

Planning for your future

Elmbridge u3a
26th January 2026



Welcome

Outline of session:

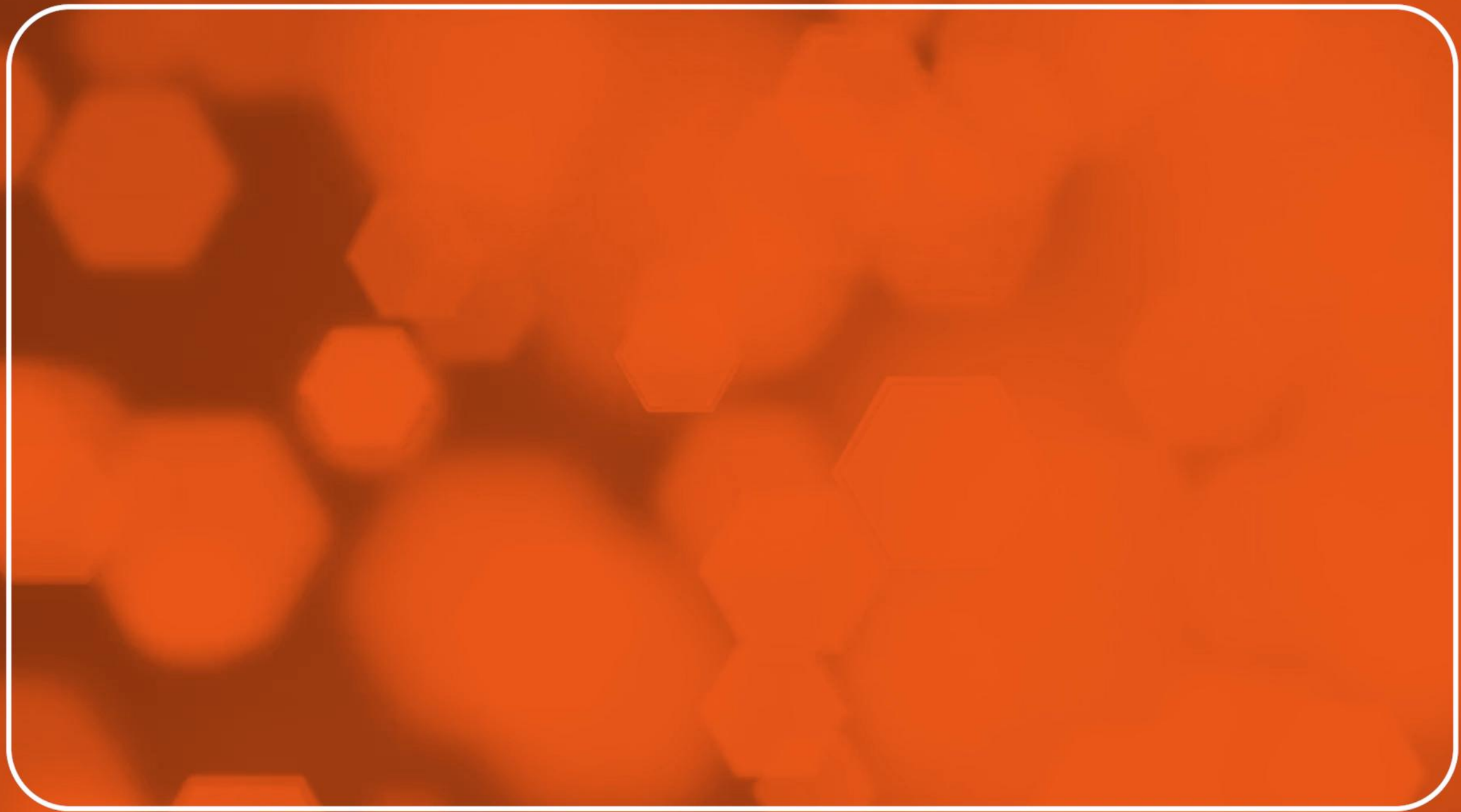
- Presentation
- Questions and answers



What are we talking about today?

