

Application for people seeking a Deferred Payment Agreement for Care Home Fees



Before making this application we **strongly** advise that you:

- Read our “Deferred Payment Agreement Scheme” information (www.reading.gov.uk/carecharges) AND
- Take independent legal and financial advice.

Section 1: Personal details of the person applying for a Deferred Payment Agreement

Title:	<input type="text"/>	First name	<input type="text"/>	Last name	<input type="text"/>	
Current address	<input type="text"/>					
	<input type="text"/>	Postcode	<input type="text"/>			
Email	<input type="text"/>	Tel no.	<input type="text"/>	Date of Birth	<input type="text"/>	
Marital status	<input type="checkbox"/> single	<input type="checkbox"/> married	<input type="checkbox"/> divorced	<input type="checkbox"/> separated	<input type="checkbox"/> widowed	<input type="checkbox"/> civil partnership

Section 2. Representative's details (if applicable) - the representative named here must be the legally-appointed representative of the person named in Section 1.

Title: First name(s) Last name


Address

Postcode

Email Tel no.

Relationship to person named in Section 1

What legal authority do you have to act on behalf of the applicant: Lasting Power of Attorney Registered Enduring Power of Attorney Unregistered Power of Attorney Deputy or Receiver Currently applying

 You must provide the original certified copy of your Power of Attorney or Deputyship Order with this application

If you are currently seeking to register a Power of Attorney, please give details:

Have you instructed a solicitor to act on your behalf? Yes No
If yes, please provide the full name, address, telephone number and email address of your solicitor. If the Deferred Payment Application is accepted, this is where the legal documents will be sent.

Section 3: About the property this application relates to

Address

Postcode

Value of property £ Date valued

Method of valuation

Property type: Detached Semi-detached Terraced bungalow flat
 Maisonette Other (please state) _____

Is the property registered with Land Registry? Yes No

If yes, what is the Land Registry Title Number:

Is the property: Freehold Leasehold

If leasehold, please provide the name and address of the freeholder:

How many years left on the lease?

Is this a shared ownership lease? Yes No

If yes, what is the applicant's share? % Who owns the rest?

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Are there any restrictions in the lease to prevent a legal charge being placed on this property? Yes No

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If yes, please give details of the restrictions:

! You must provide the following evidence to support this application :

Applicants who are leaseholders:

- Confirmation of Leasehold arrangements and a copy of the lease
- Freeholder's and/or third party consent for you to use the property as security against a Deferred Payment Agreement

Applicants who are freeholders:

- Third party consents if there are restrictions on the property title

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Is the property jointly owned? Yes No

If yes, what percentage does the applicant own? %

Is the property held as: Joint Tenants Tenants in Common

If "Tenants in Common", is there a Trust Deed? Yes No

! If yes, you must provide a copy of the Trust Deed with this application

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Joint owner details

Name	Date of birth	% owned	Relationship to applicant	Lives at property Yes/No

 **You must provide documents confirming ownership of the property**


 **All Joint owners (other than applicant) must sign the Declaration (Section 8)**

Does anyone else live at the property?

Yes No

If yes please give details:

Name	Date of birth	Relationship to applicant	Date moved in

 **All occupiers over the age of 17 years who are living in the property at the time of this application or during the term of the Deferred Payment Agreement must enter into a “Declaration by Occupier” agreement. This will be sent with the Deferred Payment Agreement.**

Is there a mortgage or other secured loan on the property?

Yes No

If yes, is the mortgage or loan jointly held with someone else?

Yes No

If yes, give details:

Details of mortgage and/or loans *(including details of any further advances)*.

