

Your application will be considered in line with legislated criteria and if you are successful, a deferred payment agreement will be sent to you or your representative.

Successful Application

When you receive your deferred payment agreement you must seek independent legal/financial advice before signing it.

The completed agreement should be returned to the Council and you will receive a letter confirming when your agreement is in place.

If your application is not successful then you or your representative will be notified of the reasons for the decision in writing.

If you disagree with the decision, you have the right to appeal. For more information call: Revenues Social Care on 01437 764551.

Capital assets:

The Council will arrange for a valuation of your property and when this has been done we will send you a letter setting out the terms of the agreement. The letter will show your assessed weekly payments.

What if I do not want to a Deferred Payment?

Assessable Property

If you have been offered a Deferred Payment Agreement but do not want one and you

cannot pay the care home fees, Section 71 of the Social Services & Wellbeing Act 2014 will apply.

The Council will arrange for a Legal Charge to be placed against the property, this will secure the debt that will be due to the Council when the property is sold. If the debt is still outstanding after your death, interest charges will apply from the 56th day after your death.

What if I already live in residential care?

If you have already moved into residential care but have only just heard of the Deferred Payment Scheme you may still be eligible. To find out more contact the office below.

How can I find out more about the scheme?

To find out more about the scheme contact:

Financial Assessments and Payments Team for Social Services
Pembrokeshire County Council
Haverfordwest
SA61 1TP

01437 764551

If you would like this fact sheet in large print, Braille, Easyread or on audio, Please telephone 01437 764551.



Deferred Payment Scheme

What is the deferred payment scheme?

If you are moving into a residential or nursing care home, you can apply to the local authority to pay your care home fees until you can:

- Access/release funds tied up in your property.
- Access capital assets e.g. monies held in trusts, shares etc.
- Access certain capital assets you may not be able to access at this time.

You may be eligible if you own a property or capital assets, but, choose not to use the capital to meet the cost of your care. Any money which the local authority pays out in these circumstances is repayable.

This means that the council will pay for your residential care costs and if you own a property, arrangements will be made to secure the loan against your property, until sold or until you pass away. At this point the loan will be repaid to the council. This will all be outlined in an agreement with Pembrokeshire County Council, which will need to be signed by you or your financial representative.

Who is the scheme for?

If you are moving permanently into residential or nursing care funded by the local authority and you:

- Do not have access to your capital asset e.g. home, land, investments etc.
- Do not wish to sell your property.
- Are unable to sell your property quickly enough to pay for your care.
- Are unable to access funds in order to pay the full costs of your care.

Who is eligible for the scheme?

To join the scheme you must satisfy **all** the following conditions: (NB: this list is not exhaustive.)

- Have been assessed by the Adult Social Care as requiring permanent residential or nursing care.
- Be eligible for funding from the Council.
- Have a beneficial interest in a capital asset which is worth enough to cover the assessed charge.
- Must be the first charge in the assessed property.

Those who lack capacity would need to have in place:

- A power of attorney – who is able to act on their behalf in relation to financial matters.
- A deputy - who is able to act on their behalf in relation to financial matters.

How does the scheme work?

If you own an assessable property.

If you have been assessed and will be receiving chargeable care and support, you will be offered a financial assessment to determine how much you will pay towards your care.

The value of an eligible property will be disregarded in the financial assessment calculation for the first 12 weeks of the care home placement. You will need to make an assessed contribution during the 12 week period.

From the 13th week your property will be included in the financial assessment and the amount you are required to pay per week may be higher than your income. You will have the opportunity to defer all or part of the payment until a later date.

The Council will also arrange for a valuation of the property to be undertaken. In order to do this you or your financial representative will need to agree to the Council placing a legal charge on the property. In return the Council will pay the balance of care costs up to an agreed amount that would have been met from the sale of the property.

A deferred payment arrangement can also be used to pay for more expensive accommodation this is known as 'Additional Cost Contributions'

If you own other assessable capital assets. (Excluding an assessable property.)

If you have other investments which you are unable/or prefer not to access, you can enter into a deferred payment agreement. You could also use the scheme to pay for more expensive accommodation also known as 'Additional Cost Contribution'.

If you have to pay an Additional Cost Contribution, the money must be repaid:

- Where there are certain changes in your financial circumstances.
- When the property has been sold.
- When the agreement is terminated by party e.g. the Council, you or your representative.
- Within 56 days of your death.

Interest will be charged if the debt is not repaid at the end of the agreed period.

How do I apply for the Deferred Payment Scheme?

When you move into a residential or nursing home permanently following a social care assessment, a financial assessment form will need to be completed as part of the admission process.

When this form has been processed you or your representative will be notified how to apply for a deferred payment. You will also be provided with confirmation of the cost of the residential or nursing placement.