

# Long Term Care in a Residential Home, Nursing Home or Adult Placement Scheme

## How much will I pay?

Effective from 11 April 2011



## Contents

Page

Introduction	3
Under what authority does Cumbria County Council charge for residential or nursing home care?	4
Collecting Information	4
How is the Financial Assessment calculated?	6
- Income	6
- Capital	7
- Allowances	9
- Examples	10
When will I know what I have to pay?	12
How is my spouse or civil partner affected if I go into residential care?	13
How do I pay my contribution?	13
What happens when someone is unable to manage their financial affairs?	14
What do I do if I have problems paying my bill?	14
When does the amount I pay change?	14
Who pays the home?	14
What is funded nursing care?	15
Why are “Third Party Top-ups” needed?	15
Seeking Independent Advice	16
Compliments, Comments, Concerns and Complaints	16
Do you need someone to help or represent you?	16
Addresses and Telephone Numbers for Financial Assessment Staff in Local Offices	17

## Introduction

This booklet is for those people who, following a community care assessment by Cumbria County Council, are going into long term residential care paid for by Cumbria County Council in

- A residential care home or
- A nursing home or
- A long term Adult Placement Scheme

This booklet explains how the Council works out how much it will pay towards the cost of a long term stay in residential accommodation and how much your contribution will be.

If you are going into residential or nursing home, or Adult Placement Scheme accommodation for a temporary period, a short-term or respite stay, please read the booklet “Cumbria County Council, Short-term Care in a Residential or Nursing Home or Adult Placement Scheme. How Much Will I Pay?”

If your support plan might show that your needs will be met by non-residential services, please read the booklet “Cumbria County Council, Contributions to Personal Budgets and Non-residential Services. How Much Will I Pay?”

You will only be eligible to receive some financial help from Cumbria County Council towards your stay if you have been assessed by a Social Worker as needing this type of residential care.

You can choose not to receive financial help from Cumbria County Council and pay the residential or nursing home or the Adult Placement Scheme the full cost of your care from your own resources. In this case you must make your own contractual arrangements with the home of your choice.

The Adult Placement Scheme is provided in Cumbria by an organisation called Avalon. Avalon arranges placements for people to live in a family home setting with an approved placement provider. Your Social Worker can provide more information.

If you have any **further questions** after reading this booklet, Business Support staff at your local Adult Social Care office can help. The addresses and telephone numbers are listed at the end of this booklet.

The Council has Financial Assessment Officers, who work as part of the Business Support Teams. They carry out the financial assessments.

Throughout this booklet:

- When we say “you”, we mean the person receiving the services from the Council and
- When we say “we”, we mean a Financial Assessment Officer from the Council.

You can request this booklet in a different format (such as large print, audio or Braille) or another language. To do this, see the details at the end of the booklet.

Your comments about any aspect of this booklet would be very helpful to us.

## Under what authority does Cumbria County Council charge for residential or nursing home care?

Government regulations allow Councils like Cumbria County Council to provide residential accommodation for people. The accommodation can be in a Local Authority managed home or an independent home. An independent home can be a private registered home or a registered home run by a voluntary or non-profit making organisation.

The Council is required to charge for any residential accommodation provided. The Local Authority must fix a standard rate which is equal to the full cost of providing the accommodation, or agree a contract price with an independent home.

If someone is unable to pay the standard rate, or the contract price, the Local Authority must then decide a lower amount to charge that person. That person's ability to pay must be assessed in accordance with national rules. The national rules are set down in the National Assistance (Assessment of Resources) Regulations 1992 and in the amendments to these regulations which are made every year. The regulations describe how the assessment of someone's ability to pay is carried out. This booklet describes how Cumbria County Council applies these rules.

We:

- collect information about your finances
- complete a benefit check to make sure you have maximised your income from benefits
- calculate a financial assessment by looking at your capital, income and allowances which can be made
- inform you of the outcome and how that was calculated
- pay the home the full cost of your care
- arrange with you how you will pay your contribution (usually by direct debit)
- send you a statement of your payment account every four weeks
- help you to set up the necessary arrangements where you need help with your finances from someone else

*We treat all information about your personal financial affairs in the strictest confidence. It is not discussed with anyone else without your prior knowledge and permission. However, the information held by the Council may be used for the prevention and detection of fraud.*



## Collecting information

If your care needs assessment identifies that you may need permanent residential care, your Social Worker will request a financial assessment for you. If you are not sure what type of care you will have to meet your needs, you can ask to know what your contribution would be for residential or non-residential services.

