

**12-week Property Disregard:**

If a person moves into a care home permanently and has less than £23,250 in savings, the council must not include the value of your property in your financial assessment for 12 weeks. This is called a *12-week property disregard*.

The 12-week property disregard is designed to give a person time to prepare the property for sale or decide whether they want to sell. The council will pay the care home fees for these 12 weeks, or until the property sells, if sooner.

The council must also disregard the value of your property for 12 weeks if:

- the person is living in a care home, and
- has less than £23,250 in savings, and
- the property, which was previously disregarded, could now be taken into account because of an unexpected change in circumstances.

After 12 weeks the value of the main property will be counted as part of the persons capital/financial assessment and they are likely to be required to pay for their care.

The person may be eligible for a deferred payment agreement if they are assessed as having to pay the full cost of residential or nursing care but they are unable to pay the full weekly charge because the capital is tied up in the property.

**Deferred Payment Agreement:**

A deferred payment agreement (DPA) is an arrangement with the local council that lets people use the value of their homes to help pay care home costs.

If the person qualifies for a DPA, the council pays for the care home and the person can repay it later, i.e. when they leave their home, or after their death.

See [MoneyHelper \(previously Money Advice Service\)](#)