Deferred Payment Agreements

Information for people moving into permanent residential or nursing care who own a property

What you need to know...

Walsall Council

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1. Introduction

Walsall Council recognises that moving into a care home is a big step and may have major financial implications. We may be able to help you with your care home fees but the Government expects that everyone should pay what they can afford and therefore Walsall Council charges for care and support services to service users that have eligible care and support needs.

When a person enters a residential or nursing care home their fees can be paid either by using their income, their capital or local authority funding. It is actually often a mixture of these options.

This brochure explains how payment of residential and nursing home fees may be deferred for some service users.

The establishment of the universal deferred payment scheme will mean that people should not be forced to sell their home in their lifetime to pay for their care. By taking out a Deferred Payment Agreement, a person can 'defer' or delay paying the costs of their care and support until a later date.

The brochure is designed to help you:

- Understand what a Deferred Payment Agreement is;
- Understand whether you are eligible to be offered a Deferred Payment Agreement;
- Understand and guide you through the Deferred Payment Agreement process;
- Understand how much can be deferred and the security for the Agreement;
- Understand whether you are entitled to a 12 week property disregard;
- Get independent financial and legal advice; and
- Get the right outcome for you

2. Legal Context

The Care Act 2014 (sections 34 and 35) requires local authorities to offer Deferred Payment Agreements to allow persons to defer the sale of their main or only home where the property is taken into account in the calculation of the funding of their care fees.

The regulations require local authorities to offer deferred payments to people meeting certain eligibility criteria (see section 5 for further information).

The Care Act 2014 guidance recommends setting a maximum amount that can be deferred as a loan against the property they own (see section 11 for further information).

3. What is a Deferred Payment Agreement?

A deferred payment agreement is a legally binding arrangement between you and the Council. Deferred payments help if you are assessed as having to pay the full cost of your residential care but cannot afford to pay the full weekly charge because most of your capital is tied up in your home.

Under the scheme the Council will offer you a loan known as a Deferred Payment, using your home as security. It is not the same as a conventional loan as we do not give you a fixed sum of money when you join the scheme, instead, we pay an agreed part of your weekly care and support bill for as long as is necessary.

Using your income and savings details, we will work out your assessed weekly contribution which you will pay towards the costs of the care that you receive in a residential or nursing care home. The Council will then pay the difference between your assessed weekly contribution and the full weekly cost of your care. The amount paid by the Council is your deferred payment.

The deferred payment builds up as a debt which is cleared when the money tied up in your home is released. For many people repayment of the deferred payment is done by selling their home, this can be done at any point during your period of care or after your death -see section 14 for more details on terminating the debt. You can also pay the debt back from another source if you want to, for example you may wish to rent your home to generate income in order to reduce the eventual deferred payment.

It should be stressed from the outset that the payment made by the Council for care and support is deferred and not written off and the costs of provision of care and support will have to be repaid by the individual (or a third party on their behalf) at a later date.

4. You will be eligible to apply for a Deferred Payment if you:

- Have been professionally assessed as requiring permanent residential or nursing care in a registered care home which is able to meet your needs;
- Have capital (excluding the value of your home) of less than the higher capital limit (as at 2017 £23,250);
- Are the sole owner of a property occupied as your main residence or, have a beneficial interest in the property. If the property is held in joint names all co-owners must agree to a legal charge on the property in favour of the Council;
- Ensure the property is registered with the Land Registry, if it is not then we will support you in arranging for this to be done;
- Have a property that cannot be disregarded for the purpose of the financial assessment, for example it is not occupied by a spouse or dependent relative as defined in regulations on charging for care and support (i.e. someone whose home is taken into account in the Council's financial assessment and so might need to be sold);
- Have mental capacity to agree to a Deferred Payment Agreement or have a legally appointed representative willing to agree this for you;
- Have sufficient equity in your home, equivalent to approximately 2 years of funding allowing for increases in care home fees;
- Have no outstanding mortgage on the property (or if accepting a mortgaged property, the outstanding amount must leave sufficient value to meet the criteria for self funding) and
- Are able to provide adequate security for the loan in the form of the first legal charge on the property.

Adequate security could be the Council securing a legal mortgage charge on your property via the Land Registy, a third party guarantor, a letter of Undertaking from your Solicitors or an agreement to repay the amount deferred from the proceeds of a life insurance policy. However every person's circumstances will be considered on an individual basis.

