

Information Sheet 14 – Direct Payments

If you need support at home, day care, short breaks or special equipment, you have a right to organise these yourself, rather than having them arranged by us, if that is what you prefer. (There are some exceptions to this, which are described below).

Under our “Direct Payments” scheme, we will pay you the cost of the service, and you can then make your own arrangements.

(People aged 65 or under who need a lot of care – for instance more than twenty hours a week of home care – can sometimes also get money to pay for care from the Government’s Independent Living Fund. You can ask your care manager about this).

■ Who can use direct payments?

Anyone aged sixteen or over who is assessed by a care manager as needing community care services has a right to opt for direct payments, though there are a few restrictions:

- You must be willing and able to manage the paperwork and responsibilities involved (with someone helping you if necessary)
- You may not be eligible if you have been detained under mental health legislation
- Carers can only get direct payments to replace services provided directly to them – they cannot get money to buy services for the person they care for.

■ What can direct payments be used for?

Direct payments can be used to pay for personal assistance – for instance you can pay for help from an agency, or you can employ someone (including live-in assistants). They

can also be used to pay for daytime care or for short breaks or special equipment.

They can **not** be used to pay for general living expenses (e.g. fuel bills), or for health or housing services. You cannot use direct payments to pay for services provided by a public-sector organisation, and they cannot be used to pay for long-term residential care. You cannot normally use them to pay your partner or a relative who lives with you.

■ **How much would the direct payment be?**

Direct payments are based on the amount and type of care that you need. This will be assessed by a care manager in the usual way (see Information Sheet 2).

You can choose to receive direct payments for all your care, or only for some parts of it. We will agree a reasonable cost for the care, including money for the costs of recruiting staff, insurance, wages and other costs such as National Insurance, holiday, sickness and maternity pay. Usually this will be based on an hourly rate for the care you need.

We cannot pay more than it would cost if we arranged the service ourselves.

We will assess how much you can afford to pay yourself towards the cost of your support, using the same rules that apply to charges for services (see Information Sheet 9).

You will either pay this separately or have it subtracted from your direct payments.

■ **What would my responsibilities be?**

If you choose direct payments, you will have to:

- open a separate bank account specifically to use for your Direct Payment
- use the money to pay for the help that your community care assessment shows you need
- keep records of how the money is used
- be accountable for the way the money is spent
- be responsible with support for arranging your own care (including back up arrangements)

- take on the responsibilities of an employer if you employ your own staff.

■ Can I get help managing Direct Payments?

The person who receives the Direct Payment must be able to make decisions about the support they buy in, but they can get help with the day-to-day management of things like paperwork. This can come from the Direct Payments Support Worker, or from family or friends, or through legal arrangements like a trust or power of attorney.

For instance you may want help with:

- How to recruit and select personal assistants
- How to write job descriptions and contracts
- How to become an employer
- How to deal with Tax and National Insurance.

■ What monitoring and review would there be?

You would continue to have a care manager, who would review your circumstances at intervals. If your needs have changed, or if the rules about how much support we can provide have changed, this may lead to an increase or a reduction in the payments.

We would also make an annual check on how you are using the money and what services you have arranged with it.

■ Further practical information

Direct payments will **not** affect your social security benefits or your tax liabilities.

You can ask at any time to stop getting Direct Payments and change to services arranged by us. If your needs are complex, though, we will need some notice to sort this out.

■ Finding out more

To find out more, talk to your care manager, or contact the Direct Payments Team via email:

directpayments@northumberland.gov.uk or telephone (01670) 629094.