

# Blackpool Council

## APPLICATION FOR A DEFERRED PAYMENT AGREEMENT (DPA)

National Assistance Act 1948 and Health & Social Care Act 2001

*Please complete this form in ink, using BLOCK CAPITALS throughout. There are guidance notes to help you fill out this form, which appear later in the document.*

### SECTION 1 Details of person applying for the Deferred Payments Scheme

Mr/Mrs/Miss/other ..... Surname .....

First names .....

Date of birth ...../...../..... Email address .....

Phone number where you can be contacted .....

### SECTION 2 Details of representative of person applying for the deferred payment scheme (if relevant)

Mr/Mrs/Miss/other ..... Surname.....

First names .....

Address .....

..... Post Code .....

Telephone..... Email address.....

Relationship to person named above (e.g. son, daughter, solicitor)

.....

**Do you have legal authority to act on behalf of the person named in Section 1?**  
(Please see note 1)

YES  NO

If YES please tick the relevant box below:

power of attorney  enduring power of attorney  Deputyship

**Please enclose copies of the relevant legal documents**

Please tick which of the following you have authority to deal with:

- property             bank accounts             investments
- savings             other (please state) .....

**If NO, but you are in the process of applying for legal authority, please send copies of the relevant papers when you receive them to the Social Care Benefits Team**

**SECTION 3 Details of Residential Care**

Name of care home .....

Address.....

.....Post Code .....

**The date you started living in the care home on a permanent basis if known (please see note 2)**

...../...../.....

**SECTION 4 Details of property offered as collateral**

Address.....

.....Post Code .....

**Do you own the property specified above?     YES     NO**

If **YES**, please tick the relevant box

- I am the sole owner
- I own it with someone else

Please give details (for example, jointly owned, tenancy in common) and give the names on the deeds

.....

.....

**Is the property freehold or leasehold?**

- freehold             leasehold

**What type of property is it? (please tick relevant box)**

- flat             bungalow             terraced house             semi-detached house

- detached house     mobile home (see note 3)
- other (please specify) .....

**How many bedrooms are there?** .....

**Does anyone live in your home apart from you?**

- YES     NO

If **YES**, please give details

Name	Age	Relationship to you
.....	.....	.....
.....	.....	.....
.....	.....	.....

**Is the property let or rented out?**

- YES     NO

If **YES** please give details i.e. rent paid  
Please provide a copy of any Tenancy Agreement

**When did you buy your home?** .....

Price paid .....  
(please see note 4)

**Valuation**

We require an up to date current valuation of the property by an appropriately qualified person (e.g. member of National Association of Estate Agents, chartered surveyor). This service can be provided by the Council for a fee of £        plus VAT to cover the cost and added to the deferred payment if necessary.

I would like to obtain a valuation from the Council

I will provide a valuation

**Is your home mortgaged?**     Yes     No

If **YES**, please give the following details:

Name of mortgage lender .....

Account number ..... Date of mortgage agreement ...../...../.....

Amount of outstanding mortgage .....

Please provide a copy of your latest mortgage statement

Are there any other charges on the property? If so please provide details.

**Where are the title deeds of the property held?**

.....  
.....

**SECTION 5 Declaration**

- I wish to make an application under the Deferred Payments Scheme.
- I understand that acceptance of any application under the scheme is at the discretion of Blackpool Borough Council and that the deferred payments will not take effect until a formal agreement is entered into.
- I confirm that I own/part-own (*please delete as appropriate*) the property specified in Section 4. I authorise Blackpool Borough Council to check legal title to the property.
- I understand and agree for the purpose of the Deferred Payments Agreement and creating a Legal Charge Blackpool Borough Council may require access to the deeds of the Property.
- I understand and agree for the purposes of the Deferred Payment Agreement and creating a Legal Charge that if the property is not registered at HM Land Registry I will need to arrange a voluntary first registration through my solicitor/Blackpool Borough Council prior to completion of the Deferred Payments Agreement.
- I agree to a legal charge being placed on the property specified under Section 4 and agree to pay the legal costs of Blackpool Borough Council in the sum of £ together with a separate valuation fee in the sum of £ if applicable.
- 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 Department of Health's "Charging for Residential Accommodation Guide" from my income and other capital.
- I confirm that I and all other persons who occupy or have an interest in the property specified in Section 4 have been told of the need to take independent legal and financial advice before I enter into an agreement under the Deferred Payments Scheme.
- I understand that the deferred accommodation charges must be paid on the sale of the property and if the property is not sold during my/the resident's lifetime it will be sold by my/his/her estate unless the deferred accommodation charges are settled in some other way.
- I have / have not (*please delete as appropriate*) authorised a solicitor to act on my behalf

