

## Deferred Payment Scheme • Application Form

*please complete highlighted fields, add your signature, and PDF-print the form to prevent further editing*

<b>Section 1</b>	<b>Details of Person applying for the Deferred Payment Scheme</b>
<b>LBBB Reference</b>	
<b>Title &amp; Full Name</b>	
<b>Date of Birth</b>	
<b>Care Home Address (if already resident)</b>	
<b>Email</b>	
<b>Telephone</b>	
<b>Section 2</b>	<b>Details of Representative of Person applying for the Deferred Payment Scheme (if applicable)</b>
<b>Title &amp; Full Name</b>	
<b>Home Address</b>	
<b>Email</b>	
<b>Telephone</b>	
<b>Preferred Contact Method</b>	
<b>Relationship to Person named in Section 1</b>	
<b>Do you have a legal authority to act on behalf of the Person named in Section 1? If yes, please give details and provide a Certified Copy of a document</b>	
Enduring Power of Attorney	
Lasting Power of Attorney – Property & Financial Affairs	
Lasting Power of Attorney – Health & Welfare	
Deputy or Receiver	
Solicitor	

Section 3		About the Property	
Please give the full address of the Property		What is the current value?	
		£	
Do you have a Mortgage or other Loan secured on the Property?	Yes	No	
If Yes, what type of Mortgage or Loan do you have?			
Equity Release / Lifetime	Repayment	Interest Only	
If other type of Mortgage or Loan, please give details:			
Name of Mortgage Lender			
Account Number & Date of Agreement			
Outstanding Mortgage Balance		£	
Does anyone else have an interest in the Property with you?	Yes	No	
If Yes, please give their details and the value or percentage of their interest			
Name	Address	Interest in Property	
Please attach Documents confirming Mortgage and Ownership details			
What type of Property is it?			
Detached house		Semi-detached house	
Terraced house		Bungalow	
Flat		Other	
If other, please give details:			
Does anyone live in the property?	Yes	No	
If yes, please give details:			

Section 4	Property Expenses	
Type of expense	How much	How often? (weekly, monthly, annually)
Service Charge	£	
Energy & Utilities	£	
Ground Rent	£	
Building Insurance	£	
Other Charges (please specify)	£	
	£	

**Please attach Documents confirming Expenses**

Section 5	Property Maintenance & Income Disregards
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You will need to maintain the property and land, including gardens and outbuildings. This means the property will need to be insured and utility bills will need to be paid. It may also include renting the property out. Please indicate whether you plan to rent it out, or if already rented, provide details and a copy of the Tenancy Agreement.

**Plan to Rent Out                      No plans to Rent Out                      Already Rented Out**

The financial assessment will allow you to keep up to £144.00 per week under the Deferred Payment Agreement. This is called a Disposable Income Allowance (DIA).

If you receive rental income from the property, financial assessment may disregard up to 20% of this income.

You might want to reduce your maximum allowable DIA and Disregarded Rental Income, to **reduce the amount you defer** against your property.

Do you wish to reduce the amount of your DIA?

**Yes, to £**                      per week (between £30 and £144)

**No, I wish to keep full £144** per week

Do you wish to reduce the amount of your Rental Income Allowance?

**Yes, to**                      % (between 0% and 20%)

**No, I wish to keep full 20%**

**N/A**

<b>Section 6</b>	<b>Checklist for Documentation</b>	
Use this checklist to make sure you have provided all the documentation requested		
Details of legal representative		
Joint or other interests in the property		
Mortgage details		
Property expenses		
<b>Section 7</b>	<b>Declaration</b>	
<p>I wish to make an application under the Deferred Payment Scheme.</p> <p>I understand that acceptance of any application under the scheme is at the discretion of Barking and Dagenham Council, subject to meeting the eligibility criteria and the local authority being able to obtain adequate security. The deferred payments will not take effect until a formal agreement is entered into and finalised by HM Land Registry completing Council's legal charge application.</p> <p>I confirm that I own (part-own) the property specified in Section 3.</p> <p>I authorise Barking and Dagenham Council to check the legal title to the property.</p> <p>When the agreement begins, I agree to a legal charge being placed on the property specified in Section 3 and agree to pay the legal costs of Barking and Dagenham Council.</p> <p>I agree that I shall be responsible for payment of the weekly contribution to the cost of my care that I am assessed to make under the regulations specified in the Care Act 2014 regulations regarding charging from my income and other capital.</p> <p>I confirm that I and all other persons who occupy or have an interest in the property specified in Section 3 have been told of the need to take independent legal and financial advice before I enter into an agreement under the Deferred Payment Scheme.</p> <p>I confirm that the information given on this form is true and accurate to the best of my knowledge.</p> <p>I have read and understood this application for the Deferred Payment Scheme and the terms of this declaration.</p> <p>Barking and Dagenham Council will use the information I have provided for the following purpose of deciding on the application for a deferred payment and the financial assessment of the person's contribution. No personal information I have given you will be passed on to third parties for commercial purposes.</p> <p style="text-align: center;"><i>Note to applicants:</i></p> <p><b>The Council's policy is that all information will be shared among its officers and other agencies where the legal framework allows.</b></p>		
<b>Your Full Name</b>		
<b>Your Signature</b>		<b>Date</b>
<p>If you are signing on behalf of the person applying to use the Deferred Payments Scheme, you must be the person named in Section 2, and have legal authority to act on their behalf.</p>		

*Please return your completed DPA Application Form by email, or post to:*

**Barking Town Hall, Town Hall Square, 1 Clockhouse Avenue, Barking IG11 7LU**