

Financial Information Sheet 2

Deferred Payment Scheme



*Working for
Warwickshire*

Deferred Payment Scheme

Helping with Contributions for Residential Accommodation

If you need to enter permanent residential care we may take into account the value of your home when we work out how much you should pay to meet care fees.

If you do not have sufficient income, or other assets, to meet the full costs of a residential care or nursing home placement, and we have taken into account the value of your home, we may assist in funding your care.

You may request that Warwickshire County Council social care services defer part of your assessed contribution towards your fees and cover the shortfall. But you will still need to contribute assessed income and other assets to the fees.

You, or your estate, will only pay back the deferred contributions when you sell your home or when you leave residential care. Warwickshire County Council will not charge you interest while payments are being deferred although we may levy reasonable interest if there is delay when repayment is due.

If you wish to make a request for deferred payments, you are advised to seek independent, financial advice before you make these arrangements.

You should particularly check your entitlement to income support or Pension Credit, and Attendance Allowance, or the care component of Disability Living Allowance.

If your property is to remain empty for any period you will need to look into security, insurance and maintenance.

If you own a property we will send you details and a request form for the Deferred Payment Scheme following your initial financial assessment. If you wish to apply for the Deferred Payment Scheme please return the request form to the address given. We may contact

you again if we require any further information before we make a decision.

If you do not wish to apply at this time but later change your mind you can still apply by contacting the Department.

When we have all the information needed we will forward details to our Law & Governance division who will produce a Deferred Payments Legal Agreement. The agreement is between you and Warwickshire County Council and will be put in writing, signed, and a copy given to you.

We will charge you a fee of £175 as there are legal costs, land registry search, and registration fees involved in setting up the agreement.

We will advise you in writing if your application is unsuccessful giving you the reason(s), and you will be advised on how to complain about the decision.

Further Information

If you need any further details regarding the Deferred Payments Scheme, please telephone the number given on your financial assessment notification letter.

Alternatively you can write to:

Finance Assessments & Benefits Advice Team,
Warwickshire County Council,
Social Services department,
3rd Floor, Warwick House,
Wheat Street,
Nuneaton.
CV11 4AJ.