

### **Appendix 3 – Overview of the Deferred Payments discretionary scheme**

1. From April 2015 KCC will be permitted, if it so decides, to enter into a Deferred Payment Agreement in a wider set of circumstance than those that apply to the mandatory scheme. However the following criteria must still be met:

- a) The individual with care and support needs meets the minimum eligibility criteria. \*
- b) The care and support plan specifies that the needs are going to be met by the provision of accommodation in a care home or supported living accommodation.
- c) Adequate security can be obtained which may include a legal charge on a property but may also include other security that is considered sufficient.

2. In addition to the costs of care and support deferred being what the local authority considers it necessary to meet the adult's needs, an additional top-up may also be deferred if this is considered appropriate.

3. Interest can be charged on the deferred amount but this can be no more than 0.15% above an amount to be set and updated regularly by Government (this will be the weighted average interest rate on conventional gilts).

4. The costs of administration and legal procedures can be charged and added to the deferred amount.

\* It is not yet clear if this will include people who arrange their own care due to the delay in implementation of section 18(3)(b) of the Care Act.