



After caring

Information for carers at the end of their caring role

This fact sheet contains information and guidance for carers who are recently bereaved, where the person they looked after has moved into a residential care home and they no longer provide care, or their caring role is ending for other reasons.

Practical issues

When the person you look after dies or moves into a nursing or residential care home and you don't continue to provide care, or your caring role ends for other reasons, there are practical issues that you may need to address. This can be difficult and you may feel like you don't know where to begin or who to contact.

You don't need to rush, so when you're ready, you can read this fact sheet with useful information and advice about where to start and who may be able to help. That said, it's important to remember that there are things that need to be addressed within specific time periods, such as registering a death and updating agencies about your change in circumstance.

Your wellbeing

It's important to look after your health, especially when coming to terms with big changes in your life. You may find yourself facing a mixture of emotions and often someone to talk to may be helpful.

Moving on

Moving on after caring for someone can be a difficult and challenging time. It can also bring new opportunities and the time to do something different.

Your home

After a bereavement or the person you look after moves into a nursing or residential care home, your living and financial circumstances can be affected. This section provides information about the help and support available to deal with the practical matters relating to your home.

How to transfer a tenancy into your name

If you and the person you cared for have made a decision about who is going to stay in the property in the long term, you may need to get the name on the tenancy agreement changed.

If a sole tenant moves out, your landlord may evict you unless you get the tenancy changed into your name. Tenants can transfer a tenancy in one of two ways, by assignment or through surrender.

Assignment

Assignment is the process of passing a tenancy from one tenant to another.

You may be able to do this if:

- you are not joint tenants
- your tenancy agreement says that the tenancy can be transferred

and

- your landlord agrees to the assignment.

Not all tenancies can be assigned, and some tenancies can only be assigned to certain people - check to see what your tenancy agreement says. A landlord is not normally obliged to give you a new tenancy.

It is best not to end a tenancy before getting written agreement from a landlord that they are prepared to give a new tenancy.

Surrender

You can also ask the landlord to give a new tenancy to the person who continues to reside at the property, and then surrender the original tenancy.

If you are granted a new sole tenancy, you will have to cover all the rent and maintenance costs yourself. It is worth drawing up a budget to make sure the costs are affordable. You may be able to get maintenance payments or housing benefit to help with housing costs.

You may want some help and support to manage this. You can contact your local Citizens Advice Bureau or the organisation Shelter who will be able to assist.

Applying for social housing

You should contact your local council to apply for social housing. Each council operates slightly differently and you'll need to find out exactly what process you need to follow. Information is available on all of the council websites.

What to do if you can no longer afford to pay the rent or mortgage or you think that you could become homeless

Reduced household income due to death or illness affects many people. If you are struggling to pay your rent or mortgage, act now to stop your situation becoming worse.

Don't let your debt problems get on top of you.

Get the advice and help you need to prevent you from being at risk of losing your home.

Here are some organisations where you can get housing advice, money advice, and help if you are falling behind with mortgage payments.

Brighton Housing Trust (BHT)

Provides a range of specialist legal advice in housing, immigration, welfare benefits and debt.

01323 642615. eastbourne@bht.org.uk. www.bht.org.uk.

Shelter

Shelter is a charity that works to alleviate the distress caused by homelessness and bad housing. Shelter provides free, confidential advice to people with all kinds of housing problems.

0808 800444. www.shelter.org.uk.

Home Works

Home Works is a short-term housing support service in East Sussex committed to supporting vulnerable people find and keep safe and affordable accommodation.

01273 898700. www.southdown.org/how-we-help/housing-support/home-works-east-sussex.

STEPS

'STEPS to stay independent' is a free and confidential housing support service for people aged 60 or over.

STEPS East - Hastings and Rother, 0300 1232422.

referrals@stepseast.org.uk.

STEPS West - Eastbourne, Lewes or Wealden, 01323 436414,

referrals@stepswest.org.uk.

Help with paying your mortgage

Contact your mortgage lender

If you are struggling to pay your mortgage, get in touch with your mortgage lender straight away. Lenders must deal fairly with customers who are in arrears and have a range of "hardship tools" to help people in difficulty with their mortgage. These may include a payment holiday, reducing monthly payments for a time, or extending the term of the loan.

Support for Mortgage Interest (SMI)

If you are receiving income-based benefits you may be able to get short term support through Support for Mortgage Interest (SMI). This can support mortgages up to a certain amount; the amount is lower if you're getting Pension Credit.

Contact your local Jobcentre Plus for more information and the current limits. 0845 6060234. www.gov.uk/support-for-mortgage-interest.

There are also a number of organisations which can provide support regarding finances in relation to accommodation, as detailed in the finances section below.

Other practicalities

Returning mobility equipment

If you received mobility equipment on loan from the council and NHS for the person you cared for, you will need to make arrangements for the equipment to be returned. Details of how to do this are given on the ESCC website.

www.eastsussex.gov.uk/socialcare/support-to-stay-at-home/equipment-to-help-me-at-home

Housing advice from your local council

Eastbourne Borough Council

www.lewes-eastbourne.gov.uk/housing

0845 300 6715

[Online contact form](#)

Housing Needs Team, Eastbourne Borough Council,
1 Grove Road, Eastbourne BN21 4TW

Hastings Borough Council

www.hastings.gov.uk/housing

[Online contact form](#)

01424 451100

Housing Advice, Hastings Borough Council,
Aquila House, Breeds Place, Hastings, East Sussex TN34 3UY

Lewes District Council

www.lewes-eastbourne.gov.uk/housing

[Online contact form](#)

01273 471600

Southover House, Southover Road, Lewes,
East Sussex BN7 1AB

Rother District Council

www.rother.gov.uk/housing

[Online contact form](#)

01424 787000

Housing Needs & Options Team, Rother District Council,
Town Hall, Bexhill-on-Sea, East Sussex TN31 3JX

Wealden District Council

www.wealden.gov.uk/housing-health-and-advice/housing

[Online contact form](#)

01323 443380/01323 443322

Wealden District Council, Housing Services,
Council Offices, Vicarage Lane, Hailsham BN27 2AX

Care for the Carers

Care for the Carers is an independent charity and the Carers Centre for East Sussex. We have been supporting and representing unpaid carers in East Sussex since 1989.

What do we do?

Our team of staff and volunteers can provide free practical and emotional advice and support – face-to-face, by telephone, or online. We can put you in touch with other carers, and help you navigate the range of services available locally. We also run support groups and events for carers in East Sussex and training for health and social care professionals and volunteers working with carers.

Care for the Carers represents carers and raises awareness of caring, working with a variety of local communities, organisations and service providers to build a carer friendly East Sussex.

All our work is developed with carers, and in response to their expressed needs reflecting local and national strategy, legislation, research and best practice. We work with carers so that they are empowered and can have a say in the policies and services that affect them.

During the Coronavirus pandemic, we are here to support all carers and offering our services by phone or online.

How to contact us

Call our Carers Hub on 01323 738390, Monday to Friday, 10am to 5pm to speak with one of our team of dedicated support workers.

Email us: info@cftc.org.uk

Text us: 07860 077300

Request a call back using the contact details above.

More information and carer resources at: www.cftc.org.uk.

No one left to care alone

Phone: 01323 738390 Email: info@cftc.org.uk Text: 07860 077300 Visit: www.cftc.org.uk



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