



Department  
of Health



# Deferred payment agreements



EasyRead version





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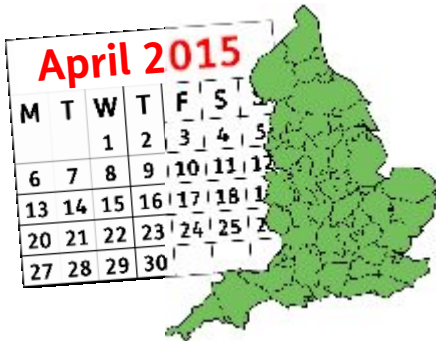
7.



# Planning to pay for care later



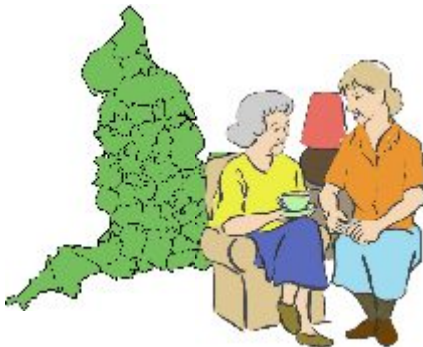
Care and support is changing and is getting better.



The changes will happen from April 2015 all over England.



They are part of the new Care Act.



These changes will help make sure everyone gets the care and support they need wherever they live.





**Care and support** means help with things like:

- washing



- dressing



- eating



- getting out and about



- keeping in touch with friends or family.





These changes could help you if you:

- get care and support



- support someone as a carer.





## Planning how to pay for care



From April 2015 all councils will have to offer **deferred payment agreements**.



In the past, some people had to sell their home in a hurry to pay for care in a care home.



Now you should not have to do this while you are still alive.



# What is a deferred payment agreement?



This means if you own your home you can use the value of your home to pay for your care later.



The council might agree to help pay the care home bills for you.



You pay them back when you decide to sell your home or after you die.





The council may charge you to do this.

They might also charge you interest on the amount you owe. Interest is extra money you pay to borrow money.



The council can only charge you what it costs them and must not make money from this.





# Deciding what is best for you



There are lots of different ways to pay for care.



Deferred payment agreements will suit some people more than others.



They are not for people who want to stay living in their own home.





To find out more about your choices you can speak to your council or a financial adviser.



To find out more about care and support in England and how the changes might help you, please contact your local council.





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