Loan type*	Mortgage Lender/Loan Company	Account ref.	Amount owed by applicant	Date of agreement	Remaining term (years/months)	Monthly payments
			£		/	£
			£		/	£
			£		/	£
			£		/	£
			£		/	£
			£		/	£

*e.g. *repayment mortgage, interest only mortgage, offset mortgage, shared equity, equity release and other loans*

Life insurance premium (linked to mortgage)

How much

£

How often



You must provide documents confirming your mortgage/loan details with this application - including details of any future advances, and provide documents relating to life insurance premiums linked to any mortgage(s)

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Section 4: Ongoing property expenses


Type of expense	How much?	How often? (weekly, monthly, quarterly, yearly)
Service charges		
Fuel/energy standing charges		
Ground rent		
Buildings Insurance		
General maintenance		

Other (give details):

! You must provide documents confirming these expenses.
 You must provide documentation to confirm the appropriate building insurance is in place
 If the property is let please also provide evidence that the building insurance provider is aware of this arrangement

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Section 5: Plans for the property and property maintenance.

 The property and land (including gardens and out buildings) must be maintained for the duration of the Deferred Payments Agreement. This includes insuring the buildings, paying bills (including Council Tax and utility bills). It may also include renting the property out.

Do you plan to sell the property? Yes No Don't know yet

If yes, is the property on the market? Yes No

If yes, which Estate Agent ?

Estate Agent address and telephone number:

Name of Solicitor acting on the sale:

Solicitor's address and telephone number:

Do you intend to rent the property out? Yes No Don't know yet

If yes, is the property let now? Yes No

If yes, rent received pcm

£

Period of tenancy

Cost of letting

Letting agency details (if applicable) *include name, address, telephone number*

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Please provide any other information relating to the current or future plans for the property:

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 **You must provide documents to support the information provided above in Section 5**

Section 6: Applicant's Disposable Income Allowance

Income above the maximum disposable income allowance (£144/ week) must be paid to the Council towards the care home charges.

The applicant can choose to keep the maximum disposable income allowance or choose a lower amount.

If you choose the maximum allowance, the deferred payment debt will be larger and will attract more interest. However, keeping the larger amount offers the flexibility of having money to spend if it is needed and using it to reduce the deferred debt if it isn't.

Please select the preferred option (tick one box only):

- Keep the maximum disposable income allowance (£144.00 /week)

- Keep £ /week (enter an amount less than £144) and pay the rest towards care fees

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Section 7: Any other information relating to this application

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Section 8. Declaration of consent by joint owners of property (if applicable)

If property is jointly-owned, ALL property owners must agree to the Council placing a legal charge against the property and to the sale of the property at the end of the Agreement Period if the debt is not repaid in full.

I/we confirm that I/we part-own the property as specified in Section 3 and I/we authorise Reading Borough Council to check the legal title to the property.

I/we confirm that the property specified in Section 3 will not be used as security against any other loans (other than those stated in this application) until the Council has registered a legal charge with Land Registry for the applicant's Deferred Payment Agreement.

I/we also confirm that no further loans will be taken out by the applicant to be secured against the property for the duration of the Deferred Payment Agreement and any proposal to take out a loan will require the prior written consent of the Council.

If the applicant/applicants representative(s) accepts an offer of a Deferred Payment Agreement from the Council I/we agree to a legal charge being placed on the property specified in Section 3 and agree to the sale of that property if the outstanding debt under a Deferred Payment Agreement has not been settled within 90 days of the death of the applicant.

I/we confirm that I/we have been advised to seek personal independent financial and legal advice regarding this Deferred Payment Application.

Joint Owner 1:

Full name: Signature: Date

Joint Owner 2:

Full name: Signature: Date

Joint Owner 3:

Full name: Signature: Date

If you are a legally-appointed representative of a joint owner and are signing on their behalf you must send a certified copy of your legal authority to act on behalf of the joint owner(s) named above.