- ✓ Why plan for the future and how could you start?
- ✓ Who could you involve in making your plans?
- ✓ What support is available in the community?
- ✓ How can you look after yourself and remain independent?
- ✓ How will you pay for your care?
- ✓ How can you plan for a time when you may not be able to make your own decisions?
- ✓ What if you find yourself needing to increase your income or raise funds?





What percentage of older people in Surrey are concerned that they will have to rely on others as they get older?

A 60%

B 70%

C 80%

D 90%

Why plan for the future? How could you start?

It's never too early to start

- ✓ People
- ✓ Personal possessions
- ✓ Communities
- ✓ Activities

Planning ahead and knowing what your care options are can help:

- ✓ making **informed** decisions
- ✓ being **prepared** for if/when more support is needed
- ✓ live the life you want to live with **security**



Why involve other people in your planning your future?

- ✓ They know what you want
- ✓ So they understand things
- ✓ To get help seeking information
- ✓ To prepare everyone who could be affected and allow them to make their own decisions
- ✓ To get other opinions
- ✓ To avoid complications / disputes later-on down the road



How can you prepare for “that” discussion?

✓ Make some notes what you want to talk about

✓ Write out your wish list

✓ Think of a time and location when it would be best for everyone to do it



✓ Try and be in a place where you won't be disturbed

✓ Be honest about what you want



How can you prepare for “that” discussion?

People don't like talking about things they feel uncomfortable with...

Why are we talking about it now? That's not going to happen for years

That's not going to happen. You're as fit as a fiddle

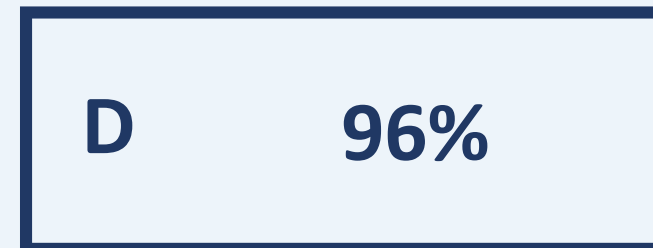
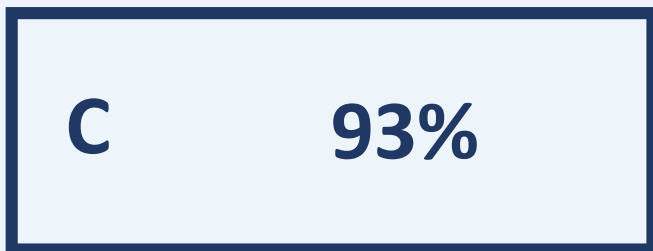
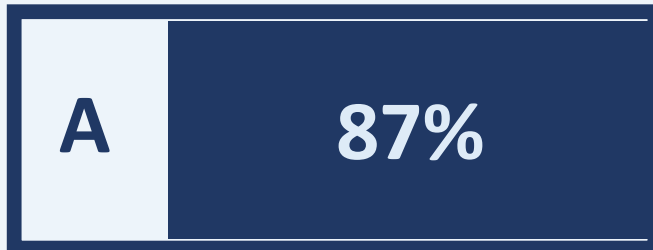
This really isn't the right time to talk about all that. Let's wait a while

Stop being morbid

Is there something wrong you're not telling me?



What percentage of people in Surrey are moderately concerned or really concerned about remaining independent as they get older?



Looking after yourself and remaining independent



- ✓ Keep moving
- ✓ Stay connected with people socially
- ✓ Keep your brain active and challenged
- ✓ Relaxing and reducing stress



