

## A Guide to Direct Payments



A Direct Payment is an alternative funding option to the traditional route of the Local Authority providing care.

### What is a Direct Payment?

Direct Payment budgets offer people independence. It will give you more control and choice over the services you use because you choose who provides them.

You have the ability to choose and purchase the services you need to achieve the social care outcomes (results) that are important to you.

### How do I apply for a Direct Payment?

If you, or the person you are looking after, have been assessed as needing social services support from Trafford Council, you have the option of asking for a Direct Payment instead of the traditional route of the Local Authority providing care.

Following on from the assessment, if you are interested in exploring the Direct Payment route, your Social Worker/Care Coordinator will make a referral to the Direct Payments Team and a Support Broker will then contact you to advise and support you with the process.

### How will I manage the money?

You may choose to manage your Direct Payment by yourself. Alternatively, we can arrange for the Direct Payment to be paid to a suitable person on your behalf, if you are not able or not happy dealing with the money yourself.

The money will be paid into a bank account separate to your own, usually every four weeks. The account will be audited regularly to ensure you are managing your Direct Payment correctly and that it is being used as it should be to meet your social care needs.

## How much would the Direct Payment be?

The Direct Payment will be an amount sufficient to meet the needs you, or the person you are looking after, have been assessed as having.

Whether you have services provided by the Local Authority or Direct Payments, you may have to pay towards the costs. The Local Authority will work out your contribution. If you choose to have a Direct Payment the amount of your contribution is deducted at source from the assessed amount and you will need to transfer the contribution charge into the Direct Payment account.

Trafford Council have a standard hourly rate for care agencies. If you choose to use a more expensive agency, you will have to top up the difference into the Direct Payment account as well).

## Rules and Guidelines

Everyone is different. Therefore it is hard for the Council to have a list of rules for everybody which says what you can spend your Direct Payment on.. However, there are some basic requirements.

- It must meet your social care needs and the outcomes you set out in your support plan, promote your best interest, and not adversely affect other people
- It must be set up a separate bank account or prepayment card
- Stick to your budget (unless your needs change, then contact the screening team) and show value for money and outcomes
- Keep a record of your spending (we will help you do this) and agree for us to check this via our Audit Team
- Tell us about any changes in your circumstances, i.e. hospital admissions
- Work within employment law if you employ a personal assistant (we will help you to do this)

## Examples of what you may spend you Direct Payment on

While you must spend the money in accordance with your approved support plan, a support broker can help you make the most of your Direct Payment and to use it more creatively and support you in making meeting your outcomes.

- Employing a Personal Assistant

- Using a homecare agency
- Short break/respice
- Accessing day services and leisure activities
- Telecare

### **What you can't spend your Direct Payment on**

- It cannot be spent on anything illegal
- It cannot be spent on anything that will bring the Council into disrepute (this means anything that will disgrace the Council)
- It cannot be spent on alcohol
- It cannot be spent on gambling
- It cannot be used to pay for day to day things like your bills
- It cannot be used to employ close relatives living in your home (unless in exceptional circumstances)
- You can't use the Direct Payments to pay for informal care from a spouse, partner or close relative who lives with you, unless they're registered as a carer
- You can't use Direct Payments to pay for permanent residential accommodation, but you might be able to use it to pay for occasional short periods in residential accommodation if this is included in your support plan

### **Using a Direct Payment to employ a carer**

If you use your Direct Payment to employ a carer, you'll take on certain responsibilities as an employer. That means you'll have to think about tax, National Minimum Wage, sickness and holiday pay, pension, and liability insurance.

There are people and organisations that can help, for example, local firms who offer payroll services. They'll handle tax and National Insurance contributions for a fee which we will include in the Direct Payment if you choose to use this service.

If you don't want to take on the responsibility of becoming an employer, you can use a home care agency rather than employing someone yourself. They will deal with all the paperwork, including references and criminal checks, and invoice you directly.

### **Will getting a Direct Payment affect any benefits we're receiving?**

Direct Payments given to you as a carer or to someone receiving care to purchase services to meet your needs are not counted as 'income' for any benefits you

receive, and so would not affect any of your benefits. However, if the person you are looking after pays you or anyone else with their Direct Payments, then this would count as 'earnings' and might affect any benefits you, or anyone else being paid, receives.

### **Is a Direct Payment suitable for me?**

Direct payments could be for you if:

- You want to retain or take control of your own care and support services and who provides them
- You want more choice in selecting the products and services that meet your specific needs
- You're confident with money and paperwork or have people to support you with this
- You're happy to keep receipts and invoices and submit these to our Audit Team upon request

If you have any questions or would like any more information about Direct Payments, please contact the Direct Payment Team:



**Telephone: 0161 912 2701**



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