



Deferred payments

Paying for your care home costs

Deferred payments

Deferred payment agreements are for home owners who are placed into residential care homes and own their own homes.

Deferred payments means that you should not have to sell your home in your lifetime to pay for your care.

Choosing a deferred payment agreement

A deferred payment agreement is an arrangement between you and the council that enables you to use the value of your home to pay for your residential or nursing care home costs.

If you are eligible, we will help to pay your care home bills on your behalf. Under the Care Act's Universal Deferred Payment scheme, you can delay the sale of your home and delay repayment to the council until you choose to sell your home, or until after your death.

Assisting in funding your care in a care home will depend on whether we agree that you need residential or nursing home care following an assessment of your needs. It will also depend on an assessment of your financial circumstances to find out how much, we should be paying towards the cost of your care.

For more information about contributing to the cost of your care view 'Paying for your care' or

'Care charges' on www.peoplefirstinfo.org.uk
For leaflets on paying for your care and also residential care, view the Leaflets Library at the top of the People First website homepage www.peoplefirstinfo.org.uk

How the scheme works

For the first twelve weeks of your care in a residential or nursing home, the value of your property is disregarded. After this time you will be assessed to pay the standard cost of care.

If you are unable to meet the care fee from your current income and savings, the scheme allows you agree with the council to defer this part of your care fee. This deferment is done by the cost of the care fee becoming a loan from the council. For this to happen, you will be required to sign a legal agreement (draft agreement and notes attached) where we can place a legal charge on your property to secure the deferred fee.

This gives the council the right to recover from you the full amount of the loan when your property is sold or when you leave the care home. This means that you will not be able to sell the property or transfer ownership until the amount loaned has been repaid.

If you wish to move to a residential or nursing home where the fees are higher than the council will pay, you can ask for the additional fees for the

more expensive accommodation to be added to the deferred payment element of your residential home costs.

It is important to remember that you will still be required to pay a weekly contribution out of your current income (based on your financial assessment) for accommodation i.e. non-care 'hotel' charges.

Am I eligible under the scheme?

You may be eligible for help under the scheme if:

- you have been assessed by us as requiring residential or nursing care
- your capital and savings (apart from your home's value) are less than £23,250
- you don't want to sell your home or you are unable to sell your home quickly enough to pay for your care
- the council is able to secure the debt deferred against the property, e.g. place a charge on the property at the Land Registry.

If you do not meet these conditions and want advice about the payment of care home fees, see the contact details on the last page of this leaflet. You may also want to seek independent financial advice.

If you are eligible, how to apply

To take advantage of the scheme you will need to agree to the council placing a legal charge

on your property and you must sign an agreement to allow this to happen. View a draft agreement with accompanying guidance notes by searching for Deferred Payment Agreement on www.peoplefirstinfo.org.uk The draft agreement will be supplied to you on you making an application.

When the agreement is in place, you will be loaned the funds to pay your care home costs that would have been met from the sale of your property. As stated, we will recover from you the full amount of the loan including interest when your property is sold or when you leave the care home.

Interest will be charged on the deferred charge to cover the cost of lending and the risk associated with lending.

The council will decide on the actual rate of interest charged.

The rate of interest charged will be 1% plus the Bank of England Base rate applicable at the time. The actual rate of interest applicable from April 2015 is 1.5% and in the event of an increase will be no more than 2.65%.

We do not charge for set up or administration of the deferred payment scheme.

To apply and for further information please contact the charging teams. Their details are on the last page of this leaflet.

What happens if I am not eligible?

The council may refuse a request for a 'deferred payment agreement' in circumstances called 'permission to refuse' as set out in the regulations. These include:

- where we are unable to secure a charge on the property
- where you wish to defer a larger amount than you can provide security for
- where your property is uninsurable.

You will be advised in writing if this is the case and you will have the right to appeal against this decision if you choose.

Finding independent financial advice

You can contact an Independent Financial Adviser who will be able to provide you with an impartial assessment of your financial situation.

Useful contacts include:

- Age UK on 0800 169 6565 or visit www.ageuk.org.uk
- Independent Age on 0800 319 6789 or visit advice@independentage.org.uk

Speaking up for you: client affairs and advocacy

Looking after your finances

You may find that you are struggling to safely look after your finances without help from others.

If you think you need information on looking after money matters then you can find out more about your options on our website People First. Search for both 'Looking after someone's affairs' and the leaflet on the Leaflet Library on People First's homepage page (www.peoplefirstinfo.org.uk) and 'Safe ways in which you can allow others to pay things on your behalf'.

