Adult Social Care

DEFERRED PAYMENTS SCHEME

HARTLEPOOL BOROUGH COUNCIL

What is residential care?

Residential care is provided in a care home. The homes provides accommodation and professional help with daily tasks such as washing, dressing and eating. More information on care homes available in Hartlepool can be found in 'A Guide to Extra Care and Care Homes'

What happens if I have property when entering into residential care?

If you need to enter permanent residential care, the value of your home may be taken into account by Adult and Community Based Services Department when working out how much you will need to pay towards your care fees. Sometimes the value of a persons home is not taken into account, for example when a partner continues to live there, or if the stay is only temporary. We will advise you on all of the situations where property is not included.

What if I can't meet the full cost of my care?

When the value of your home is taken into account and you do not have sufficient income, assets or savings to meet the full cost of the care home fees, you may wish to sell your home in order to pay the fees. This can cause problems for people who, for whatever reason cannot or do not wish to sell their home.

What is deferred payment?

If your property is taken into account, the difference between what you can pay from your available income and capital and the full cost of your care can be ‘deferred’. The difference is called a ‘deferred contribution’. You or your estate would only pay back the deferred contributions when you sell your home or when you leave residential care and do not return to your own home. The Council will not charge you interest while payments are being deferred, although a reasonable interest rate may be levied if there is a delay when payment is due.

What happens when a deferred payment is agreed?

The agreement between you and the Council will be put in writing, you will be asked to sign up and will receive a copy. If the Council agrees to defer your payments you are advised to seek independent financial advice before arrangements are finalised. You should check your entitlement to benefits. If your property is to remain empty for any period you will need to consider issues or security, insurance and maintenance.

What if my chosen home costs more than the Council has agreed to pay?

If you wish to enter a home that is more expensive that the amount that the Council has agreed to pay you can arrange for a member of your family to pay the ‘top up’ or ask the Council to pay it and add the amount to the deferred payment to be repaid from the sale of your property.

Am I eligible for a deferred payment?

If you would sell your home you may still be able to take advantage of the scheme.

To take advantage of the scheme you must meet the eligibility criteria. As a rule these are:

- You do not have income or savings over £23,250 other than the value of your home, to meet the costs of your care.
- You do not wish to sell your home or if you do, it may take more than twelve weeks and funds will not be available quickly enough to meet the costs of your care.
- You have beneficial interest in the property you have been living in which is worth enough to cover your stay in residential care. If jointly owned, the joint beneficial owners agree that the property can be sold to release you share of the property.
- Your property is worth enough to fund the cost of your care (currently £23,250)
- There is no outstanding mortgage, or the outstanding mortgage will leave sufficient money to meet the criteria to fund the cost of your care.

What if I don’t meet the criteria?

If you don’t meet the criteria but still want to consider the scheme there may be ways that the Council can help you and you should talk to the person who is carrying out your financial assessment. If is possible that the Council may turn down your request to access the scheme. If this happens the reasons will be given to you in writing and you will be advised on how to complain about the decision.

What things do I need to consider?

There are some things 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 need to maintain the empty property, pay for the insurance on the building and contents and pay heating bills to save the property from damp and frost.
- If you rent out the property the income will be used to contribute towards your care home costs but will reduce the amount of the loan.
- By not selling the property you may not qualify for as much or any benefits which would increase the amount of the loan.

HOW TO CONTACT THE SUPPORT HUB

If you, or someone you care for - or a relative or friend - is finding life a bit difficult at the moment and would like to talk about it, contact our Support Hub - our gateway to information, advice, support and care.

Visit the Support Hub at **Community Hub Central**, York Road, TS26 9DE between 10am - 4pm Monday to Friday

Call **01429 272905** between 8.30am - 5pm Monday - Thursday. 8.30am - 4.30pm on a Friday.

Email **helping@hartlepool.gov.uk**

We will connect you to the things that will help you get on with your life.

If you are **worried about someone being abused or neglected**, or if you need **information or support with hospital discharge** please contact:

The Integrated Single Point of Access (iSPA)
You can contact the iSPA Monday - Thursday 8.30am - 5pm, Friday 8.30am - 4.30pm

01429 803100

ispa@hartlepool.gov.uk

07977709900 *(Relay UK)*

How to get help if we are closed

If you need urgent help when our offices are closed, you can contact the **Emergency Duty Team** on **01642 524522**