Keep moving

✓ Reduce risk of falls by strengthening muscle

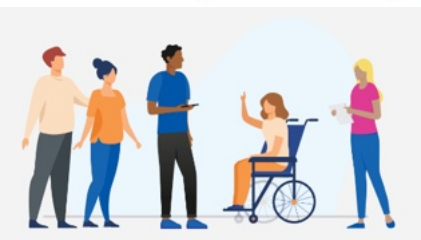
✓ Maintaining healthy weight



✓ Improves thinking skills

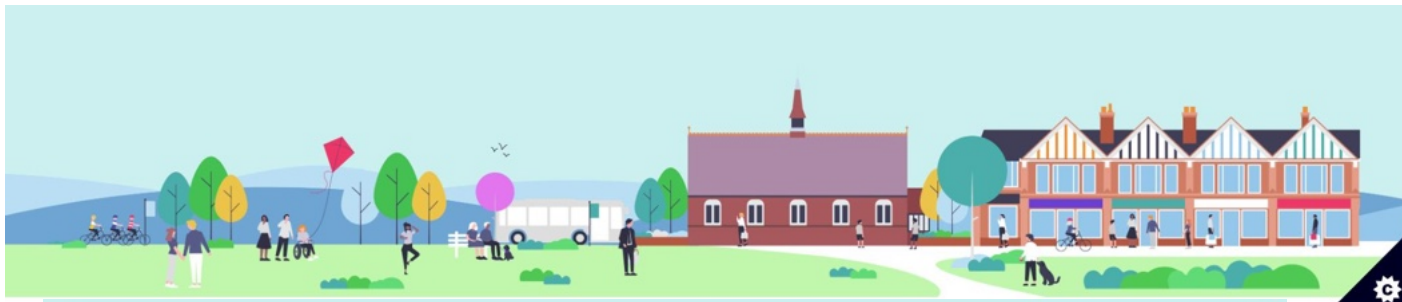
✓ Reduces isolation

Healthy Surrey



www.healthysurrey.org.uk/nutrition-and-physical-activity





I'm looking for...

Town or postcode

Search 

Online directory of support, including:

- Local activities where you can meet new friends or stay active
- Things to do where you live e.g. coffee mornings, walks or accessible venues
- Wellbeing support
- Help with transport
- Support groups
- Support for people looking after someone
- Care providers including home-based care and residential

www.connecttosupportsurrey.org.uk



Support in your local community



Advice and advocacy

[Advice and advocacy](#)



Food banks and support

[Food banks and support services](#)



Support with loneliness and isolation

[Support with loneliness and isolation services](#)



Neighbourhood support

[Neighbourhood support services](#)



Social activities

[Social activities](#)



Things to do

[Things to do](#)



What percentage of people in Surrey say that they are concerned about relying on practical support relating to their caring coming from family?

A 62%

B 72%

C 82%

D 92%

Are you a carer?

Looking after a family member, partner or friend because they are ill, frail or have a disability, and not being paid to do so, means someone is known as a 'carer'. Someone relies or depends on you to live their lives daily



There are an estimated **91,000** carers* who live and care in Surrey and **16,000** young carers

The council, NHS and local charities work together to support carers in a number of ways including personalised information, training such as moving and handling, digital support, breaks, emergency support, financial advice, health and wellbeing support, support groups both in person or online



* 2021 Census

Action for Carers is an independent charity commissioned by the county council and the NHS to provide a range of support to carers including:

- ✓ support Carers including Armed Forces carers, mental health carers and young carers
- ✓ information and advice about your rights and local support
- ✓ support if the person you care for is admitted to hospital
- ✓ help with education, training (including moving and handling) and work
- ✓ accessing carer break grants
- ✓ signposting to support to help you go online and use smart technology



www.actionforcarers.org.uk





Surrey County Council have recently launched their new **carer wellbeing break offer** which provides a one-off payment to support unpaid carers to take a break.

Eligibility criteria applies, please speak to our partners from Adult Social Care for further information.

Crossroads Care Surrey provide an **emergency care planning service** and access to perks via their **Carers Card**.