If you are unable to look after your financial affairs, or do not have someone willing to do so, you can get help from the your care manager or social worker who will assess your situation and refer you to the Client Affairs Team

Advocacy - finding someone to speak up for you

The Care Act puts into law for the first time a duty on your council to ensure that you have the support of an advocate when talking to us.

An advocate is someone who can speak on your behalf, if you are not able to do so yourself. They can help you get your views or wishes across about

issues important to you, such as the care or medical treatment which you receive or the management of your finances.

If you do not have anyone able or appropriate to support you, the council must appoint an independent advocate to ensure that there is someone to support you to express your views and wishes if you would otherwise have 'substantial difficulty' in doing so yourself.

For more information on who can and cannot act as your advocate , when you are entitled to have an independent advocate appointed for you and to view a list of organisations that offer independent advice on advocacy in your borough and much more search for '**advocacy**' or '**speaking up for you**' on the People First website at www.peoplefirstinfo.org.uk or download our leaflet '**Speaking up for you**' on People First's Leaflets Library.

Other information and advice

The rules for charging for residential care are complicated and in paying for residential or nursing home care you must follow strict and complex regulations set by the government.

We can help you understand how we work out what you will pay, however it is important that you take independent advice to find out all options available and what is best for you

Web based publications

Age UK (www.ageuk.org.uk) has factsheets and information on meeting the costs of a care home, and what to expect when you move there. The financial information in these factsheets applies regardless of your age.

Care Quality Commission (www.cqc.org.uk) publishes free independent reports on the quality of your local homes and care services to help you make an informed choice:

The **Independent Age** (www.independentage.org.uk) website produces two guides:

- Care home fees: Paying them in England (guide 16)
- Care home fees: Third party top-ups (guide 17)

To find out more about the care home charging policy, visit Department of Health website: 'CRAG'

The **Money Advice Service**

(www.moneyadvice.org.uk) offers advice on all aspects of paying for care and support.

The **Society of Later Life Advisers (SOLLA)**

(www.societyoflaterlifeadvisers.co.uk) provide a database of financial advisors who specialise in giving advice on finances in later life, enabling you to plan ahead or to make the most of your money once you reach retirement and older age. All advisors on the database have to prove that they meet appropriate criteria and have the right qualifications before they are accredited by SOLLA.

Where can I get free independent advice?

Local voluntary organisations can offer independent and free advice. These organisations include agencies such as:

- Age UK
- Citizen's Advice (CAB)
- Independent Age
- Mencap

If you search for these on the internet, their links will take you to organisation websites where you can find their contact information. Your local telephone directory will include contact information for these and other organisations that can help.

More on getting personal advice on care funding

The cost of care and support is likely to be a long-term commitment and may be substantial, particularly if you choose to go into a care home, or if you have care needs at an early age. If you or a member of the family need to pay for care at home or in a care home, it's important to understand the alternatives. This makes advice tailored to your individual needs vital. You can get advice from:

- your local authority - through an assessment of your care and support needs, as well as advice on which services are available locally
- financial advice from a qualified, independent source - there are independent financial advisers who specialise in care funding advice; they are regulated by the Financial Conduct Authority and must stick to a code of conduct and ethics, and take shared responsibility for the suitability of any product they recommend

Financial advisers

Financial advisers are listed in your local area telephone directory. Alternatively, to find an adviser, the FSA suggest the following website www.unbiased.co.uk.

After identifying an adviser, you should make sure that your adviser is registered and authorised with the FSA.

Check that your financial adviser is registered with the Financial Services Authority (FSA) at

- www.fsa.gov.uk or by contacting the
- Consumer Helpline on 0845 606 1234 or writing to
- FSA, 25 The North Colonnade, Canary Wharf, London E14 5HS

Finding out more

There are a number of ways (see below) in which you can find out more about recent changes under the Care Act, about how to access care and support, and about the care and support options which are available to you.

Online help and leaflets

The Government has produced a series of factsheets which explain the aims of the Care Act and how the changes may affect you. Visit **www.gov.uk** and search 'care act'.

They have also produced a series of leaflets in formats for people with learning disabilities. Search for 'care act easy read' on **www.gov.uk**.

To find out more about the changes to care and support, visit **www.gov.uk/careandsupport**

The People First website

The People First website is an easy-to-use online resource that puts you in touch with a wealth of information and local services that can help you live the life you want, be independent, and find the help you feel you might need. The website is provided by the Adult Social Care service of Hammersmith & Fulham Council, the Royal Borough of Kensington and Chelsea and Westminster City Council.