We will contact you to make an appointment to visit you. During the visit we will gather information about your financial circumstances in order to assess what contribution you should make. We will try to do this before you complete your support plan and make a decision about going into residential accommodation.

If you wish, you may ask someone else to be present when we visit. Who you ask is up to you, but please make sure you will be comfortable with this person's presence during a discussion of your personal finances.

You may already have someone who helps you to manage your finances; it is helpful if they are available when we visit. This might be

- an Appointee who helps you with your benefits from Department for Work and Pensions (DWP), or
- someone to whom you have given Power of Attorney over your affairs, or
- someone who acts as your Deputy for Property and Affairs appointed by the Court of Protection.

During the visit, we will ask you a number of questions about your income and capital (both property and money) and your household expenditure. We will need to see all the documents which relate to your financial details, and confirm that the information is correct.

Please have all the relevant documents ready when we meet. Such documents might include:-

- Correspondence from the Department for Work & Pensions (DWP)
- Details of benefits if paid directly into your bank account
- Occupational/works/personal pensions notifications
- Bank, Building Society, Post Office Savings account passbooks (with up-to-date balances) or recent bank statements
- Documents relating to property ownership
- National Savings Certificates
- Documents showing the shares or other financial assets you own
- Rent books
- Water rates and Council Tax payment details
- Any documents relating to Power of Attorney or Court of Protection



## **Benefit checking**

We will also ask you to sign a letter which gives authority to contact the Department for Work & Pensions (DWP), to confirm the amount of benefit paid to you. We can help you with your contact with the Department for Work & Pensions agencies. We will check that the amount of benefit is correct and, if the payment is not correct, can ask the DWP on your behalf to pay what you are entitled to receive.

We can also help you to apply for any other benefit you may be entitled to which

you are not currently receiving. We have copies of the appropriate claim forms and can help you to complete the form and make your claim, or can, on your behalf, ask other agencies to help you with the forms. Claims to the Department for Work & Pensions for other benefits must be made within quite a strict timescale, otherwise you can lose money.

If you receive Income Support or Pension Credit now, you will need to inform the DWP when you have gone into a home. We can help you make contact with the DWP. The amount of money you receive from the DWP may change when you enter residential accommodation, and your assessment must take account of your new level of income.

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## How is the financial assessment calculated?

Three things are looked at when calculating your contribution to the cost of residential accommodation: your INCOME, your CAPITAL and any ALLOWANCES that can be made.

The following sections provide more information on each of these three things. Then there are some examples to show how the calculation is made.

### Income

Income includes all money you receive on a regular basis, or a payment you receive which relates to a particular length of time.

Income includes:

- pensions such as state pensions, occupational/works pensions, or personal pensions
- benefits
- annuities
- money you have earned (wages)
- rent from a property you own
- trust fund payments, etc.

To carry out a financial assessment, full details of your income are needed. Only your own income can be assessed in determining how much you will pay. However, sometimes information about income and capital of other members of your household is necessary to establish your entitlement to benefit and income. We will ask to see payment books or bank account statements with details of your income to confirm the details.

We will treat your income in one of three different ways:-

#### 1. Examples of types of income which are taken fully into account are:

- Most DWP benefits (e.g. Income Support/Pension Credit)
- Retirement and/or Personal Pensions
- Occupational/Works Pensions
- Annuity income
- Income from Insurance policies
- Income from rent

#### 2. Examples of types of income which are partly taken into account and partly disregarded are:

- War Disablement Pension
- War Widow's Pension
- Armed Forces Compensation Scheme

### 3. Examples of types of income which are fully disregarded are:

- Disability Living Allowance **Mobility** Component
- Christmas Bonus
- War Disablement Pension Mobility component
- Social Fund Payments
- War Widow's Special Payments
- Winter Fuel Payment
- ILF payments
- Child Benefit
- Child Tax Credit

All income is converted into weekly amounts, and the total weekly amount to be taken into account for assessment purposes is calculated.

Income covers a wide range of payments to you and the regulations are quite complicated. If you have any specific queries, or require further help or information, please do not hesitate to ask.

### Capital

Capital refers to assets such as savings, stocks and shares, property and, in some cases, the value of your home.

You will be asked to provide full details of all your capital. Again, we will need to verify all the information by looking at recent documentation relating to the capital.

