



## Elderly Client Services

A range of specialist legal services for older and vulnerable people, their families and carers.



# Coodes Solicitors

## Introduction

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**Coodes have a dedicated professional team of lawyers who specialise in meeting the needs of the older client, their families and carers.**

The legal issues which affect older people and their families and carers are becoming more and more complex. Moreover, it is extremely important to seek specialist legal advice sooner rather than later.

Choosing the right solicitor to help you plan for the future is critical. Our team can advise on all issues affecting the elderly, and provide clients with clear and reliable advice in an empathic and professional way. We will take into account any difficulties both mental and physical, which can accompany the ageing process.

From a simple case of assisting an older client moving into a smaller property, to arranging a Power of Attorney for someone to take over responsibility for the affairs of a loved one, we have the expertise to guide you along the best course of action.

## Our services include

Lasting Powers of Attorney

Court of protection applications

Wills

Advance decisions/advance statements

Care home contracts

Mental health law

NHS Funded Care

Advice on financial responsibilities and  
funding criteria for long term care

Home equity release plans

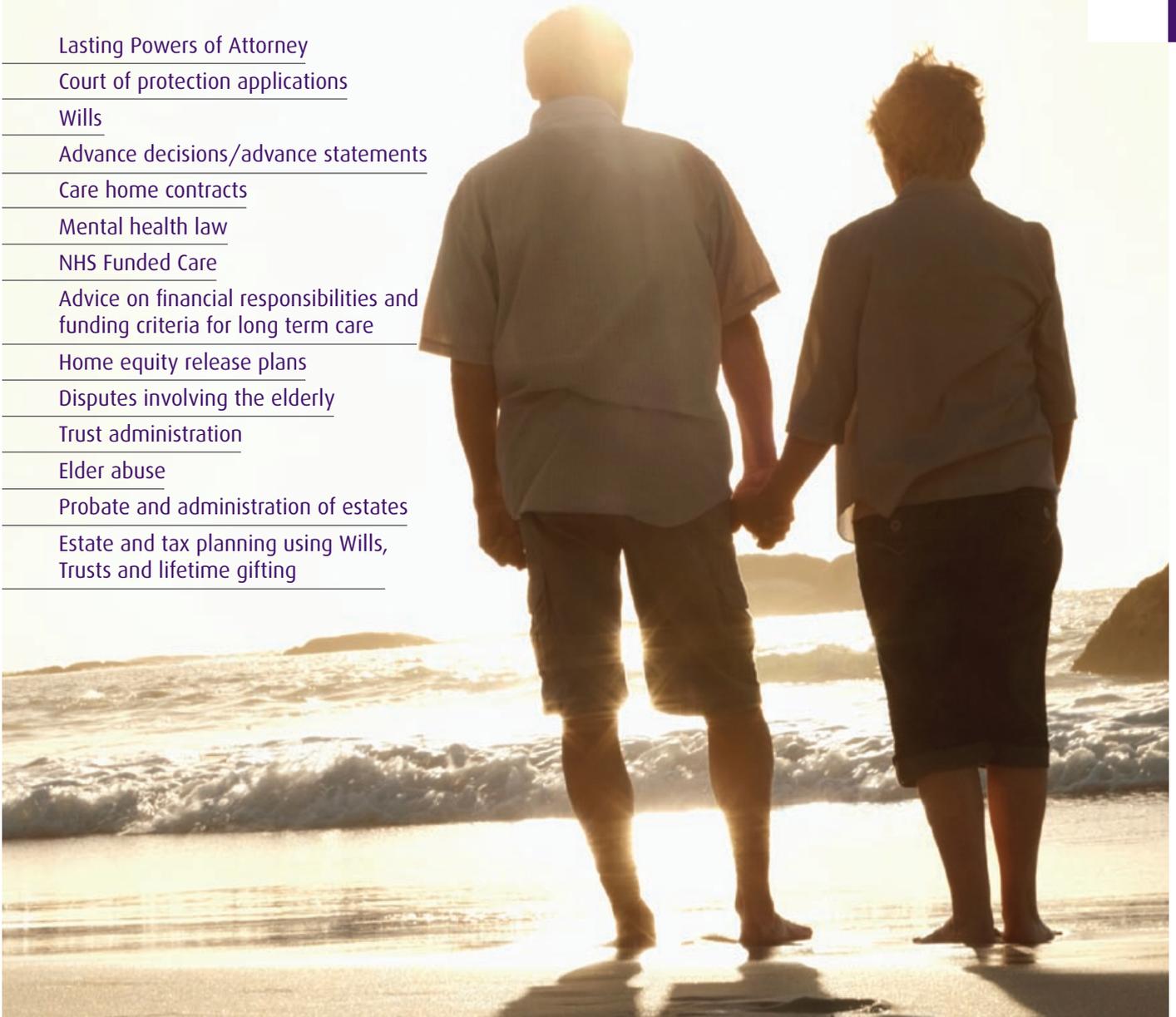
Disputes involving the elderly

Trust administration

Elder abuse

Probate and administration of estates

Estate and tax planning using Wills,  
Trusts and lifetime gifting



## Long term care

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Arranging and funding long-term care can be very complicated. When most people think of long-term care, they tend to think of a care home. But there are many different care options available, from getting help in your own home with basic tasks to being cared for in a residential or nursing home. Often families find that they don't just need one type of care. People may move from one service to another as their health needs change.

For those helping loved ones find a care home, there are a number of considerations to be aware of. Whether the care is being self-funded or the local authority is meeting the care costs, you should still have a genuine choice of care homes. Those who are funded by their local authority aren't restricted to just one choice. Your authority is obliged to tell you the maximum it will spend on your care, so if you find a privately run home that meets your care needs within the price-range, it should cover your fees. When choosing a care home it is important that you feel confident that it provides good all round care from meeting the necessary medical needs to ensuring that it provides a wide range of recreational activities. There are complex legal contracts to be understood and signed. We can offer guidance and advice to ensure that you fully understand the contract you are entering and the financial commitment you are making.

## Will & Powers of Attorney

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Making arrangements for money and property we leave behind, however small or large, is absolutely essential.

A Will is the best and most secure way to ensure the people or charities you care for are looked after when you have gone.

People assume that if they do not make a Will everything will work out okay and that their money and property will automatically go to their family. Unfortunately this is not true. If you die without leaving a Will the law will decide on how to split what you leave. If you thought that you had left people well provided for they could face difficulties, so do not put it to one side for a rainy day, do it today!