Contact your council

To ask for more information about the Care Act or other care and support issues, or to request an assessment of your support needs contact your council direct:

Telephone: **0845 313 3935**

Email: **h&fadvice.care@lbhf.gov.uk**

You can also ask questions specifically about the Care Act by emailing **careact@lbhf.gov.uk**

Leaflets

There are a range of leaflets from your council on issues covered by the Care Act, and on other issues which may be of interest to you. To access leaflets telephone your council using the details above, or go to the Leaflets Library at the top of the home page at **www.peoplefirstinfo.org.uk**

Independent information and advice

The following organisations offer specialist advice on a wide range of issues including health and disability, care and support options, money, benefits and accommodation. *Those marked with an asterisk offer some level of information and advice about the Care Act.*

Action on Disability*

A user led organisation managed and controlled by disabled people, campaigning for the rights of disabled people, delivering accessible activities, information, advice and advocacy services.

Action on Disability
The Greswell Centre, Greswell Street, London SW6 6PX
Telephone:
020 7471 8510
www.actionondisability.org.uk

Age UK*

The country's largest charity dedicated to helping everyone make the most of later life through providing services and support to inspire, enable and support older people.

Age UK

Hammersmith and Fulham,
105 Greyhound Road,
London W6 8NJ
Telephone:
020 7386 9085
www.ageuk.org.uk/hammersmithandfulham

Carers Network*

Carers Network is the first point of contact for unpaid adult carers living in Hammersmith & Fulham who need information, advice or support about being a carer.

Bishop Creighton House,
378 Lillie Road,
London SW6 7PH
Telephone:
020 7386 9417
www.carers-network.co.uk

Citizens Advice Bureau*

Helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.

Hammersmith and Fulham
Citizens Advice Bureau,
The Advice Centre,
338 Uxbridge Road,
Shepherds Bush
London W12 7LL

Telephone:

020 7385 1322

www.hfcab.org.uk

Mencap

Mencap H&F provides a range of services and campaigns with people with learning disabilities and their families and run a support group for carers of people with a learning disability.

HF Mencap,
65 Aspenlea Road, Fulham,
London W6 8LH

Telephone:

020 8748 5168

www.hfmencap.org

Mind*

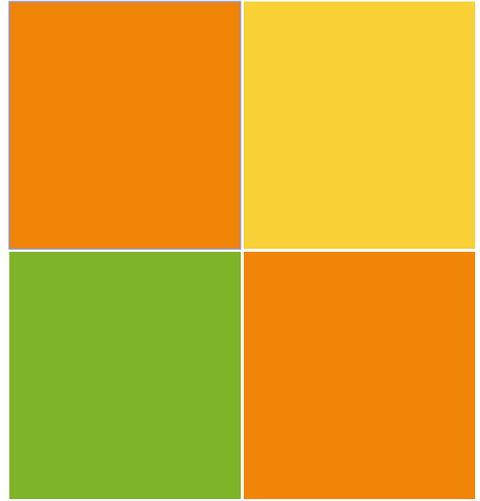
Mind provides advice and support to people with mental health needs and their carers.

H&F Mind, 309 Lillie Road,
Fulham, London SW6 7LL

Telephone:

020 7471 0580

www.hfmind.org.uk



Deferred payments

Paying for your
care home costs

Tick below if you would like a copy of this leaflet in:

Large print

Braille

Name:

Address:

Postcode:

Telephone:

Please return this section to:

Sensory Impairment Team,
145 King Street,
Hammersmith,
London W6 9XY

Telephone:

0845 313 3935

9.00am - 5.00pm

Monday to Friday

Email:

h&fadvice.care@lbhf.gov.uk

How you can help us

We welcome feedback on how we might improve our service. If you would like to make a comment, compliment or complaint, please contact:

Customer Feedback Team

Adult Social Care,

Floor 4,

Hammersmith

Town Hall Extension,

King Street,

Hammersmith, London W6 9JU

Telephone: 0800 587 0072

Email: ascustomerfeedback@lbhf.gov.uk

For further information on social care charging, please contact:

H&f adult social care charging team

T: 020 8753 4530

E: charging@lbhf.gov.uk

For more information about our services and publications view them on www.lbhf.gov.uk or www.peoplefirstinfo.org.uk



www.peoplefirstinfo.org.uk for a wide range of information about local activities and services to help you stay independent.