Surrey Carers Card features:

- ✓ Card and key-fob with emergency contact's phone number
- ✓ Access to perks / benefits for unpaid carers

Carers Emergency Card features:

- ✓ Crossroads' phone number and your unique reference number printed on the card/fob
- ✓ Access to the fully-funded Emergency Care Planning Service

www.crossroadscaresurrey.org.uk



Example of information found on Connect to Support Surrey, this section focuses on support for those looking after a loved one



Support for carers

[Support for carers services](#)



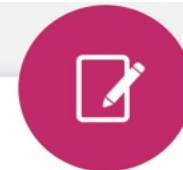
Taking a break

[Taking a break services](#)



Carers support groups

[Carers support groups and services](#)



Find information

[Looking after yourself](#)

[Assessing your needs](#)

[Crisis support for carers](#)



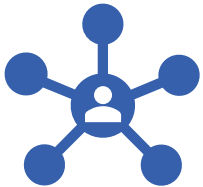
Most people want to carry on living at home



Most people want to live in their own home for as long as possible – it's familiar, feels safe and you can retain some independence



Too many people think a care home is the only option



Support at home can be provided by friends, family members, paid care workers and through the county council if you're eligible for social care support



You can make changes to your home also to make it more manageable with adaptations and equipment and technology



Technology-enabled care

Simple technology that help you stay safe and independent at home.



- ✓ Sensors
- ✓ Smart plugs that monitor your activity
- ✓ Monitoring your health – hydration, sugar levels, blood pressure
- ✓ Equipment that contacts someone when help is needed such as after a fall.

www.surreycc.gov.uk/connectedcare



Home Equipment Finder

- ✓ Equipment enables you to stay independent for longer
- ✓ Make life safer
- ✓ Make life easier



Use the online searchable catalogue to buy or loan equipment

www.surreycc.gov.uk/homeequipmentfinder



Major adaptations to your home

Major home adaptations often mean changing the structure of your home. They can include:

- ✓ widening doorways so you can use a wheelchair
- ✓ stairlifts or through-floor lifts
- ✓ replacing bath or shower unit with a walk-in level access shower
- ✓ helping you to get out and about by installing a ramp

An occupational therapist will design the adaptations to meet your long-term needs

Step by step guides are available to help you arrange adaptations to be made to your home



Things to consider about where you live

What support might you need?

Who could give that support?

Staying where you are?

Would any repairs or adaptations need to be made?

Is help close by?

Could you downsize?

Extra care housing?

Alternative living arrangements?

Sheltered accommodation?

When will residential care become an option?



When surveyed, what percentage of older people in Surrey said that they would have to rely on family for financial support?

A 10%

B 15%

C 20%

D 25%

How are you going to pay for care at home ?

The amount you pay is based on your assets

income savings investments property

If you are living at home but receiving home-based care or community care services, the threshold is £24,500 and would not include the property you are currently living in. This threshold is set by the local authority.

If your assets are less than £24,500, you will not have to pay towards your care if your weekly income is less than:

- £228.70 and you are a single person over pensionable age
- £183.25 and you are a single person over 25 and under pensionable age
- £159.40 and you are a single person under 25



How are you going to pay for residential care?

The amount you pay is based on your assets

- ✓ income
- ✓ savings
- ✓ investments
- ✓ property

For residential care the threshold is £23,250, this figure is set by government for England and your home may be taken into account, more on this shortly.

- ✓ **more than £23,250** in savings and assets (capital) then you will pay for the full cost of your care
- ✓ **less than £23,250** in savings and assets (capital) then we will carry out a financial assessment. This will tell us how much you can afford to pay

www.surreycc.gov.uk/adultspayingforcare



Paying for home care or a care home

If the council's financial assessment shows that you have to pay for your own place in a care home or care at home you're known as a **'self-funder'**

You will be expected to make your own care home arrangements

You could ask family or friends to help you

The council can make these arrangements for residential care

There will be a fee for this service

www.surreycc.gov.uk/arrangingyourowncare



What happens to my home?

Your property is only counted as an asset if you are going into a care home as a permanent resident. The value of your main/only home **may not be included** if any of the following people continue to live in your home:

- ✓ your partner or spouse
- ✓ a relative aged over 60
- ✓ a relative aged under 60 who is incapacitated
- ✓ a divorced or estranged partner - if they are a lone parent
- ✓ a child under 16 who is maintained by you

Your property will not count as an asset for the first 12 weeks this is known as the **‘12 week property disregard’** rule but you will have to contribute towards your care costs during this period from income and other capital. You will also have to continue to maintain the property and meet any ongoing costs that arise.



What happens to my home?