Example 1

Ethel has been assessed as needing residential care; she lives alone and is the sole owner of her home. Her home is valued at £100,000 and she has £15,000 in savings. Ethel meets the criteria governing eligibility for a Deferred Payment Agreement.

5. How is my eligibility determined?

If you are, or will be, going into a care home on a permanent basis, you would have to be assessed by Adult Social Care. If you are assessed as requiring permanent residential or nursing care in a registered care home, Adult Social Care will be required to obtain information about your income, savings and property. When the assessment has been processed we should have sufficient information to be able to tell you if you meet the criteria for a Deferred Payment Agreement.

6. Permission to refuse a deferred payment agreement

The Council can refuse a deferred payment if they cannot obtain a legal charge by way of mortgage on the property. The Council can refuse a deferred payment if the person lacks capacity and there is no appointed deputy to make such a decision.

We will also refuse a deferred payment where a person does not agree to the terms and conditions of the agreement, for example, a requirement to adequately insure and maintain the property.

If for whatever reason you narrowly fail to meet the qualifying criteria for a Deferred Payment e.g. you have slightly more than the upper capital threshold of £23,250 (from 1st July 2015) in savings, please contact us to see if there is a way that we can help you to access the Scheme.

7. Are there any charges?

There is a fee to cover the application and set up our costs including legal costs, valuation fees, Land Registry fees and administration costs. During the period of the deferred payment agreement there is also an annual administration charge which we can add to your loan amount or you can choose to pay them immediately. These charges will cover on-going monitoring of your loan amount, equity checks, revaluation fees, annual statements, staffing, management and legal costs.

There is also a closure fee charged when the deferred payment agreement ends. This fee covers administration fees such as redemption costs, lifting fees, final invoice and application of interest.

These charges are to cover the costs we incur in setting up and monitoring your Deferred Payment Agreement and not to make a profit. Information regarding current costs can be found at **www.walsall.gov.uk** or in the leaflet **Schedule of Fees and Charges**.

8. Interest charges

The loan will have interest charged on it in the same way that a normal loan would be charged on money borrowed from a bank. Compound interest will be applied on a daily basis from the first day of the Deferred Payment Agreement until the debt is paid in full.

The maximum interest rate that will be charged is fixed by the government. The rate is based on the cost of government borrowing (the 15-year average gilt yield, as set out by the Office **for Budget** Responsibility twice a year in their Economic and Fiscal Outlook report). The Council will review this 1st January and 1st July every year.

Interest will also be chargeable against any additional amounts that you choose to add onto the loan amount, such as the initial set up fee and any ongoing administration costs.

You will receive an annual itemised statement advising you how your charge is being calculated and what the outstanding sum is on your Deferred Payment account. This statement will also include an illustration of how long your equity might last for.

9. What other options are there?

You do not have to enter into the Deferred Payment Scheme. You may choose to pay the full cost of your care from your available income and savings / assets; or a family member may choose to pay some or all of this for you.

You may decide to rent out your property, which could give you enough income to cover the full cost of your care. There are advantages to do this as you will not need a loan, or be liable for interest and administrative charges, and your property will be occupied. Your tenant will be paying utilities and council tax, which will reduce your outgoings. See section 15 for further information.

You should take independent financial and legal advice to help you decide which course of action will be financially better for you.

10. 12 week property disregard

The 12-week property disregard is the period of time when your property's value is disregarded from the date we agree to help with funding your care (providing it is your main and only home). This means that we will not include the value of your property in your financial assessment for your care home fees if you have savings under the upper capital limit.

This is to give you time to decide the best way to pay your care home fees. It is also the time for you to decide and make any necessary arrangements on how your property will help to fund your care and support in a care home. You will still have to pay a contribution from your income and any savings you have, and this will continue if you decide to take up a deferred payment.

You may wish to arrange for your property to be rented out or prepared for sale. You can also apply for a deferred payment agreement to delay selling your home. During the 12-week property disregard you may be eligible for funding from the Council.

At the end of the 12-week disregard period you will be required to pay the full cost of your care, however this does not mean that you will need to sell your property immediately to fund this. You may choose to rent the property out or apply for a Deferred Payment Agreement from the Council.

If a person is already in residential or nursing care and may need to access local authority funding they will not be entitled to the 12-week property disregard. However, if the request to access local authority support is made due to a sudden and unexpected change, the local authority has the discretion to allow a 12-week property disregard. An example where a local authority might consider exercising this discretion might be a person's partner dying suddenly.

