

## **Lasting Power of Attorney** **(includes Enduring Power of Attorney and Court of Protection)**

If you were to become incapable of managing your legal, property, financial or health affairs, you may need someone to do this for you. A Lasting Power of Attorney (LPA) is a legal document which allows you, the 'donor', to formally appoint a friend, relative or professional person as your 'attorney' who will make decisions on your behalf.

If you need someone to act for you for a temporary period – for example to cover a hospital stay, an Ordinary Power of Attorney may be appropriate. To find out more please refer to our **Helping someone to manage their financial affairs** factsheet.

The Mental Capacity Act 2005, which came into force in 2007, introduced LPA. These replace the old system of Enduring Power of Attorney (EPA). An EPA arranged before 1 October 2007 can still be used.

An LPA can be drawn up at any time, providing you have mental capacity (the ability to make your own decisions) and you are aged over 18.

**The Office of the Public Guardian (OPG)** is responsible for administering LPAs. This office deals with all applications and registrations (see page 2).

Contact: Telephone: 0300 456 0300

Online: [www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

Email: [customerservices@publicguardian.gov.uk](mailto:customerservices@publicguardian.gov.uk)

### **You can create two types of Lasting Power of Attorney (LPA)**

- **Property and Financial Affairs**
- **Health and Welfare**

**Property and Financial Affairs LPA** allows you to choose someone to make decisions about money and property for you. This could include paying your bills, collecting benefits and dealing with your property, including selling your home, if necessary.

This type of LPA can be used, with your permission, as soon as it is registered with the OPG.

**Health and Welfare LPA** allows you to choose someone (known as an Attorney) to make decisions about your healthcare and well-being. Their responsibilities could cover your medical care, including decisions on life-sustaining treatment and decisions on where you live such as moving into a care home. Aspects of your everyday routine such as eating and what you wear can also be decided by an attorney.

This LPA can only be used when it is registered with the OPG and you have become **unable to make your own decisions**.



**An Advance Decision** (or living will) is a document which conveys your future wishes relating to medical treatment if you become unable to communicate this and it applies to **refusal of medical treatment**. It is important to know that appointment of an Attorney under a Health and Welfare LPA, after you have made an Advance Decision, can invalidate the Advance Decision. This happens if you have given your Attorney power to make decisions about the same treatment which you specified in your Advance Decision. Similarly, if an Advance Decision is made after an appointment of an Attorney, the Advance Decision would overrule the Attorney's decision. To find out more please refer to our **Advance planning for medical treatment and care factsheet**.

### **Appointing your attorney(s)**

You can choose one or more people to act on your behalf. An attorney must be aged over 18 and could be a relative, friend or professional person such as a solicitor. Appointing an attorney will obviously need careful consideration. How well do you know the person? Can you trust them to act in your best interests? Do they appear to deal with their own affairs in a competent way? Anyone who is currently bankrupt cannot be an attorney for a Property and Financial Affairs LPA.

### **Making a Lasting Power of Attorney**

Forms provided by the OPG are used to make an LPA.

To complete these forms, you can choose to:

- fill in the forms online at: [www.lastingpowerofattorney.service.gov.uk/home](http://www.lastingpowerofattorney.service.gov.uk/home) (quickest method)
- download the forms at: [www.gov.uk/government/publications/make-a-lasting-power-of-attorney](http://www.gov.uk/government/publications/make-a-lasting-power-of-attorney)
- receive forms by post – contact the OPG by calling 0300 456 0300.

An LPA is a powerful, legal document, and you may wish to take legal advice before completing it. You can talk to Carers' Resource about how to find a solicitor. However, many people find they are able to complete the forms themselves. It is not a requirement that you use a solicitor. The Office of the Public Guardian have a step-by-step guide to completing the forms on their website or you can call them for assistance on 0300 456 0300.

### **Registering an LPA**

The LPA must be registered with the OPG before it can take effect. An application to register can be made at any time after you have made an LPA. This may take some weeks so it is advisable to act promptly in case your attorney needs to help you – they cannot act under an LPA until it is registered.

You can register an LPA online – please see details of the OPG on page 1.

