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**DEFERRED PAYMENT APPLICATION FORM**

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| **APPLICANT’S DETAILS** | |
| Title |  |
| First name(s) |  |
| Last name |  |
| Date of Birth |  |
| Address |  |
|  |  |
|  |  |
| Email |  |
| Telephone number |  |
| Are you | Single □ Married □ Divorced □  Widowed □ Civil Partnership □ |

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| **DETAILS OF THE APPLICANT’S REPRESENTATIVE (if relevant)** | | |
| Title |  | |
| First name(s) |  | |
| Last name |  | |
| Address |  | |
|  |  | |
|  |  | |
|  |  | |
| Email |  | |
| Telephone |  | |
| Relationship to applicant |  | |
| ***Please attach documents confirming proof of your legal authority***  Do you have legal authority to act on behalf of the person named in Section 1?  If yes, please tick the appropriate box | | |
| Power of Attorney | | Deputy or Receiver |
|  | | Solicitor |
| Why are you applying for a Deferred Payment? | | |
| Bridging loan to allow sale of the property  Lifetime loan  Other | | |

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| **SECTION 3 – APPLICANT’S PROPERTY INFORMATION** | | |
| Full address of the property  Is the property registered with HMLR  (Her Majesty’s Land Registry)? | Yes □ No □ | |
| If Yes, please confirm the Registry Number: | | |
| If No, please register the property with HMLR before proceeding with your application.  You may register the property online or through employing a solicitor.  <https://www.gov.uk/registering-land-or-property-with-land-registry> | | |
| Does the applicant have a mortgage or other secured loan/s on the property? | | |
| Yes | | No |
| If Yes, what type of mortgage or loan do you have?  Repayment  Endowment  Interest Only | | |
| If other type of loan please give details? | | |
| Name of Mortgage/loan Lender |  | |
| Account number |  | |
| Amount outstanding |  | |
| ***Please attach documents confirming mortgage/loan details*** | | |
| Does anyone else have an interest in the property with you? | | |
| Yes | | No |
| If yes give their details and their interest  Name:  Address:  What is their interest in the property?  If joint ownership, please tell what percentage owned by you and the joint owner/s:  Please attach documents confirming their interest. | | |
| What is the planned use of the property during the Deferred Payment period?  Sale □  Rent □  Empty □ | | |
| Does anyone else live in the property with the applicant? | | |
| Yes | | No |
| If yes please give full details of the person and any relationship with you e.g spouse, tenant, lodger. | | |

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| **SECTION 5 - PROPERTY MAINTENANCE** |
| You will need to maintain the property and the land, including gardens and outbuildings. This means that the property will need to be insured and utility bills will need to be paid.  You may also intend to rent out the property. Please explain how you intend to maintain and upkeep the property, including if and when you plan to rent it out. |

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| **SECTION 6 – OTHER FINANCIAL ASSETS**  Does the applicant own more than one property in the UK or abroad?  YES □ NO □  If yes, please provide further details including the details of equity and outstanding secure loans or mortgages:  Does the applicant possess other financial assets (i.e. premium bonds, shares)?  YES □ NO □  If Yes, please provide further details.  Does the applicant have savings above £23,250? YES □ NO □  If yes, please provide further details: |

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| **SECTION 7 - OTHER INFORMATION** |

