's one of those things that we never get around to doing. When a person dies this can make it difficult for families and representatives to do things on their behalf.

You can specify in your will who you want to pass any of your belongings on to after you die.

Contact your local Citizens Advice or visit the MoneyHelper website for some useful information about writing a will.

- Citizens Advice:
citizensadvice.org.uk
- Money Helper
adviser.moneyhelper.org.uk

If you don't have anyone to talk this through with, our Tenancy Advisors are happy to help.



Email us at:
tenancy.management@curo-group.co.uk or call
01225 366000

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What happens if I go into care?

If you go into care, rent will still be payable until your tenancy ends.

If you are in a care home temporarily, please let us know. We can offer advice, and talk to you about what will happen if you move into a home permanently.

If you decide to go into care permanently you will need to give us four weeks' notice to end your tenancy.

If you are thinking about moving into care, you may want to make sure that you have money set aside to pay rent during your notice period. Or you may want to set up a payment plan so that you have enough credit on your account to cover this four-week period.

Your family cannot give notice to end the tenancy on your behalf unless they have power of attorney.

If you receive housing benefit this will be paid for up to a maximum of 13 weeks if you are on a trial in the care home. As soon as decision

is made that the move will be permanent you may be able to claim housing benefit to cover the four-week notice.

Your family cannot give notice to end the tenancy on your behalf unless they have power of attorney

If you receive Universal Credit this may continue for a short time while you are on a trial, but will stop once a permanent decision to stay in the care home is made.

If you would like more advice you or your family members can talk to one of our tenancy advisors. They may not be able give specific details unless you have given them Third Party Permission, but we will always try to make this process as easy as possible.

Our tenancy advisors will also talk to you about clearing the property and returning keys to us.

We can also arrange to come and visit you in your care home to talk to you about your options

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What happens if I die?

We'll give lots of advice and support to your family. There will be a four-week notice period which can give your family or next of kin time to put arrangements in place before returning the keys.

Please be aware that if you receive housing benefit this will stop at the end of the week that you pass away.

If you receive Universal Credit the award will end at the beginning of the monthly assessment period in which you die.

You may want to ensure that you have left money set aside to pay rent during the notice period. Or you may want to set up a payment plan now to ensure that you have enough credit to cover this four-week period.

We can talk to you about how to set up a payment plan that you can afford, so that your family do not have to worry about this after you die.

If you have anyone else living in the property with you and you are worried about what may happen to them, contact one of our Tenancy Advisors and we can discuss this with you.



Email us at:
tenancy.management@
curo-group.co.uk or call
01225 366000


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Important paperwork?

Think about documents such as:

If you do have a will make sure your executors know where it is and how they can easily access it.

One of the really difficult things for your family, friends or representatives can be trying to find all your important documents, so it's worth putting everything in one place.

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- Your will
 - Bank statements
 - Benefits – Universal Credit, Housing Benefit, Pension Credit etc
 - Utility suppliers
 - Outstanding bills
 - Insurance policies
 - Credit card statements
 - Birth and marriage certificates
 - Any divorce papers
 - Tax certificates such as your P60
 - Details of savings and investments including share certificates, Premium Bonds and pension plan statements
 - Loans/hire purchase

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Other things to think about...

- You could leave a list of people that you think should be informed in event of your death.
- If you have pets, what do you want to happen to them?
- Will people need access to your computer, email accounts or any other services you use on the internet? If so, you may need to leave usernames and passwords in a safe place.
- Funeral planning – have you got a prepaid funeral or specific wishes about what you would like?
- Organ donation – do your family and friends know your wishes?

Further information

For more information about getting your affairs in order contact Age Concern – they have a ‘Life Book’ you can request either online or as a printed copy.



Age UK Life Book
ageuk.org.uk/lifebook

Money Helper
adviser.moneyhelper.org.uk

Citizens Advice
citizensadvice.org.uk





**NEED
HELP?**

Book it, pay it, check it -
get things done quicker at MyCuro
curo-group.co.uk/mycuro

Live chat, Facebook, Twitter, email & more
curo-group.co.uk/contact

T: 01225 366000

If you would like this information in an
alternative format please get in touch.