**Savings** held in bank accounts (deposit accounts and current accounts), building society accounts and post office accounts are included. It is helpful if you do have

passbooks, that they show the up-to-date balances for each of your accounts.

The market value of **other investments**, stocks and shares, premium bonds or other assets you own is also be recorded.

If you **own your home** the value of the property will be included in the assessment 12 weeks after you go into residential accommodation. For the first 12 weeks the capital value of your home can be disregarded. Some household expenses for the property may also be allowable during your first 12 weeks in residential care (Page 9 of this booklet provides more information about this.)

Your house will be fully disregarded if it continues to be occupied by your spouse or partner after you go into residential accommodation. This means that its value will not be included in the capital assets available to you to pay for residential accommodation. It will also be disregarded if it continues to be occupied by a close relative who is aged 60 years or over, by a son or daughter under 18 years of age or by a close relative who is incapacitated. Please ask for more information if you think that your house should be disregarded for one of these reasons.

You do not have to sell your house. You can enter into an agreement with the County Council called a Deferred Payment Agreement Scheme. This is a formal agreement which allows part of your weekly payment to be deferred until

after the time of your death. You will be asked to pay Cumbria County Council's legal expenses for a Deferred Payment Agreement, and Cumbria County Council will charge interest on any outstanding monies 56 days after the date of death.

Even if you wish to sell your house, you may have difficulty in completing a sale, and therefore may not be able to pay your assessed weekly charge. In these circumstances you will also be allowed to defer payment or build up a debt related to that part of your charge. Cumbria County Council will ask for a legal charge to be placed on the property in order to secure the debt under the Health And Social Services And Social Security Adjudications Act 1983 (HASSASSA). This means that the money will be paid once the property is sold. If the property is unsold at the time of death, interest on the outstanding debt must be charged to your estate from the date of death.

The Council will also place this type of legal charge on your property if it takes a long time to set up a Deferred Payment Agreement Scheme. It will be removed once the Deferred Payment agreement scheme is in place.

Whether or not you choose to sell your home, a value can be agreed with you. From this value any outstanding mortgage will be deducted, and then a further reduction of 10% to cover estimated selling costs. The final figure is the value of the property used for assessment purposes until it is sold.

In most cases, unless there is a problem determining the value of your property, the Financial Assessment Officer should be able to inform you before you go into residential accommodation what your contribution will be for the first 12 weeks and what it will be after 12 weeks. These amounts may be provisional if confirmation of benefit or other income is awaited.

If you jointly own your home with someone other than your spouse or partner, and the value cannot be disregarded for the reasons given in the last paragraph, then your interest in that property will be included as an assessable capital asset.

**Other property or land** which you own, apart from your home, cannot be disregarded. Its capital value, or your interest in it if it is jointly owned, will also be included as a capital asset.

Once all the information has been supplied about your capital assets, we will calculate the full value of all your capital assets by adding together the value held in property, land, savings, investments, etc. If the **total of your capital assets is more than £23,250** you will be assessed to pay the standard rate, i.e. the full cost of your residential care to Cumbria County Council. If you pay the full cost of residential care, the DWP will continue to pay Attendance Allowance or DLA Care Component if you are entitled to this benefit.

**If your capital assets total between £14,250 and £23,250**, you will be expected to make a contribution to your charge from your capital. This is called a tariff. It is calculated from the amount of your capital and included as income. You are expected to contribute an additional £1 for every complete £250, or part of £250, above £14,250.

For example, if you have £15,900 capital available to you, a tariff income of £7 will be included in your assessable weekly income.

Capital	£15,900
Less Capital Disregarded	£14,250
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	£1,650 ÷ £250 (or part of £250) = £7
Tariff charge	£7.00

**If your capital assets total less than £14,250** they will have no effect on your assessment. Capital of £14,250 or less is fully disregarded. You will be assessed only on your weekly income.

There are many complex regulations associated with the treatment of property for assessment. If you are anxious about knowing how your property will be treated, how people living in your property will be affected or have any other questions, please ask us.

## **A word of caution**

*You should not give away or part with any capital, including property, with the intention of paying a lower charge for residential accommodation now or in the future. If you do, Cumbria County Council is entitled to treat you as still retaining the assets you have disposed of and charge you as if they were still available to you. We also have the power to charge the person to whom the capital assets have been given.*

## **Allowances**

If your capital assets total less than £23,250 you will not be asked to pay the full cost of your care. Further allowances may also be made against your total assessed income.

