



To find out more about care and support in England
and how you might benefit from the changes, contact:

Access Bolton
Tel: 01204 338027
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This leaflet is available in accessible formats.
Contact the council for details.

Deferred payment agreements





From April 2015, care and support in England is changing. The new Care Act will help make care and support more consistent across the country.

‘Care and support’ is the term we use to describe the help some adults need to live as well as possible with any illness or disability they may have. It can include help with things like washing, dressing, eating, getting out and about and keeping in touch with friends or family.

Many of us will need care and support at some point in our lives and most people will pay at least something towards the cost of their care. The new national changes are designed to:

- help you plan for the future
- put you more in control of the help you receive
- help you and your family to stay healthy and remain independent for longer.

If you receive care and support, or you support someone as a carer, you could benefit from the changes.

Planning for care costs

From April 2015 deferred payment agreements will be available across the whole country.

This means that people should not have to sell their homes in their lifetime to pay for their care, as they have sometimes had to do in the past.

Deferred payment agreements

Choosing a deferred payment agreement

A deferred payment agreement is an arrangement with the council that will enable some people to use the value of their homes to pay for their care costs.

If you are eligible, we will help to pay your care home bills on your behalf. You can delay repaying us until you choose to sell your home, or until after your death.

We may charge a small amount of interest on the amount owed to us, and there may also be a fee for setting this arrangement up. These will be set to cover the council’s costs and not to make a profit.

Considering your options

Deferred payment agreements will suit some people’s circumstances better than others’. If you are still living in your own home, you will not need a deferred payment agreement.

A deferred payment agreement is only one way to pay for care.

To find out more about the options available, you can speak to a financial adviser or seek advice from an independent organisation.