Name of solicitor .....

Address .....

.....Post Code .....

- I confirm that the information given on this form is true and accurate to the best of my knowledge.
- I have read and understood this application for the Deferred Payments Scheme and the terms of this declaration.
- I understand that Blackpool Borough Council will store the information given on this form on paper and on computer, and I agree that when necessary it may be shared with other organisations that work with the Council. I also understand that the information will be kept confidential and secure and that I can ask to see it at any time, in accordance with the Data Protection Act 1998.

**Signed** .....

**Print name** ..... **Date** ...../...../.....

**Signed on behalf of** .....

**If you are signing on behalf of the person applying to use the Deferred Payments Scheme, you must be the person named in Section 2, and have legal authority to act.**

## **NOTES TO HELP YOU WHEN YOU ARE FILLING IN THIS FORM**

### **Note 1**

You can only sign this form on behalf of your relative, friend or client if you have the relevant legal authority.

If you do not have legal authority, or even if you are in the process of applying for it, you can fill in the details on the form, but the person applying for the Deferred Payments Scheme must sign the form themselves.

As soon as you receive the papers giving you legal authority you should send copies to the Social Care Benefit Team – contact details given below.

### **Note 2**

You may have spent some time in your care home on a short stay basis or as a “trial period” while you decided whether or not you wanted to move permanently into residential care. The date that you give here should be the date when your residence becomes permanent – that is after any short stay or trial period.

When you decide to move into residential care we carry out a financial assessment so that we can work out what your contribution towards the cost of your care should be. We take into account your income, capital and investments. If you meet certain requirements, you can ask to have the value of your home ignored for the first 12 weeks of your permanent stay in a care home (thus reducing the contribution you have to make for that period).

The Council pays a set rate fee to care homes for older people. Some homes may request a fee that is higher than the rate paid by the Council. If you choose a home with higher fees, the difference between the Council’s rate and the fee which the home has requested must be paid as a top-up. This top-up payment can be paid by a relative or friend or, if you enter into a Deferred Payment Agreement with the Council you can ask for the top-up payment to be added to the amount you owe. However, this is subject to agreement by the Council and will depend upon the amount of estimated equity available in your property. When the equity has reduced to a level which can no longer support the payment of a top-up, an alternative third party will be required to fund the shortfall. If you are not sure whether a top up is being paid, you should speak to the manager of your care home or your social worker.

### **Note 3**

If the property you own is a mobile home, we are unable to apply the Deferred Payments Scheme. This is because mobile homes are not registered with the Land Registry. Agreement of a loan will be subject to a decision by the Social Care Benefit Team.

**More information about meeting the cost of residential care is given in the free Factsheet which is available from the Social Care Benefit Team or by phoning 01253 477532**

**Contact us....**

**BY POST:**

Blackpool Council, Social Care Benefits Team, P.O. Box 50, Town Hall, Blackpool, FY1 1NF

Telephone: 01253 477532

**OFFICE USE ONLY**

**The date the placement became permanent** ...../...../.....

**Is there a '12 week disregard'?**  Yes  No

Start of disregard ...../...../...../ End of disregard ...../...../.....

Is a 'top up' being paid?  Yes  No

If **YES**, are these to be included in the deferred payments loan?

Yes  No

Full cost of placement £ .....

Amount of Top-up £.....

Client Contribution £ .....

Council Contribution £ .....

Total Amount funded by the Council £ .....