If you do not have a Will or you think yours might be out of date, make an appointment with one of our Solicitors right away.

A Power of Attorney is a document which allows you to give authority to another person to handle your finances and/or make health and welfare decisions on your behalf. The most common reason for this would be some kind of mental impairment either as a result of a stroke, or because you have a form of dementia such as Alzheimer's.

With a Power of Attorney you need to understand the document which is why it is important to



consider doing this long before the need arises and when you are still fit and well. A Power of Attorney must be registered with the Public Guardian before it can be used. This process takes time and so the sooner you put the provision in place, the better for you and your family.

### **Court of protection**

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The Court of Protection is a specialist Court which helps look after people who lack capacity in relation to their finances and welfare (when there is no Enduring or Lasting Power of Attorney).

If you are worried about your ability to effectively manage your finances, the Court of Protection will assist you and will regulate whoever you approve to look after your affairs (called a Deputy).

We can advise and assist in the Application to appoint a Deputy and obtain the appropriate Order from the Court to deal with assets, as well as making a Will or gift for the person who lacks mental capacity.

### **Gifts**

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Many people believe that by giving away their wealth they can avoid paying for care.

Any proposed gift needs careful consideration of the benefits, risks and implications on possible future liability for care needs. It is dangerous to

make a gift without getting the right advice as, aside from possible detrimental tax implications, you may find that you are denied care funding at the time you need it most.

### **Disputes involving the elderly**

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Coodes have a specialist team who regularly deal with difficult and distressing disputes involving elderly persons including neglect, financial wrongdoing, property, inheritance and Will disputes. The team prides itself in adopting a caring and common sense approach toward solving such complex issues.

### **Equity release**

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Equity Release is a way of releasing a tax free lump sum from your property to use as you wish.

It is important when considering an Equity Release Scheme that you gain clear and professional advice. If you think this is an option you would like to look at, we have a specialist team who can advise you on legalities and what Equity Release could mean for you.



## Next Steps

If you or a loved one need advice in any of the areas mentioned in this brochure, contact us for a free initial consultation and we will be happy to assess your circumstances and advise you on the best course of action.

If you would like to discuss your matter in more detail and would like more information about your options, we also offer a fixed price one hour interview for £125 + vat.

If required, we also offer home visits.

Visit the website for more information

**[coodes.co.uk/elderlyclient](https://www.coodes.co.uk/elderlyclient)**

To make an appointment call your nearest office:

<b>St. Austell</b>	<b>01726 874700</b>
<b>Truro</b>	<b>01872 246200</b>
<b>Newquay</b>	<b>01637 878111</b>
<b>Liskeard</b>	<b>01579 347600</b>
<b>Launceston</b>	<b>01566 770000</b>
<b>Penzance</b>	<b>01736 362294</b>
<b>Holsworthy</b>	<b>01409 253425</b>