Section 9. Declaration by applicant (or applicant's legally-appointed representative)

You must read and sign the declaration below to complete your application:

1. I wish to make an application under the Deferred Payment Agreement Scheme.
2. I understand that acceptance of my application under the scheme is at the discretion of Reading Borough Council, subject to the eligibility criteria being met in accordance with the Care Act 2014 and the local authority being able to obtain adequate security and register their interest against the property referred to in Section 3. The deferred payments will not take effect until a formal agreement is entered into by all parties.
3. I confirm that I own*/part-own* (*please delete as appropriate) the property specified in Section 3.
4. I authorise Reading Borough Council to check the legal title to the property.
5. I confirm that the property specified in Section 3 will not be used as security against any other loans (other than those stated in this application) until the Council has registered a legal charge with Land Registry for the Deferred Payment Agreement.
6. I confirm that I will not take out any further loans to be secured against the property for the duration of the Deferred Payment Agreement and that I will need the prior written consent of the Council in the event of any proposal to take out a loan against the property.
7. If the Council offers me a Deferred Payment Agreement, and I accept that offer, I agree to a legal charge being placed on the property specified in Section 3 and agree to the sale of that property after my death if it has not already been sold and the outstanding debt under the Deferred Payment Agreement has not been settled within 90 days from the date of my death.
8. If the Council offers me a Deferred Payment Agreement, and I accept that offer, I agree to pay the legal and administration costs of Reading Borough Council relating to this application for a Deferred Payment Agreement.
9. I agree that I shall be responsible for payment of the weekly contribution to the cost of my care that I am assessed to make under the regulations specified in the Care Act 2014 regulations regarding charging from my income and other capital.
10. I confirm that I and all other persons who occupy or have an interest in the property specified in Section 3 have been

told of the need to take independent legal and financial advice before I enter into an agreement under the Deferred Payment Agreement Scheme.

11. I confirm that the information given on this form is true and accurate to the best of my knowledge. I also hereby undertake to inform the Council immediately in the event of any changes to my income or assets.
12. I have read this application for the Deferred Payment Agreement Scheme and the terms of this declaration.
13. I understand that Reading Borough Council will use the information I have provided for the purpose of deciding on my application for a Deferred Payment Agreement and the financial assessment of my financial contribution and that the Council will only share information where the legal framework allows it and as stated in the Fair Processing Notice which can be found on the Council's website at www.reading.gov.uk/carecharges and for the detection and prevention of fraud as required by regulations and statute.

Full name: Signature: Date

If you are signing on behalf of the person applying for a Deferred Payment Agreement, you must be the person named in Section 2, and have legal authority to act under a Registered Power of Attorney or Deputyship Order.

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Date application received		Officer initials	
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Document Checklist - Please ensure you provide ALL documents/information required to support this application

- Details of Legally-appointed Representative (if applicable)
- Certified copy of Registered Power of Attorney/Deputyship Order (if applicable)
- Valuation of property
- Details of leasehold arrangements (if applicable)
- Copy of Lease (if applicable)
- Details of joint ownership / interests in property (if applicable)
- Copy of any Trust Deed in respect of the Property (if applicable)
- Details of mortgage/secured loan agreements on property (if applicable)
- Copy of building insurance policy
- Details of property expenses
- Details of rental arrangements (if applicable)

Please also check:

- you have selected an amount of disposable income allowance that the applicant wishes to keep during a Deferred Payment Agreement (see Section 6) – including writing in an amount (£) if you have selected an amount lower than the maximum
- The Declarations at Section 8 have been signed by ALL joint owners (if applicable)
- You (or your representative) have signed the Declaration at Section 9



Please make sure you take independent financial and legal advice before making this application

Returning your completed application: Use the reply paid envelope or post it to:
The FAB Team (Deferred Payment Applications), PO Box 2624, Reading RG1 7AE

Document Checklist (for applicant to keep)

Please ensure you provide ALL documents/information required to support this application

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- Valuation of property
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For progress on this application:

Contact the Financial Assessments & Benefits Team:

By phone: 0118 937 3724

By email: fab.team@reading.gov.uk

Online: www.reading.gov.uk/contactfab