Example 2

Rose and Alf have been married for 60 years and bought a home together. 18 months ago Rose moved into a care home as a result of dementia. During her financial assessment the value of the home she shared with Alf was disregarded as he still lived in the property. He has been in good health and there was no reason to anticipate a sudden change in circumstance.

Unfortunately Alf suffers a heart attack and passes away leaving the property to Rose. There is no longer an eligible person living in the property, meaning its value can now be taken into account in what Rose can afford to contribute to the cost of her care. Given that this was unplanned for Rose and her family need time to consider what the best options for her might be. The 12-week property disregard would therefore be applied.

Example 3

Elsie, 81 has been in a care home for 3 years and from day one she has been paying for the full cost of her care from the money she inherited from a relative a few years ago, and she still maintains her small house that she has had for a number of years. When her capital fell below £23,250 she contacted the Council asking for a Deferred Payment Agreement. She will be offered a Deferred Payment but she will not be eligible for a 12-week property disregard.

11. How much can be deferred?

In principle, a person should be able to defer the entirety of their care costs, subject to any contribution the Council is allowed to charge from the person's income. The Council must however obtain adequate security for the deferred payment agreement and must consider whether the amount deferred is sustainable.

Where a property is used as security, the total amount that you can defer will depend on the amount of equity you have available in the property. The 'equity limit' is set at the value of a person's share in the property less 10% less £14,250 (in line with the current DWP lower capital limit) and the amount of encumbrance secured on it (i.e. any existing equity drawn down from the property, for example an outstanding mortgage where present or an equity release product).

The limit on equity is to protect you from not having enough money to pay sale costs of the property (like solicitor's fees), and to protect the Council against a drop in housing prices and the risk that we may not get all the money back.

The Council must not leave the person with less than the disposable income allowance of £144 per week. A person may choose to keep less than this and contribute more upfront should they wish. To ensure sufficient sustainability of the deferral the Council will have discretion over the amount people are permitted to top-up.

Example 4

Surjit's house is worth £100,000, the amount of equity available will be the value of the property minus 10% minus a further £14,250 = £75,750. Therefore her equity limit for the total amount she could defer would consequently be £75,750, which would leave £24,250 in equity in her home.

Surjit's care costs £540 per week and she has income from a pension of £230 per week. Surjit would therefore contribute £86 per week from her income (£230 income less disposable income allowance of £144). Her weekly deferral would be £540 - £86 = £454. Based on the equity available in her home £75,750 she could afford her weekly deferral of £454 for 166 weeks Uust over 3 years). Given an average length of stay in a residential care home of under 20 months (BUPA 2010) the Council deems this to be sustainable.

Surjit considers a room with a garden view which would increase her weekly deferral to £525, which she could afford for 144 weeks. The Council considers this to be sustainable and agrees to the top-up.

12. Monitoring the deferred payment agreement

The Council will review the amount being deferred on a regular basis to ensure that the deferred amount does not exceed the equity limit. The Council will contact you when the amount of the loan approaches 70% of the value of the chosen security. We will review the costs of your care, discuss when you may potentially become eligible for means tested support, discuss the implications for any top-up you may have and consider jointly whether a deferred payment agreement remains the best option for meeting your care and support costs.

13. What happens if I decide to apply for a Deferred Payment?

After taking independent advice, if you decide to apply for a deferred payment, you will need to sign and return the application form together with an independent valuation of your property by a member of the Royal Institute of Chartered Surveyors (RICS).

Once the value of your property is established, the council will prepare a personalised illustration of how much you can borrow and how long the Council can defer charges for you. You or your legal representative will then need to sign the agreement confirming that you wish to take advantage of the Deferred Payment Scheme and that all implications have been explained.

A legal charge is placed against the property until the Deferred Payment Agreement (DPA) is terminated. A DPA can be terminated in 3 ways:

1. Repaying the full amount due
2. Sale proceeds of the property (DPA acts as a bridging loan)
3. Upon the death of the customer
4. Upper equity limit has been reached

14. Terminating the Deferred Payment Agreement and repaying the debt

The agreement can be ended at any time, for example, if the property is sold the loan then becomes payable immediately. If the DPA is terminated in this way, and the person is still receiving residential or nursing care, then they will become self funding if their capital is above the capital threshold (currently £23,250). If their capital is less than the capital threshold then they should have their financial contribution re-assessed.

If the deferred payment agreement is terminated due to the death of the customer the loan becomes payable within 90 days. If after 90 days the amount due remains unpaid, the Council may seek redress through the County Court to recover the debt. Should this happen, it is likely the interest rate charged on the debt will increase and further costs may become payable.