**The Personal Expenses Allowance** is set by legislation each year and is currently £22.60 per week. This money is for your own personal use. In exceptional cases, where people live in more independent forms of residential accommodation, the Personal Expenses Allowance can be increased to pay for other expenses. If you have made private provision for your retirement you may be eligible for additional allowances which could reduce your assessed charge.

**A Household Expenses Allowance** may also be made for unavoidable expenses you may continue to have for your property during the first few weeks of your stay in residential accommodation. Household Expenses Allowance would not normally be

paid after the first 12 weeks in residential accommodation. The amount of allowance is calculated using information about your household expenses provided to us. It would not normally cover expenses which should not be incurred whilst in residential care, e.g. gas, electricity or water payments, other than the standing charge.

If you are moving from rented accommodation you may also be allowed household expenses for a maximum of 8 weeks after you go into residential accommodation, depending on the terms of the tenancy. In this case you will also be notified of the two different amounts you are assessed to pay and the dates from which each contribution is payable.

In some cases an allowance can also be made if you have a spouse or partner at home who would otherwise be worse off financially when you go into residential care. When your assessment is calculated, the financial circumstances of your spouse or partner can be considered in order to ensure that the person remaining at home has enough money to live on.

The amount of allowance for a spouse or partner at home varies depending on the individual circumstances. More information about assessing couples is available on Page 13 of this booklet.

Once any allowances have been deducted from your assessed weekly income, the amount remaining will be your contribution to the cost of your residential care. We will send you a bill for this amount.

### Example 1

**Mrs Mary Black is a widow aged 78 years who has been living alone in rented accommodation. She claimed housing benefit to meet her rent payments and she has £7,000 in savings.**

Mrs Black has chosen to go into an independent residential care home. Cumbria County Council has contracted with the home to pay £422 per week for Mrs Black's residential care. How much will she have to pay to Cumbria County Council?

Income		
	Retirement Pension	£102.15
	Pension Credit	£35.20
Capital		
	Less than £14,250	
	Contribution from capital (Capital Tariff)	£0
	Total Assessed Income	£137.35
Allowances		
	Personal Expenses Allowances	£22.60
<b>Assessed weekly contribution</b>		<b>£114.75</b>

## Example 2

**Mr Steve Brown is single aged 38 years. He currently lives in his own home. He now needs nursing home accommodation. Mr Brown chooses an independent nursing care home which costs £530.70 per week. The Health Authority has decided that Mr Brown's funded nursing care costs are £108.70 per week and Cumbria County Council pay £422.**

How much will Mr Brown have to pay to Cumbria County Council for the first 12 weeks of his stay?

<b>Income</b>		
	Disability Living Allowance (care component)	£49.30 Disregarded
	Disability Living Allowance (mobility component)	£51.40 Disregarded
	Severe Disablement Allowance	£76.75
	Income Support	£19.60
<b>Capital</b>		
	Value of his house £80,000	Disregarded for 12 weeks
	Total Assessed Income	£96.35
<b>Allowances</b>		
	Personal Expenses Allowances	£22.60
	Household Expenses Allowances • water rates £4.35 per week	£4.35
<b>Assessed weekly contribution for first 12 weeks</b>		<b>£69.40</b>

### **After 12 weeks:**

The value of Mr Brown's house can no longer be disregarded. He has equity in his house of £80,000, of which the Council must disregard 10% to cover selling expenses. As he has more than £23,250 in capital assets, he must be charged the full cost of his social care, £422 per week. The Health Authority will continue to pay £108.70 per week for Mr Brown's nursing care needs.

Cumbria County Council will make an agreement with him that he pays £73.75 per week. This is the amount of money available to him. Payment of the remaining £348.25 per week will be deferred (allowed to build up as a debt to the Council secured on his house) until the house is sold.

### Example 3

**Mr John White aged 72 years lives in his own home, looked after by his wife. She can no longer care for him at home. They have savings of £28,800 in a joint account and Mr White has some premium bonds.**

Mr & Mrs White choose a Local Authority home (Cumbria Care home). The cost of Mr White's residential care place is £557 per week. How much money will Mr White have to pay Cumbria County Council?