After the 12 weeks property disregard the value of your home will count as an asset to pay for your care and you will need to have a long-term plan in place to pay for your care.

This includes:

- ✓ rental income from your home
- ✓ a loan, annuity or equity release scheme
- ✓ an arrangement for a family or friend to pay for your care
- ✓ a deferred payment scheme agreement with the council

The **deferred payment scheme** is designed to help if you have been assessed to pay the full cost of your care home fees but cannot afford to pay the full cost immediately because your capital is tied up in your home.

www.surreycc.gov.uk/careandmyhome



Average South-East costs (Summer 2025)

Residential care home

Average cost **£1,501 pw**

Nursing home

Average cost **£1,647 pw**

Residential home for people living with dementia

Average cost **£1,562 pw**

Nursing dementia care

Average cost **£1,699 pw**



Homecare Association 'minimum price for homecare' per hour starts at **£28.53**. Unsocial hours such as evenings and weekends are charged at a higher rate.

There are a wide range of home care providers in Surrey and best advice is to contact a few and compare prices and look at reviews from other people who have used the service



SURREY
COUNTY COUNCIL



How long will my savings last?

What will care cost?

See how care costs can add up - just move the slider.

£82,071

1
Year



Keep in mind that your own individual care needs and situation may affect the actual cost.

We worked out these costs based on:

- care home: average of both residential and nursing home costs — £1574 per week.
- care at home: having 14 hours of care per week — £399 per week.

[See detailed costs](#)

Type of care

Find out more about the different types of care

Care home

Care at home

View cost by

Years

Months

Weeks

[See this information in a table](#)



Seek independent financial advice

Independent financial advice can help when you are choosing how to finance your care and if it will be affordable over the long term

- ✓ Care costs often underestimated
- ✓ Cost of residential home stay is underestimated
- ✓ What happens when the money runs out?



Help to find a local independent financial adviser

www.societyoflaterlifeadvisers.co.uk



Considering a care home?

Adult Social Care has created a Considering a care home? Checklist which contains tips to help you prepare, know what to look for and what questions to ask

www.surreycc.gov.uk/carehomechecklist



[Find local services](#) [Information](#) [Latest news](#) [Suggest a service](#) [My shortlist](#)

[Back to results](#)

Ashcroft Care Home

Mr Roopesh Ramful

This residential care home specialises in:

- Caring for adults under 65 yrs
- Caring for adults over 65 yrs
- Learning disabilities
- Mental health conditions

1 Wiggie Lane, Redhill, RH1 2HJ

Failed to get your current location. User denied the request for geolocation.



[Add to shortlist](#)

01737 789 656

Care Quality Commission
Ashcroft Care Home
CQC overall rating
Good ●
1 February 2019
[See the report](#)

[Suggest a change](#)



Reassessment of capital

Capital is property, money held in savings accounts or other investments

If your capital falls below the threshold, you might become eligible for financial help from the council

Contact the council at least two months before for time to carry out any necessary arrangements

If your home is more expensive than your personal budget set by the council you might be asked

- ✓ to move to a smaller room
- ✓ to move to a different home
- ✓ find someone to pay the extra expense as a 'top-up'



Lasting Power of Attorney (LPA)

'Donor' appoints 'attorneys' to look after finances and/or health and if they become unable to



Mental Capacity Act 2005



The Health & Care LPA can only be used when the Donor has:

- ✓ ...with consent if the donor has mental capacity, OR if the Donor has lost mental capacity
- ✓ The attorneys can deal with all of the donor's assets