The debt will need to be paid in full before the legal charge can be removed from the property.

If the Council discovers the agreement terms and conditions have been breached, it can also end the agreement. This decision would be communicated to you in writing, 30 days before taking effect.

The debt can be repaid from sources other than the proceeds of sale. It can also be repaid by a third party acting on behalf of the person paying the full amount that is due. The compound interest will be added until the day the debt is fully repaid.

Once the amount has been paid, the local authority should provide the individual with confirmation that the agreement has been concluded, and confirm (where appropriate) that the charge against the property has been removed.

15. Renting out your property

You may wish to rent out your property whilst you are in long term care, if you do you will need to let us know and keep us updated of any changes. You must also have in place an agreement for what happens should the property be occupied (by tenants for example) at the time your Deferred Payment loan is due to be repaid.

If you rent out your property you will have responsibilities as a landlord, which you may not be able to meet whilst in a care home, so you may need to use a letting agent or get a family member or friend to manage the property for you.

All rental income will be included within the financial assessment to determine your weekly contribution towards meeting your care and support costs.

If you are thinking of renting out your home, it's a good idea to get some independent financial advice to understand any liabilities i.e. income tax/property insurance etc and speak to a letting agent to find out what the rental market is like in your area before you make a decision.

16. Allowances and Maintenance of your property

The general personal expenses allowance (PEA) currently £24.90 per week (from 1st July 2015) received by every person placed in residential care by the Council may not be enough to cover the maintenance of the property.

The costs involved in maintaining the property e.g. insurance and repairs must be met by the person. The Government states that we should leave you with a weekly disposable income allowance of £144 (from 1st July 2015). This amount includes £24.90 PEA to meet your personal needs while you are in long term care. The remainder is to make sure you have enough money to maintain your property.

You can choose to keep less than this per week and use the remainder to pay back some of the money you are being loaned by the Council, which would help reduce your level of debt. However this must be entirely the individual's decision and the local authority must not compel someone to retain less than the disposable income allowance if the person wants to retain the full amount.

You will need to provide us with annual building insurance documents for your home and tell us how you will ensure your property is maintained.

If at any time you terminate the Deferred Payment Agreement or it becomes frozen (upper limit exceeded) then the PEA reverts back to the normal figure of £24.90 per week.

17. What are my responsibilities under a Deferred Payment Agreement?

Your responsibilities are to insure and maintain your home to a high standard. You are required to advise the council of any change to your rental income (such as a period where your property is untenanted), or if you decide to sell your property.

You may be required to nominate a 3rd party who can help the Council to reclaim DPA costs due in the event of their death (usually executor of the will).

If somebody moves into the property after the agreement has been made the Council will require written consent from the dependent which places the debt owed to the Council above any beneficial interest they may accrue in the property.

Whilst in the agreement, you will also need to:

- Have a responsible person willing and able to ensure that necessary maintenance is carried out on the property to retain its value; you are liable for any expenses incurred;
- Insure your property at your own expense;
- Pay your contribution regularly and on time; if you do not then we retain the right to add this debt to the loan amount; and
- Ensure there are no other beneficial interests on the property, for example outstanding mortgages or equity release schemes unless this is approved by us.
- Keep the Council informed of any changes in your circumstances.

18. Types of property ownership

Property or land is unregistered

If the property or land that is being offered as security is not registered with the Land Registry, the title has to be established before we can offer a deferred payment agreement. Where the Title Deeds are in your name, the registration can be applied for at the same time as the legal mortgage charge is being registered. You will have to pay for the charge for title registration levied by the Land Registry.

The council may require sight of the Title Deeds for your property. If the title is in someone else's name, we would require you to seek legal advice regarding bringing the title up to date. We cannot offer a deferred payment agreement until the title is correct. You will be responsible for any additional costs charged by your legal adviser.

Property or land is registered in your sole name

If the property or land that is being offered as security is registered in your name, we can offer the deferred payment agreement, provided all other criteria are met.

Property or land is registered as joint ownership

If the property or land that is being offered as security is registered to a couple and one member of the couple has passed away, we would require the Co-Owner's Death Certificate if his or her name is still on the Title Deed.

If the property or land that is being offered as security is registered to you and another member of the family or another person, we would require all parties to sign a co-owner release form to acknowledge they are in agreement for your share of the property to be used for the deferral of care costs.

