

Information sheet 16 – paying for support in the community

This sheet explains how people can pay their contribution towards the cost of services which they are arranging with a direct payment, or their charges for home care, day care and enabling. It does **not** apply to charges for short breaks in a care home, or for meals and transport for day care users.

If you have a personal budget which you have asked to have paid to you as a cash sum, we may simply subtract your contribution from the amount we pay you.

If we can't simply subtract your contribution from what we pay you, we would like you to pay by Direct Debit. This is cheapest for you and saves us from wasting money on administrative costs. This sheet explains how our Direct Debit arrangement works, and answers some of the questions you may have.

■ What are the advantages of paying by Direct Debit?

Paying by Direct Debit is easy for you because you do not need to have cash on hand and you do not have the regular chore of paying invoices.

It is better for us because it is much cheaper for us to administer – so we can spend money on providing services rather than on administration.

Because it saves us money, there is a 4% **discount** for payment by Direct Debit.

■ How do Direct Debit payments for home care work?

You need to complete our Direct Debit form. (If you do not have a copy, phone our Home Care Charges Helpline on (01670) 622 891 to ask for one). When we receive your form, we will send you a letter telling you what your payments will be and when they will be due. Payment dates will be every four weeks; payments will be collected in arrears.

There will be at least ten working days from the time when we notify you of your payments to the time when your bank or building society transfers the first payment. When charges change – usually in April – we will send you another letter about the new payments. Again you will have ten working days notice before the first payment is transferred.

You have a right to cancel payments at any time, and there is a money-back guarantee – the Direct Debit Guarantee appears in full at the end of this information sheet.

■ What if my home care or day care service changes?

Your Direct Debit payments will be based on your normal weekly service.

If we review your service, and as a result there is a change to the level of services you normally receive, this may affect your charge. If it does, the charge you will pay through the Direct Debit will be changed with effect from the date when the services change – we will write to give you notice of this before the first payment.

If you don't use services in a particular week – for instance because you are in hospital – you may be entitled to a refund for any excess charges you have paid. When we receive

your Direct Debit form, we will send you a stock of forms which you can use to claim a refund, and instructions on how to use these.

■ What if I don't have a suitable bank account?

You may not have a bank or building society account at all. Or you may have an account which cannot be used for Direct Debits (for instance some kinds of savings account).

If so, we can help you to open a new bank account. All the major banks now offer basic bank accounts which are open to anyone and which can be used to pay by Direct Debit. These can also help you to save money on other bills, since many companies now offer discounts for Direct Debit payment.

■ Can Direct Debits be paid from someone else's account?

Yes. For instance someone in your family may be willing to pay the Direct Debits from their own account, and make an arrangement with you to sort out the money. All you need to do in that case is ask this person to fill in the Direct Debit form.

■ What if I'm still not happy about paying by Direct Debit?

As you will see from the Direct Debit Guarantee at the end of this sheet, there is no risk to you from Direct Debit. You will be sent advance notice of any changes to your charges, you can cancel at any time, and you are guaranteed a refund if there is an error.

If you are worried about any aspect of Direct Debit, please talk to the Financial Assessment and Benefits Officer who assesses your charges, or phone our helpline on (01670) 622 891.

If in the end you decide that you do not wish to pay by Direct Debit, you can speak to your Financial Assessment and Benefits Officer or our helpline about alternatives. You will not receive the Direct Debit discount on the charge if you pay by any other means.

■ The Direct Debit guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Northumberland County Council will notify you ten working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Northumberland County Council or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.