Either you or your attorney can apply to register your LPA. However, if you, as the donor, lose your mental capacity before registration, your attorney has to take this responsibility.

There is a registration fee – currently £82 for each type of LPA. Fees may be reduced or waived depending on financial circumstances. If eligible an LPA120 form (Fee remissions and exemption form) must be completed.

Once the LPA has been registered it can continue indefinitely.



## Codes and reference numbers for your LPA

Once the LPA is completed and has been sent, you will receive a letter per application with a reference number. If you have created two LPAs you will receive two letters. Your LPA registration letter will come with an activation key. The activation key is a one-time code for adding a summary of your LPA to your online account that you can then share with third parties by creating access codes to give them. This is entirely optional. If you wish to set this up, please visit [www.gov.uk/use-lpa](http://www.gov.uk/use-lpa). Your key will expire after 12 months but you can request a replacement on the website.

Once your LPA has been added to your online account, you will see an option that allows you to give an organisation access. Follow the instructions on screen and you will be able to generate access codes starting with a V. Each code is valid for 30 days. Access codes are specific to each organisation or person the donor chooses to share their LPA details with.

## Can I change or cancel my LPA?

You can cancel or change your LPA even if it's been registered, as long as you still have mental capacity.

Should an attorney lose mental capacity, they will, of course, be unable to act on your behalf but you cannot simply appoint someone else in their place. Always take advice from the OPG or from your solicitor.

To **cancel** an LPA a 'deed of revocation' must be completed. A template is available online at: [www.gov.uk/power-of-attorney/end](http://www.gov.uk/power-of-attorney/end)

To **change** an LPA, a 'partial deed of revocation' must be completed. Again, there is a template available online at: [www.gov.uk/power-of-attorney/change-your-lasting-power-of-attorney](http://www.gov.uk/power-of-attorney/change-your-lasting-power-of-attorney)

If an **attorney** no longer wishes to act on your behalf, they should complete a 'disclaimer' form. The form (LPA005 or EP5) can be downloaded from:

[www.gov.uk/government/publications/disclaim-a-lasting-power-of-attorney](http://www.gov.uk/government/publications/disclaim-a-lasting-power-of-attorney)

[www.gov.uk/government/publications/disclaim-an-enduring-power-of-attorney](http://www.gov.uk/government/publications/disclaim-an-enduring-power-of-attorney)

## Complaints

If you wish to complain – for example, you may feel the attorneys are not carrying out their responsibilities correctly – you must contact the OPG or your solicitor.

Further details are available from the OPG – details on page 1.

## Enduring Power of Attorney

An EPA **applies only to property and financial affairs**. A person given power under an EPA before 1 October 2007 can still use it and apply to have it registered. This person has a duty to apply to register the EPA as soon as they believe that you are becoming or have become mentally incapable of making financial decisions for yourself.

If you have an unregistered EPA and still have the capacity to make decisions for yourself, you can make a Health and Welfare LPA to run alongside it.



**You can cancel an unregistered EPA if you have the capacity to do so.**

To cancel an unregistered EPA you need to make a 'deed of revocation' stating that you're cancelling it and keep it with the EPA form. You and a witness must both sign the deed of revocation.

Do not send the unregistered EPA and deed of revocation to the Office of the Public Guardian - you need to keep them. There is more information at <https://www.gov.uk/use-or-cancel-an-enduring-power-of-attorney>

**To cancel a registered EPA**, you will need to apply to the Court of Protection and send the completed forms COP1 and COP2. It costs £371 to apply to revoke an EPA. Send a cheque of that amount made payable to 'HM Courts and Tribunals Service' with the forms to the Court of Protection. You can find information on how to cancel an EPA at: <http://www.gov.uk/use-or-cancel-an-enduring-power-of-attorney>

## **Court of Protection**

If a person loses their ability to make their own decisions and they have not arranged an LPA or an EPA it is possible to apply to the Court of Protection for a 'deputy' to be appointed.

This is a responsible person who will make decisions on their behalf. Their role is similar to that of an attorney appointed for an LPA.