Property or land is registered as Tenants In Common

If the property or land that is being offered as security is registered as tenants in common, each tenant owns a defined share, this can be two or more persons, but the total shares will add up to 100%. Each person can dispose of their share however they choose.

To access the Deferred Payment Scheme this will require the original charge (tenants in common) to be deferred and all parties having to agree to your authority having a charge on the property.

What if there is a restriction on the Title Deeds of my property?

One or more restrictions can be lodged against a title. Restrictions can specify conditions under which a property can be sold, or may refer to conditions which must continue to pass through successive titles. We will advise you of any restrictions which prevent you entering into a deferred payment agreement, or may require getting additional consent for the property or land to be used as security.

19. Your agreement with the Council

If you decide to use the Deferred Payments Scheme, you enter into a legal agreement with the Council by signing an agreement document. The Council then places what is called a 'legal charge' on your property to safeguard the loan. You will be charged for this expense (included within the application fee).

The agreement covers both the responsibilities of the Council and your responsibilities, one of which is to make sure that your home is adequately insured and maintained.

Within the financial assessment you are entitled to retain an amount of your income to help with maintenance costs. Therefore if you incur expenses in maintaining your home while you are in residential or nursing care, these will be allowed for in the amount that you are assessed as contributing each week from your capital and income.

However the amount which you retain from your income to help to pay for these running costs will increase your debt.

You can end the agreement at any time (for example if you sell your home) and the loan then becomes payable immediately. Otherwise the agreement ends on your death and the loan becomes payable within 90 days.

20. Mental Capacity and Representation

Customers that lack capacity to deal with their financial affairs must have a legally appointed financial representative as follows:

- Registered Enduring Power of Attorney (EPA);
- Lasting Power of Attorney (LPA) for Property and Affairs;
- Property and Affairs Deputyship under the Court of Protection

The representative will be asked to sign to confirm that they wish to take up the offer of a deferred payment agreement. We will then begin the work of making the arrangements and will confirm that a deferred payment agreement can be offered.

The Council will need to be provided with a certified copy of any legal document.

Where the customer lacks capacity and financial representation has not been arranged, the good practice recommendation is that their family or a representative and as a last resort the Council should make an application to obtain a Deputyship order for property and financial affairs through the Court of Protection. It is recommended that a letter of undertaking to pay the care fees is signed by the person applying for the Deputyship order.

21. Advantages and Disadvantages of using the Deferred Payments Scheme

Deferred payment agreements will suit some service users' circumstances better than others'. You should take independent financial and legal advice to help you decide which course of action will be financially better for you.

Advantages

Choosing to accept a Deferred Payment means you can delay paying a proportion of your care costs until such a time as it suits you during your lifetime, or the debt can be repaid from your estate.

Value of property may continue to increase during the deferred period helping to offset the amount charged.

If you are liable for your own care costs you can continue to claim Attendance Allowance, or if you are under 65, the care component of Disability Living Allowance or Personal Independence Payment whilst you are in residential care. If you are not in receipt of such benefits you are likely to be entitled to and should apply for them.

You may also choose to rent out your house and use some or all of the rental income to increase the amount you pay towards your care each week. This extra income will reduce the eventual Deferred Payment debt.

Top ups can be added to the deferred payment.

The Council may consider allowing the applicant to offer an alternative asset as security for obtaining a Deferred Payment Agreement. This may afford the resident additional choice in terms of accommodation and affordability. Acceptance will depend on the value of the asset, the amount to be deferred and whether adequate security can be obtained.

Disadvantages

You will still need to pay for maintenance of your property. Unoccupied properties may become damp so you may need to pay for heating to prevent this.

Unoccupied properties may be vandalised. You may need to pay for lighting to help prevent this. The property must also be insured, which may be difficult to obtain if the property is unoccupied.

If you have a mortgage on the property, this will still need to be paid each month.

If you rent your property, the income you receive may not increase at the same rate as care homes. Also house prices may fall during the deferred period.

22. Top ups

Walsall Council set weekly fee levels for different types of care each year. If you choose to go into a home which charges more than these levels, the government's rules say that a third party will usually have to pay the difference, this could be a family member, a friend or a charity - these are known as 'top-ups'. If you have a deferred payment agreement however, you will be able to pay this amount yourself without depending on a third party.

The Council will consider any requests for a top up but will retain discretion over whether or not to agree to a given top-up. The Council will accept any top-up deemed to be reasonable given considerations of affordability, sustainability and available equity.

