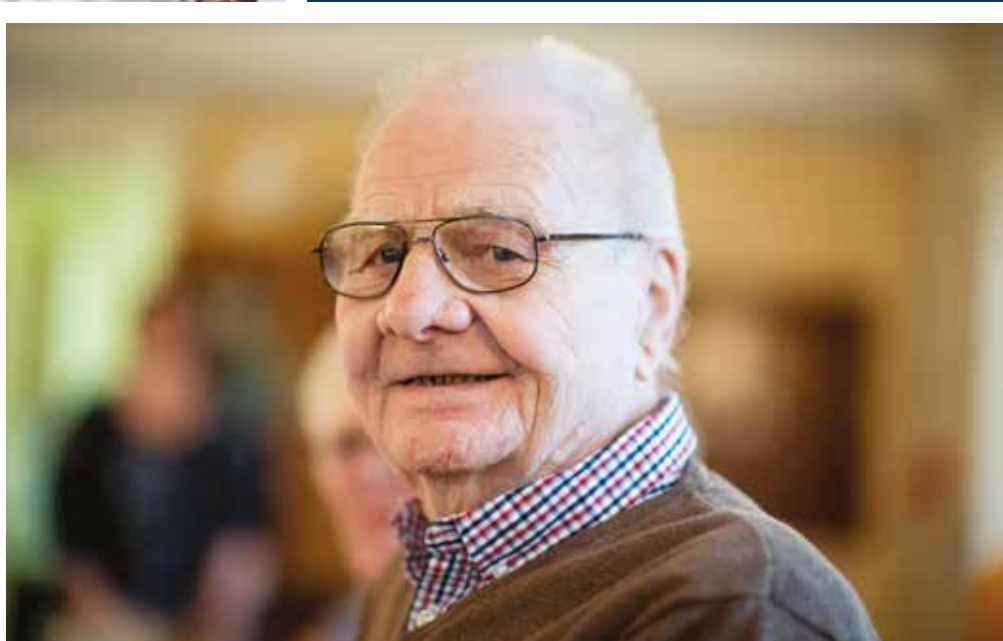




Guide to
reducing the risk of
financial abuse



Housing 21 is committed to ensuring you have the correct information regarding your financial wellbeing. We also want to make sure you know where to go to get support on these issues.

Unfortunately financial abuse can happen and this leaflet gives you information about how you can prevent it happening to you.

What is financial abuse?

Financial abuse can take many forms including:

Someone stealing money or things you own.



Someone forcing or pressurising you to give them your money.



Someone borrowing money and never giving it back.

Someone taking your pension, benefits or savings for their own use.



Someone tricking you into parting with your money.

Someone pressurising you over a will or inheritance.



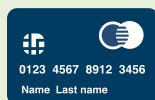
Someone not paying bills or your rent for you.

Someone not letting you have control over your own money.



Someone failing to provide you with what you need if they have responsibility for your money and benefits.

Someone deliberately overcharging you for goods or services.



Who are **adults abused** by?

You may or may not know the person. It could be:

- a relative – someone in your family
- a member of staff
- a partner or friend
- a neighbour
- a stranger.

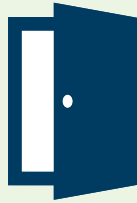


Protecting yourself from financial abuse

There are steps you can take to protect yourself:

Don't give your personal details or any financial information to anyone over the phone.

Beware of doorstep callers – never let strangers into your home. Always ask for identification and agree a time when they can call back. This gives you time to check who they say they are. Be very wary of trades people offering to carry out work on your home such as roof repairs or cleaning guttering. If you need work doing, find reputable traders and get at least three quotes.



Ask for receipts if someone else is shopping for you or paying bills.

Fraudsters are often very convincing and persuasive. If something sounds too good to be true then it almost certainly will be – you can't win a prize in a competition you've never entered!



Don't give anyone the Personal Identification Number (PIN) number for your debit/credit cards – if someone steals cash from you when you have given them your PIN number, the bank will not refund your money.



Don't keep large sums of cash in your home.

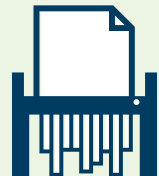
Always check your bank statements. Contact your bank straight away if you notice anything suspicious.



Where possible, pay your regular bills by Direct Debit or standing order.

Don't give anyone blank cheques.

Keep financial documents and paperwork in a lockable file. Anything else with your name, address, date of birth or other personal details that you don't want to keep, should be disposed of carefully – if possible shred it.



What if I'm finding it **difficult to manage** my financial affairs

You have the right to manage your own money and to make decisions about your finances. Most people want to remain independent for as long as possible and keep the right to deal with their own affairs. Sometimes though, you may need temporary or permanent help, for example, if you:

- Are ill for a time or have an accident that means you have to stay in bed or cannot get out of your home
- Have to go into hospital
- Have a physical disability that makes it difficult for you to get around

- Have lost your partner or other person who used to deal with your financial affairs
- Have become forgetful or confused about money matters.

If you need help to practically manage your money, there are different arrangements you can make. Choosing the right one will depend on your own personal circumstances. Make sure that anyone who has access to your money is someone you can trust and is legally appointed to do deal with your finances on your behalf.

Useful Contact details:

There are many different organisations that you can contact for further information and advice, including:

Citizens Advice Bureau

03444 111 444

Age UK

0800 678 1174

The Alzheimer's Association

0300 222 11 22

Your own bank or building society

Your solicitor

Trading Standards

03454 04 05 06

The Office of the Public Guardian Contact for information about Power of Attorney.

0300 456 0300

Your Court Manager can help you to find local telephone numbers for these organisations.

If you suspect that you or someone else you know is being financially abused, don't be afraid to speak out. This could be to:

Your Housing 21 court or care manager

Housing 21's confidential line

0303 123 1744

Someone else that you know and trust

The Police

Social Services

Action on Elder Abuse

080 8808 8141

This document can be provided in a different format, such as large print, Braille or another language. **Please contact 0370 192 4000.**

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