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| **SECTION 8 – SUPPORTING DOCUMENTS CHECKLIST**   1. Identification documents for the applicant 2. Identification documents for the applicant’s representative 3. Property insurance policy document (confirming cover for non-occupancy) 4. Copy of the Land Registry document 5. Copy of the Power of Attorney or deputyship 6. Mortgage/loan documents (if applicable) | |
| **SECTION 9 – DECLARATION**  I wish to make an application under Southampton City Council’s Deferred Payment Scheme.  I understand that acceptance of any application under the scheme is at the discretion of Southampton City Council (“the Council”), subject to my application meeting the eligibility criteria and the Council being able to obtain adequate security.  I agree to pay to the Council an administration fee of £990 to cover the costs of the deferred payment agreement. I understand that a declined application will still incur a charge for elements of the administration process that were provided.  I agree to pay to the Council an annual maintenance fee of £200 to cover the ongoing costs of managing the deferred payment agreement. This shall fall due on each anniversary of the agreement. I am aware that if I fail to do so, the agreement will be terminated and full care costs will become due.  I agree that the Council will obtain a valuation of my property to ascertain the equity available to cover the deferred loan (included in the initial administration fee).  I agree to pay to the Council a fee for a new property valuation (currently £200, but subject to change during the lifespan of the agreement) if and when the value of the loan is approaching 80% of the available equity, according to the original property valuation. I am aware that if I fail to do so, the agreement will be terminated and full care costs will become due.  I confirm that I own/part own **(delete as appropriate)** the property specified in Section 3.  I authorise Southampton City Council to check legal title to that property.  I agree to a legal charge being placed on the property specified in Section 3 and return all documents sent to me by SCC Legal in a timely manner. I am aware that if I fail to do so, the agreement will be terminated and full care costs will become due.  I agree that I shall be responsible for payment of the weekly contribution of the cost of my care that I am assessed to make under the Care Act 2014 and the relevant Care Act 2014 regulations after assessment of my relevant income and other capital. I am aware that if I fail to do so, the agreement will be terminated and full care costs will become due.  I agree that if a third party chooses to pay a top up to a provider directly, they need to ensure to continue to do so.  I agree that the Council will be charging interest on the deferred amount for the whole period that the agreement is in place, as defined by Care Act 2014. The interest will form part of the total overall amount owed to the Council. The Council will charge interest at the maximum government approved standard interest rate which is uprated on the 1st of January and 1st of July every year.  I agree to pay the Council within 56 days (8 weeks) of the closing invoice being raised once the agreement has come to an end. If I do not pay the full sum within this timeframe, I will pay late payment interest at a rate of 4% above base rate for every day longer than 56 days that I am late in paying, in addition to the total amount that I owe.  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.  I confirm that the information given on this form is true and accurate to the best of my knowledge and belief. I have read and understood this application for the Deferred Payment Scheme and the terms of this declaration.  I understand that I must tell the Council if my income changes, including if I rent out my property.  I understand that Southampton City Council will use the information I have provided for the purposes of determining the application for Deferred Payment and the financial assessment of the person’s contribution. No personal information which I have given to the Council with this application will be passed on to third parties for any other purpose.  In performing this service, the Council may be required to share information with other organisations or departments, but it will only do so when it is necessary in order for the service to be provided.  The Council may also share personal information for the purposes of the prevention, investigation, detection, or prosecution of criminal offences, but will not share your personal information, or use it for this, or any other purpose, unless provided by law. | |
| **SECTION 10 – ADMINISTRATION FEE**  Please tick either of the two options below to indicate how you will pay the £990 administration fee.If you require the fee to be added to the loan, please be advised that interest charges will be applied.  DEBIT/CREDIT CARD UPON RECEIPT OF INVOICE □ ADD TO LOAN □ | |
| Full Name |  |
| Signature |  |
| If you are signing on behalf of the person applying to use the Deferred Payment Scheme, you must be the person named in Section 2 and have legal authority to act. | |
| Date |  |

Please return this form and the required documents in Section 8 to:

[cpd.deferredpayments@southampton.gov.uk](mailto:cpd.deferredpayments@southampton.gov.uk)

Customer Payment & Debt Team, Southampton City Council, Lower Ground, Civic Centre, Southampton, SO14 7LY

For further information please call 023 8083 3388 Option 6.

More detailed information about the Council’s handling of your personal data can be found in its privacy policy, available online ([www.southampton.gov.uk/privacy](http://www.southampton.gov.uk/privacy)).