Income		
	Retirement Pension	£102.15
	Occupational Pension	£38.00
	Pension Credit (savings credit)	£15.40
Capital		
	Half the joint account - £14,400	
	Value of premium bonds - £200	
	Contribution from capital (Capital Tariff)	£2.00
	Total Assessed Income	£157.55
Allowances		
	Personal Expenses Allowances	£22.60
	Savings Credit Disregards (up to a maximum of £5.75)	£5.75
	50% of Mr White's Occupational Pension as he chose to pay half to his wife	£19.00
<b>Assessed weekly contribution</b>		<b>£110.20</b>

### When will I know what I have to pay?

Unless you enter a residential or nursing home as an emergency admission, every attempt will be made to notify you of your contribution before you go into the home. We will use the information collected from you to work out if how much you have to pay. We will try to tell you how much you will have to pay during our visit. We

will print out and give you a letter showing how the assessment has been made and explain this letter to you, or we will send you a copy as soon as possible after our visit. This is not always possible as we may need to obtain further information, or you may not have everything available. Sometimes it is difficult to gather all the information necessary to carry out a financial assessment, especially if your financial affairs are quite involved. If this is

the case, we will visit you again or contact you by telephone. If information is difficult for you to obtain, you can give authority for us to collect it directly.

We include the actual benefits payable by the DWP in calculating how much you must pay. We confirm the benefits paid to you by the DWP. This can take some time, so the initial financial assessment done may be a provisional assessment, confirmed when information is supplied by the DWP.

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### **How is my spouse or civil partner affected if I go into residential care?**

Financial assessments for residential care are only carried out on individuals, and a couple are never jointly assessed.

We will ask questions about the financial circumstances of your spouse or partner (this information is not used to calculate your charge). The financial circumstances of your spouse or partner remaining at home will be looked at in order to ensure that he/she has enough money to live on when you go into residential care.

Your spouse or partner does not have to provide any financial information about themselves, but we will not be able to provide them with help to claim benefits, where this is appropriate.

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### **How do I pay my contribution?**

Payment should be made by Direct Debit although there are alternative ways of payment if this is not possible. We will provide a Direct Debit mandate to arrange this type of payment. A Direct Debit takes the payment directly from your bank account to Cumbria County Council. The Council has to work to very strict guidelines to use this payment type, and all payments made are fully guaranteed. Direct Debits allow the Council to keep the costs as low as possible.

You will receive a statement every 4 weeks showing any amount you have paid, the new charges are shown in arrears, and the amount which is due to be deducted from your nominated bank account. Please note that there are **13 four-weekly** payments within a financial year. In exceptional cases where a previous statement needs to be amended, a corrected bill can be produced.

If you go into residential accommodation part way through a four-week period, the first statement will only ask you to pay the charge from the date you become a resident to the end of that period.

Cumbria County Council Business Support staff work to a very strict timetable in order to produce accurate and timely bills and to record payments made in each period. If you make a payment other than by Direct Debit it may take longer to be recorded against your account and may not be in time to be shown on the next statement, but will shown on the following one.

If someone helps you to manage your financial affairs and you would like your bills to be sent to them, you should discuss this with us when we visit you. You must also make sure that the person is willing to do this and they have the proper authority to help you.

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## What happens when someone is unable to manage their own financial affairs?

If someone going into residential accommodation is not able to understand and manage their own financial affairs, someone should be appointed with the proper authority to do it for them.

If the person's only source of income is benefit, the DWP will appoint a relative or friend as **Appointee** in order to make benefit claims and receive benefit on behalf of the person.

In other cases, a **Lasting Power of Attorney**, or an Order from the Court of Protection making a representative a **Deputy for Property and Affairs** should be in place. We can advise you on this or you can ask a solicitor.

## What do I do if I have problems paying my bill?

Sometimes you can run into difficulties when paying your bills. Please tell us as soon as possible if this happens to you. We may be able to advise a course of action which will prevent you getting into debt. We must make every possible effort to make sure you pay the full amount you have been assessed to pay.

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## When does the amount I pay change?

If at any time your financial circumstances change, please contact us and we will carry out a financial assessment based on your new circumstances and inform you of your new charge.

Every year, effective from April, we must reassess everyone to take account of annual changes in circumstances such as increased benefit payments, and changes in regulations such as increased Personal Expenses Allowance. We will contact you in order to obtain the necessary information to reassess your contribution.

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## Who pays the home?

You need never worry about making payments to the home for your care. When you decide which residential or nursing home you wish to go to and a place has been found by your Social

Worker, Cumbria County Council begins a contractual agreement with the home and pays the full cost of your residential care.

***You are strongly advised not to make any additional payments, if asked to do so by the home, without first checking with Council staff to see if these costs are already covered by the payments made by the Council.***

If you leave the home for a short holiday or a stay in hospital, your place at the home must still be paid for. Cumbria County Council will continue to make payments to the home and continue to charge you for your contribution whilst you are temporarily away from the home.