✓ lost mental capacity

✓ is unable to communicate their wishes



medical issues



care issues



where donor lives



health / welfare

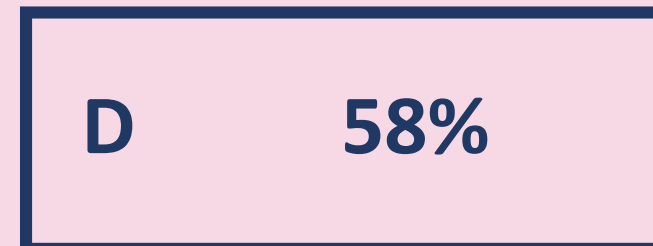
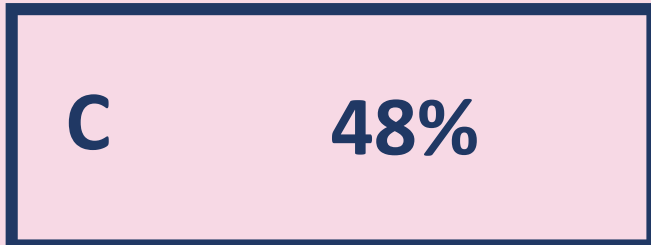
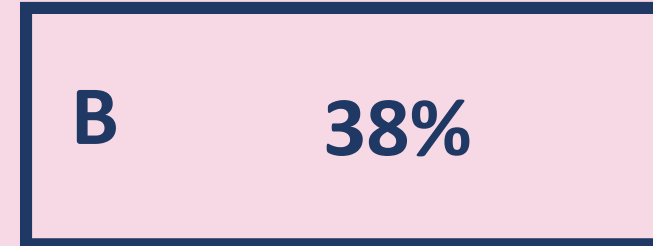
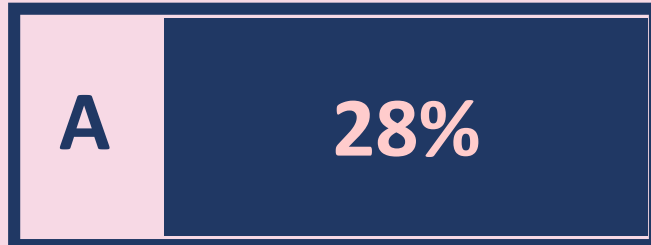


Office of the Public Guardian

www.gov.uk/power-of-attorney



**What percentage of older people in Surrey
have put LPAs in place?**



Why make a will?

✓ Know your wishes

✓ Avoid disputes



✓ Protects assets

✓ Funeral plans

Intestate?



- Debts
- Funeral
- Admin
- Tax

Keep all documents / paperwork in a safe but accessible place, and the people who will need access to them know where they are



Every year, up to £3.5 billion of state benefits goes unclaimed by older people in the UK.

Why?

I've never taken a penny in benefits in my life. I don't intend on starting now

I've got too much money in the bank to be able to apply for benefits

Some benefits are NOT means tested

This isn't charity. It is your entitlement

There is help available. You can get extra income

It's too complicated to apply for. I don't know where to start



Attendance Allowance

For older people who need extra help to stay independent



Carer's Allowance

If you spend 35 hours per week caring for someone

- ✓ Physical help
- ✓ Practical tasks
- ✓ Help to stay safe

To qualify...

- ✓ Cared person on specific benefits
- ✓ Carer's employment status and Money coming in

If you apply and don't qualify, you there can still be some benefits which may be increased (or decreased)



Where can you find information / help?

Information you need:

- Income
- Rent / Housing
- Council Tax band
- Savings

www.gov.uk/browse/benefits



Recap - Stay Healthier for Longer



Keep moving



Keep your brain active



Have purpose



Stay Connected



Recap...

- ✓ Think about how you would like to live your life, who you may ask to help and what plans you need to put in place
- ✓ It's never too early to start talking
- ✓ Use technology and equipment to stay independent for as long as you can
- ✓ If you're a carer you're not alone – access the support available
- ✓ Think about the finances you have available for care, get professional advice and keep an eye on your money at all times
- ✓ Consider the practicalities of your living arrangements
- ✓ Make sure your voice is heard, even when you can't do it yourself
- ✓ Find out what you're entitled to and use the help available to access it



Planning ahead...

...may mean you can go for longer without needing care or prevent you needing it at all

...can stop you having to make decisions in a crisis and regretting them later

...can mean the difference between staying in a care home you like and having to leave because you run out of funds

...can mean your retirement funds going further

...can mean peace of mind for those closest to you



Age UK Surrey can help

01483 446627

planningforyourfuture@ageuksurrey.org.uk

