

## SCHEDULE 3

### Security

#### Charge – CH1 Land Registry Form

This is a standard Land Registry document, you (or your representative) will be required to sign the form and have your signature witnessed by anyone aged over 18 not related to you and not residing with you.

The witness will need to provide their name, address, occupation and signature.

If you (or your representative) wish to see the CH1 form please go to:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/330008/CH1.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/330008/CH1.pdf)

### Identity form – ID1

The Land Registry require all parties wishing to make a change to the property register (including registering a charge) to either be represented by a Solicitor or Conveyancer or provide confirmation of their identity by completing an ID1 form.

You (or your representative) will need to complete part A and then ask a Solicitor or Conveyancer to complete Part B. You (or your representative) will need to provide a passport photograph and the party completing Part B will need to sign the back of the photograph.

The Solicitor or Conveyancer completing the ID1 for you (or your representative) will charge for this service.

If you (or your representative) wish to see the ID1 form, please go to:

[https://assets.publishing.service.gov.uk/government/.../ID1\\_2018-05-25\\_doc](https://assets.publishing.service.gov.uk/government/.../ID1_2018-05-25_doc)

You (or your representative) can also obtain guidance on completing the ID1 form:

<https://www.gov.uk/guidance/completing-forms-id1-and-id>

### Charges for Deferred Payment Agreements and Interest Rates

#### Fees for Deferred Payments Agreements (DPA's)

Legal Costs for a DPA – secured by a first Legal Charge against a freehold property in sole ownership of applicant, with no loans secured and no additional legal complications	£350.00 (+ VAT if applicable*)
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Variable legal costs to cover the cost of additional work (if required) to secure a	£100.00 per hour (+ VAT if applicable *)
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charge against a property or obtain a Solicitors Undertaking. If this applies the Council will provide an estimate in advance

Land Registry fees – registration service fees please refer to Land Registry Scale 2 fees which can be found on the Land Registry Website  
[www.gov.uk/guidance/land-registry-registration-services-fees](http://www.gov.uk/guidance/land-registry-registration-services-fees)

Formal valuation	At cost (+VAT if applicable)
Review of debt and interim statement	£105.00 annually (+VAT if applicable)
Legal costs on termination of the agreement and removal of the Charge	£350.00 (+VAT if applicable)
Costs of any specialist legal and/or financial advice obtained by the Council (if required) – the Council will provide an estimate in advance	At cost (+VAT if applicable)

- Value Added Tax (VAT) – the legal and administrative costs quoted above are exclusive of VAT. VAT will be charged if applicable. DPA's which meet the national mandatory DPA requirements to be secured by a first legal charge are not currently subject to VAT.
- VAT does not currently apply to Land Registry statutory fees. Land Registry fees are set and reviewed by the Land Registry and subject to change.
- Review of debt and Preparation of interim statement charge will be increased annually in April in line with CPIH.

#### Annual interest rates for DPA's

1 January 2018 – 30 June 2018:	1.45% yearly rate charged daily
1 July 2018 – 31 December 2018:	1.85% yearly rate charged daily
1 January 2019 – 30 June 2019:	1.65% yearly rate charged daily
1 July 2019 – 31 December 2019:	1.45% yearly rate charged daily
1 January 2020 – 30 June 2020:	1.45% yearly rate charged daily

Please note:

- The Council charges the maximum interest rate as defined in the Care and Support Regulations<sup>1</sup>
- Interest is charged daily on the deferred payment agreement (including any administration costs) and is compound interest

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<sup>1</sup> Clause 9 of the Care and Support (Deferred Payments) Regulations 2014.

- Interest charges are added to the deferred Payment debt.