If a person has no property or savings and their only income is social security benefits such as a state pension, there will usually be no need for a deputy as these payments can be managed by an appointee agreed by the government department which pays the benefit.

Contact: Tel: 0300 456 4600.

Online: [www.gov.uk/courts-tribunals/court-of-protection](http://www.gov.uk/courts-tribunals/court-of-protection)

Email: [courtofprotectionenquiries@justice.gov.uk](mailto:courtofprotectionenquiries@justice.gov.uk)

### **Further information is available from:**

- Age UK Advice Line. Tel: 0800 678 1602; online: [www.ageuk.org.uk](http://www.ageuk.org.uk)  
*Powers of Attorney (IG21)*
- Alzheimer's Society. Tel: 0330 333 0804; online: [www.alzheimers.org.uk](http://www.alzheimers.org.uk)  
*Lasting Power of Attorney (472).*
- Carers' Resource – contact details below.  
*Advance planning for medical treatment and care*  
*Helping someone to manage their financial affairs*
- Government website: [gov.uk](http://gov.uk)
- Office of the Public Guardian. Tel: 0300 456 0300; online:  
[www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

See also: *Appendix – Words and phrases relating to Power of Attorney and Court of Protection* pp. 6 - 7.



If you need further information or would like to discuss any aspect of your caring role, please contact Carers' Resource:

Telephone: **0808 50 15 939**

**info@carersresource.org**

**www.carersresource.org**

**Harrogate** Unit 3, Grove Park Court, Grove Park Terrace, Harrogate, HG1 4DP

**Bradford** 15 Park View Court, St Paul's Road, Shipley, BD18 3DZ

**Skipton** Ronaldsway House, 36 Brook St, Skipton, BD23 1PP

We can provide this information in another format. Please contact us to discuss your requirements.

Date of information: March 2023; revise by March 2026



## APPENDIX

### Words and phrases relating to Power of Attorney and Court of Protection

<b>Attorney</b>	Someone appointed under a Power of Attorney who has the legal right to make decisions on behalf of the person (the Donor) who made the Power of Attorney.
<b>Court of Protection</b>	The specialist court that can make finance or welfare decisions for a person without the mental capacity to do so themselves
<b>Deputy</b>	A person appointed by the <b>Court of Protection</b> who is legally responsible for someone who lacks capacity to make decisions for themselves, where there is no power of attorney
<b>Donor</b>	A person who makes a Lasting Power of Attorney or Enduring Power of Attorney.
<b>Enduring Power of Attorney</b>	A Power of Attorney made before 1 October 2007 to manage someone's property or financial affairs. Lasting Power of Attorney replaced Enduring Power of Attorney in October 2007. An EPA made before this date can still be registered and if it is registered it will be valid.
<b>Health and Welfare</b>	Health and welfare decisions are any decisions about a person's healthcare, where they live, what clothes they wear, what they eat and anything needed for their general care and well-being.
<b>Jointly (or 'together')</b>	Attorneys appointed 'jointly' must always act together. They must all agree before doing anything on the Donor's behalf. If one Attorney does not agree with a proposed action then that decision cannot be made. If one attorney dies or can no longer act, all attorneys become unable to act. The LPA will then stop unless the Donor is able to appoint at least one replacement attorney.



**Jointly and severally  
(or ‘together and  
independently’)**

Attorneys appointed ‘jointly and severally’ can act on their own and can act together. This means that any one Attorney can decide on a particular issue independently of the others. This can be useful if the Attorneys are not always in the same place at the same time.

**Lasting Power of  
Attorney**

There are two types of Lasting Power of Attorney:

- the Donor’s Health and Welfare and/or
- the Donor’s Property and Financial Affairs

**Ordinary Power of  
Attorney**

Allows decisions about financial affairs and is valid while the person has mental capacity. It is suitable if you need someone to look after your financial affairs or a temporary period – to cover a hospital stay, for example.

**Property and  
Financial Affairs**

These can include possessions owned by a person, their money and any expenditure. Attorneys and Deputies can make decisions about buying or selling property and dealing with bank accounts, benefits, taxes or debts on behalf of a person who lacks capacity.