If you wish to leave a particular home permanently, Cumbria County Council must give four weeks notice in writing to the home. Throughout this period the Council may continue to charge you for your contribution.



**What is funded nursing care?**

You are only assessed to make a contribution towards the cost of your social care and accommodation in a nursing home

If you are going into a nursing home, then the Health Authority pays for the proportion of your care that is deemed to be nursing care. This is known as Funded Nursing Care (FNC). The standard rate

set by the Department of Health for the NHS contribution towards the cost of a place in a care home with nursing is £108.70. Where your nursing needs are very high, the Health Authority may assess you as eligible to receive fully funded nursing care also known as Continuing Health Care. This means that the Health authority meets the full cost of your care, including the social care and accommodation.



**Why are ‘Third Party Top-ups’ needed?**

If you have chosen to go to an independent home, the cost of a place may be higher than the “usual price” that Cumbria County Council will normally contract to pay a home. “Usual price” is the price for which the Council can purchase the type of care provided for you. It is set by the County Council each year. The Council will pay a home more than the usual price, provided that a Third Party signs an agreement with the Council to pay the difference between the home’s price and the usual price. You cannot be your own Third Party and top-up the difference, unless you are paying the full cost of your accommodation yourself.

This arrangement is called “topping up” and the Third Party will be invoiced four-weekly for the amount of top-up to which they have agreed. The amount the Third Party must pay can also change each year in line with reasonable annual adjustments.

If the Third Party ceases to pay the top-up, Cumbria County Council cannot guarantee to continue paying for your place at the higher price, and you may have to choose a home where the cost of a place is within the amount that the Council can pay.

If Cumbria County Council cannot purchase care for you at usual price because there are no places available, the Council will pay the higher price and you will not be asked to find a Third Party to pay a top-up, unless you wish to go into a more expensive home than the one found by the Council. Third Party top-ups do not apply to care provided in Local Authority homes.

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## Seeking independent advice

You are strongly advised to seek independent advice if your financial or legal affairs are quite complex, especially if you own a property or have capital in a Trust. You may already have a Solicitor who can advise you. Alternatively, help and advice is available from some voluntary organisations; contact your local Age Concern (Age UK), Citizens Advice Bureau, disability organisation, carers organisation, DeafVision, blind society, Mencap, MIND, or Making Space for more information .

## Compliments, Comments, Concerns and Complaints

Cumbria County Council have a Compliments, Comments, Concerns and Complaints Procedure which enables you to say what you think about our work. The Council would like to hear your views.

If you would like to make a comment, suggestion or complaint about the way your contribution to the cost of your residential care has been worked out, or about any aspect of our work, please contact us. Our addresses and telephone numbers are listed at the end of this booklet.

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## Do you need someone to help or represent you?

Advocacy services offer someone to help you and to act on your behalf if you need help in your dealings with the Council, such as when making a complaint.

Cumbria County Council supports a free, independent and confidential advocacy service which can be used in these circumstances. Advocacy services may also be available from some voluntary organisations. Please ask if you would like to know more.

**We can be contacted at the following Cumbria County Council offices:**

**Carlisle**

Civic Centre, Rickergate,  
Carlisle CA3 8QQ  
Tel: 01228 226144/227067

**Eden**

19-24 Friargate, Penrith CA11 7NX  
Tel: 01768 812258/812244

**Allerdale**

New Oxford Street,  
Workington CA14 2LW  
Tel: 01900 706338/706293

**South Lakeland**

County Offices, Kendal LA9 4RQ  
Tel: 01539 713299/713383

**Barrow**

Market Street,  
Barrow in Furness LA14 2LH  
Tel: 01229 407882/407816

**Copeland**

Somerset House, PO Box 110,  
Whitehaven CA28 0BN  
Tel: 01946 506360/506361





## **How to get this information in another format or language**

If you need this document in another language or another format such as large print, Braille or audio please telephone 01228 606060.

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 01228 606060 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，  
请致电 01228 606060

Jeigu norétumète gauti šią informaciją savo kalba,  
skambinkite telefonu 01228 606060

W celu uzyskania informacji w Państwa języku proszę  
zatelefonować pod numer 01228 606060

Se quiser aceder a esta informação na sua língua,  
telefone para o 01228 606060

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen  
01228 606060 numaralı telefonu arayınız

**June 2011**