Deferred payment agreements

This leaflet is available in accessible formats. Contact the council for details.
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, the council will help to pay your care home bills on your behalf. You can delay repayment until you choose to sell your home, or until after your death.

The council may charge a small amount of interest on the amount owed, 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 your council or a financial adviser.