



Deferred payment agreements

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care and
support
& you



Deferred payment agreements

From April 2015, care and support in England is changing for the better. The new Care Act will help make care and support more consistent across the country.

‘Care and support’ is the term used to describe the help some adults need to live as well as possible with any illness or disability they may have. It can include help with things like washing, dressing, eating, getting out and about and keeping in touch with friends or family.

If you receive care and support, or you support someone as a carer, you could benefit from the changes.

Planning for care costs

From April 2015 deferred payment agreements will be available across the whole country.

This means that people should not have to sell their homes in their lifetime to pay for their care, as they have sometimes had to do in the past.

Choosing a deferred payment agreement

A deferred payment agreement is an arrangement with the council that will enable some people to use the value of their homes to pay for their care costs.

If you are eligible, the council will help to pay your care home bills on your behalf. You can delay repayment until you choose to sell your home, or until after your death.

The council may charge a small amount of interest on the amount owed, and there may also be a fee for setting this arrangement up. These will be set to cover the council’s costs and not to make a profit.

Considering your options

Deferred payment agreements will suit some people’s circumstances better than others’. If you are still living in your own home, you will not need a deferred payment agreement.

A deferred payment agreement is only one way to pay for care. To find out more about the options available, you can speak to your council or a financial adviser.