23. What happens when the role as Executor(s) begins?

It is the responsibility of the Executor(s) to arrange for the repayment of the deferred payment agreement within 90 days of the customer's death. The total amount, including compound interest and charges has to be repaid to the Council from the customer's estate, life assurance policy or paid by a third party source.

The executor is required by the agreement to be taking steps to repay the deferral within 90 days of a person's death; this would usually mean that they have started sale proceedings. After this 90 day period if the Council concludes a person is not taking active steps to repay the debt, for example if the sale is not progressing and the Council has actively sought to resolve the situation, the Council may enter into legal proceedings to recover the amount due.

A customer's family or a third party may wish to settle the loan by other means of repayment, other than the sale of the property, or the asset used as security. The Council must accept an alternative means of payment, provided the payment covers the full amount due to the Council.

If you have a deferred payment agreement, the Council may need to make arrangements with your executor regarding repayment of the loan. Where you are paying for care and support, the Council may need to contact your executor if there are outstanding charges to be settled.

Example 8

Manju dies after a year and a half in residential care. Her son contacts the Council a week after her death for an estimate of how much is owed to the Council from Manju's estate. At this point in time the amount due is £19,301.

Manju's son puts her home up for sale. After 90 days the home has not been sold, but the Council is satisfied progress is being made towards a sale and so does not start to pursue the debt through legal means.

Manju's home sells a few months later for £108,000, Manju's son pays the amount due to the Council at this point including all interest and associated costs, and inherits the remaining balance.

24. Continuing Healthcare

The deferred payment agreement does not cease just because fully funded continuing health care is awarded and no funding is now required from the Council.

The Council will continue to charge interest until the debt is cleared. Therefore it is good practise to ask for voluntary payments to continue, wherever possible, as this will reduce the amount of accrued debt set against the value of the property.

25. Independent and Regulated Financial advice

You may wish to discuss your options with family, friends, or a financial adviser. There may be times when you must consider the need to seek independent or regulated financial advice. For example, if you are entering into a deferred payment agreement, then the council would ask that you seek independent financial and legal advice to help you make an informed decision.

There are many sources of independent financial advice, from charities and voluntary organisations (such as Citizens Advice, Age UK) to trained individuals such as Independent Financial Advisers (IFAs). The Council is unable to recommend individual financial advisers that can assist you; however the Financial Conduct Authority (FCA) has details of advisers that are independent and regulated, you can check on this website fca.orq.uk to see what this means. Your solicitor will also be able to offer independent advice, and may have qualified financial advisers working in their practices.

If you are getting advice about investing your money, you need to know there are two different types of financial advisers - independent and restricted - and this can affect the advice you are given. The independent adviser will be able to give you a full range of financial products and providers available, the restricted adviser's will focus on a limited selection of products and providers.

Some advisers can offer the full range of financial products and providers available, and are called independent advisers. But many advisers have chosen to offer restricted advice and will focus on a limited selection of products and/or providers.

All financial advisers have to be approved or authorised by the Financial Conduct Authority. Both independent and restricted advisers must pass the same qualifications and meet the same requirements to ensure they are providing suitable advice. An adviser or firm has to tell you in writing whether they offer independent or restricted advice, if you are not sure which they offer you should ask for more information.

26. Independent Advice

You can find independent financial advice in numerous ways. Some services provide free advice whilst others will make a charge for their advice.

You can find free information on paying for long term care via the Money Advice Service and you can also find links to specialist care-free advisers who will charge for their services via links from the website **www.moneyadviceservices.org.uk**. You can also telephone them on **0300 500 5000**.

Age UK publishes useful information leaflets including some on long term care and financial matters. Find more information on their website **www.ageuk.orq.uk/moneymatters** or by calling **0800 169 6565**.

The Citizens Advice Bureau offer advice via their website **www.citizensadvice.org.uk** or by calling their advice line on **03444 111 444**.

Paying for care is a not for profit organisation that helps people access expert information on all matters relating to care. In addition to free information and help you can also access specialist care fees financial advisers offering regulated financial advice through this organisation. Their website is **www.payingforcare.org**.

27. Further information & applying for a Deferred Payment Agreement

If you require further information or wish to apply for a Deferred Payment Agreement, please contact the Financial Assessment and Charging Team (FACT) by email **fact@walsall.gov.uk**

PLEASE NOTE:

Acceptance of any application under the scheme is subject to you meeting the criteria for entering the scheme, and the local authority being able to obtain security in your property.

If you would like this information in another language or format, please contact the Adult Social Care Access team on 0300 5552922.

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