

# Paying for Care

## Residential & Nursing Care Deferred Payment Scheme

This scheme allows you to delay selling your home to fund your care during your lifetime. You will need to apply for this scheme via the Financial Assessment Team.

Effectively the scheme offers you a loan using your home as security. Unlike a conventional loan which gives you a fixed sum of money, the Local Authority agrees to pay an agreed part of your weekly care and support bill for as long as is necessary, this can include your Top Up (up to a maximum of 25% of the current local authority residential or nursing home rate), and any interest, legal and administration fees incurred when you enter the scheme. You need to meet the following conditions to be considered for the scheme:

- Have capital (excluding your property) of less than the upper capital limit of £23,250
- Own or have part legal ownership of a property, which does not benefit from a property disregard, the property must be registered with the Land Registry (you must arrange for this to be done if the property is unregistered)
- You do not intend to sell your home or, if you are selling, the sale will not be completed quickly enough to pay the cost

of your care. Have mental capacity to agree to a Deferred Payment Agreement or have a legally appointed agent willing to agree to this

- You must not have any outstanding mortgage to repay, or the amount that would be left after paying off the mortgage must be enough to pay for your care
- You or a responsible person must ensure the property is maintained and insured at your expense

Acceptance of any application under the Deferred Payment Scheme is subject to you meeting the criteria for entering the scheme, and Bedford Borough Council being able to obtain security in your property.

If the Council agrees to your request for deferred payments, it will start at the end of the 12-week property disregard. You will continue to pay a weekly contribution towards your care, based on a financial assessment of your income and other savings.

You must sign an agreement enabling the council to place a legal charge on the property. The Council will loan you the money by paying your fees to the care home provider to pay the costs that

would have been met from the sale of the property and we will recover from you the full amount of the loan when your property is sold, or on the termination of the contract. If the agreement ends on your death the loan becomes payable 90 days later. You are advised to seek independent financial advice before arrangements are finalised.

### Things to consider

There are some things that you may want to think about before considering the scheme:

- A legal charge will be secured against your property giving the Council the right to reclaim the loan against the eventual sale
- You will be charged Interest on the loan from the day you enter into the Deferred Payment Scheme
- You will be charged Legal and Administration Fees
- If you rent out the property, you must use the income you receive from this towards your care home costs but this will reduce the amount you eventually owe us
- By not selling your property you will probably not be entitled to Pension Credit or other benefits which may increase the amount of the loan

Our Financial Assessment Team will be able to explain the scheme in more detail and answer any questions that you may have.

### Help and information

If you wish to contact our Financial Assessment Team about the financial aspects of moving permanently or staying temporarily in a Residential or Nursing Home, call the Financial Assessment Team at Borough Hall on 01234 718833.

### Having Your Say

We would like you to tell us how you think Bedford Borough Council's Adult Social Care services have worked for you and what you think of our services. To give us feedback about your care please use the contact details below.

Bedford Borough Council's Adult Social Care services are independently regulated by the Care Quality Commission (CQC). If you want to discuss our service(s) with them they can be contacted at:

**Tel:** 03000 616161

Care Quality Commission  
Citygate,  
Gallowgate  
Newcastle upon Tyne  
NE1 4PA

**Email:** enquiries@cqc.org.uk.

### Finding out more

If you would like further copies, a large-print copy or information about us and our services, please telephone or email us at our address above.

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ਜਾਣਕਾਰੀ ਲਈ	Informacja
برای اطلاع	Za Informacje
Per Informazione	তথ্যের জন্য

### General Enquiries

**Tel:** 01234 267422

Adult Social Care  
Bedford Borough Council, Borough Hall  
Cauldwell Street, Bedford MK42 9AP

**Email:** care@bedford.gov.uk