

## **Deferred Payment Agreement (DPA) Process Guide**

### **1. Referral & Assessment**

- a. Adult Social Care refers for a Financial Assessment (FA) to Specialist Financial Assessment Officers (SFAO).
- b. FA completed (phone, OFA, email, post or face-to-face).

### **2. Eligibility Check**

- a. No property: No further action.
- b. Property present: Check if it qualifies for disregard (e.g., family member living there).
  - o If to be disregarded, follow Property Disregard process.
- c. If not, proceed to DPA consideration, if wanted.
- d. Should person wish to receive the 12 week property disregard period only, to notify Adult Social Care of the date to terminate contract.

### **3. Documentation & Initial Actions**

- a. SFAO actions the following:
  - o Issues an Introductory DPA letter and policy.
  - o Completes a Land Registry search.
  - o Determines which type of loan is wanted.
- b. SFAO requests the following:
  - o Copy of Power of Attorney/Deputyship order with visible seal
  - o Property title registration (if unregistered).
  - o RICS valuation (Royal Institute Chartered Surveyors)
  - o mortgage/equity details.
  - o Insurance policy, ID form verification, consent forms (if shared ownership).
  - o BACS form (loan type only).
  - o Signed Options form.
  - o Determine if the following fees are to be paid upfront or added to DPA debt:
    - o DPA
    - o RICS valuation (if arranged by the Council)
- c. If mortgage/equity release prevents first charge:

- SFAO to complete High-Risk Lending form for manager review and consent to offer DPA.

#### **4. Approval & Legal Pack**

- a. If eligible, SFAO sends legal pack to DPA team and informs Adult Social Care of funding arrangement.
- b. DPA team reviews documents:
  - If incomplete: Returned to SFAO for follow-up actions.
  - If complete: Provisional confirmation sent, document bundle sent to Legal.

#### **5. Agreement & Registration**

- a. Legal issues the agreement
- b. Client signs and has this witnessed, before returning DPA within 4 weeks of dispatch.
- c. Legal registers charge with Land Registry.
- d. DPA team loads Assessed & Deferred charges into Controcc system, raises fees and sets up biannual statements and annual property review.
- e. Noncompliance will result in the offer of the DPA being withdrawn and notification will be given to make a private arrangement with the care home, should the property disregard period have ended.

#### **6. Ongoing Monitoring**

- a. Bi annual statements and annual property review issued.
- b. Lending limits monitored:
  - At 50% or 70%, valuation requested and limits updated within Controcc.
  - Non-response escalated to management.

#### **7. Ending the Agreement**

- a. Reasons: Lending limit reached, property sold, client deceased, CHC funding now in place.

##### **Actions:**

- a. Remove property charge from FA. (if still in service)
- b. Issue DPA termination letter.
- c. Raise invoice (if property sold/ account is to be settled in full)
- d. Legal removes Land Registry charge. (if account settled in full)

**Note:** Bi annual statements and annual property reviews will continue be issued and interest will continue to accrue until the account is settled in full.