

Deprivation of assets



This easy read document tells you about “deprivation of assets” – the term used when people try to reduce the amount of money they have and the value of their property in an attempt to qualify for no-cost care.

What is an asset?



An asset can be money and savings or property, such as owning your home.

What is “Deprivation of Assets”?



Deprivation of Assets is where somebody makes themselves poorer, by giving away money or property, so they don’t have to pay as much as they should towards their care costs.



If somebody has done this on purpose, we will calculate their fees as if they still had the money and property.



We have [a separate easy read document that explains how we calculate the money people need to pay](#) towards their care and support costs.

What is transferring assets?



Transferring assets is when somebody gives things away or does other things to make them have less money so that they don't have to pay for their care. Transferring assets include:



- giving money away



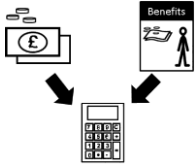
- transferring property deeds (house ownership) into someone else's name



- spending money in a way they wouldn't usually



- gambling



- using money to buy things they know we don't include in their finances when we are deciding how much money you must pay.

When can assets be given away?

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If assets are given away when a person know that they need or may need care, it will be decided that they have done this on purpose.



Anybody is allowed to give their assets away if they have no current, ongoing or likely social care needs.



When deciding what somebody needs to pay for their care, we will ask if they have ever owned property, such as a house.



We can ask the people who received the property to pay towards the cost of care.



If we assess that somebody owes us money (a debt) and does not pay, we can take them to court.



Before we do that we will investigate before deciding whether the assets were given away to avoid social care costs.

Things you can do with your money.



There are some ways that assets can be used which we do not consider to be deliberate deprivation of assets. These include:



- things given away a long time before a person needs, or expect to need, care



- helping family members who are struggling



- having a property (home) which a spouse or partner lives



- going on holiday in retirement when still in good health.

Advice



If you are unsure whether something would be counted as Deprivation of Assets, you should get independent financial and legal advice.

nottshelp
yourself
.org.uk

Our [Notts Help Yourself website](#) has a [directory of people who provide legal and financial advice](#). The list includes:

Money Helper

- **Money Helper**
(previously the Money Advice Service)
[Visit the Money Helper website](#) or:
Phone: 0800 138 7777



- **Citizen's Advice**
[Visit the Citizens Advice website](#), or
Phone: 03444 111 444



- **The Society of Later Life Advisers**

[Visit the SOLLA website](#), or:

Phone: 0333 2020 454

Email:

admin@societyoflaterlifeadvisers.co.uk

Which?

- **Which?**

[Visit the Which website](#), or:

Phone: 01992 822 800



- **Independent Age**

[Visit the Independent Age website](#), or:

Phone: 0800 319 6789

or: 020 7605 4200

Email: charity@independentage.org

Contact Us



Our Customer Service Centre can answer most of your questions and help with information and form filling.

There are several ways to contact them, including:



Web: Use our [online contact form](#)



Telephone: 0300 500 80 80



Text Relay: 18001 0115 977 4050

People who have hearing or speech difficulties and prefer to communicate via text can use the Text Relay service through the Relay UK app.



Sign Video

People who use British Sign Language to communicate can use the [SignVideo app](#) to speak with us.

Links in this document

How we calculate care and support fees: easy read

nottinghamshire.gov.uk/global-content/easy-read-library/paying-for-support-easy-read

Notts Help Yourself – legal and financial advice

[nottshelpyourself.org.uk/kb5/nottinghamshire/directory/landing.page?
newdirectorychannel=14_7](http://nottshelpyourself.org.uk/kb5/nottinghamshire/directory/landing.page?newdirectorychannel=14_7)

Money Helper

moneyhelper.org

Citizens Advice

citizensadvice.org.uk

Society of Later Life Advisers (SOLLA)

societyoflaterlifeadvisers.co.uk

Which?

which.co.uk/l/personal-care

Independent Age

independentage.org

Nottinghamshire County Council – contact us form

nottinghamshire.gov.uk/contactform

Relay UK app

www.relayuk.bt.com/how-to-use-relay-uk/download-app.html

SignVideo app

signvideo.co.uk/download

For plain English version of this information, go to:

[Deprivation of assets \(Nottinghamshire County Council\)](#)

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/deprivation-assets

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