



# Spending my Direct Payment

## What is a Personal Budget?

A Personal Budget is the amount of social care funding to meet your personalised outcomes and **eligible community care needs**.

You can take your **Personal Budget** as cash through the **Direct Payment** scheme, or the Council can arrange services direct for you, or you can have a mix of both.

## What is a Direct Payment?

A Direct Payment allows you the option of taking your Personal Budget as a cash payment through the well-regulated Direct Payment scheme. This will mean having to sign a **Direct Payment Agreement** – to ensure you understand your responsibilities about the money. **It is also to ensure you understand your responsibilities as an employer if you employ a personal assistant.**

## Do I have to put money towards my Direct Payment?

Yes you do if you are financially assessed as being eligible to contribute to the cost of your support. We deduct the value of your contribution before we pay the cash into your Direct Payment Account. You **must** therefore make up the difference so there is enough money to pay for the support you need.

## Are there benefits to having a Direct Payment?

Yes. People tell us it gives them more choice about their support. They can also use the money in more flexible ways to meet their eligible community care needs and agreed personalised outcomes.

Even if you do not have the capacity to consent to a Direct Payment you can still have one – as long as we have agreed a “Suitable

Person” to take the responsibility of the Direct Payment.

## How can I use my Direct Payment?

There are many things to spend the money on. BUT firstly the **RULES**

- You must start your support planning with the amount of money that we have agreed for your personal budget, and making sure it is about meeting your eligible community care needs and agreed outcomes.
- We will only agree what you can spend your money on if we can see it in your support plan.
- You cannot spend more than the agreed personal budget amount.
- You cannot use the money for anything illegal.

*For example you must not pay your personal assistant less than the minimum wage.*

- You cannot use the money for something that could have an adverse effect on your health or put you or others at risk of financial or physical harm.

*For example you could not use it to buy cigarettes.*

- You cannot use the money for anything a registered nurse might do for you or direct another person to do for you.
- You cannot use the money for things that are not about your “community care” needs

*For example you cannot use the money to pay household bills.*

- You cannot except in exceptional circumstances use the money to pay your spouse, or partner or close relative who lives with you.
- You cannot use the money for permanent residential care.



## ↓ Factsheet

### What can I use the Direct Payment for?

Essentially anything that has met the above **RULES** and is considered a “**community care**” service -

- To employ a personal assistant who as well as helping with personal care could support you out in the community, or provide emotional support.
- To purchase support through a CQC Registered agency.
- To purchase other support (that does not include personal care) from an agency or from someone who is classed as self-employed

*For example essential cleaning*

- Buying your own equipment, or buying telecare such as a helpline or a falls monitor or paying for grab rails.
- To pay for a meals service
- To pay for transport to meet your support needs
- To pay for carer training
- To pay for respite

*For example you could pay the accommodation and travel costs of a friend who supports you on holiday, rather than for a paid carer or for a week in a residential care centre.*

- To pay for financial management support of your Direct Payment
- To pay for support-animals

*For example an epilepsy-monitoring dog.*

- To purchase important community activities that maintain your independence and wellbeing

*For example attending a lunch club*

This list is not exhaustive –so once you know your funding allocation, have agreed personalised outcomes and identified eligible needs, you may think of something else that may be agreed.

### Keeping safe

We will build lots of safeguards into the process: addressing risks with you; only agreeing safe support plans; giving good advice about safely employing people and using the right agencies.

However, if at any time you or anyone else have any concerns about your own safety you should talk to your care manager or contact

**Customer Services** on **0300 123 8 123**.

### Support Organisations

**Age UK Cheshire 01606 881660**

<http://www.ageconcerncheshire.org.uk/>

And

**Cheshire Centre for Independent Living 01606 872760**

<http://www.cheshirecil.org.uk/>

Both organisations can provide further helpful information about Personal Budgets. They also provide both brokerage support and ongoing support if you do decide to take a Direct Payment. They can also tell you about the additional supports if you decide to take a Direct Payment. *For example managed accounts or training for personal assistants etc.*

### Accessing Cheshire West and Chester Council information and services

Council information is also available in Audio, Braille and Large Print formats. If you would like a copy in any of these formats or in another language, please email us at [equalities@cheshirewestandchester.gov.uk](mailto:equalities@cheshirewestandchester.gov.uk)

We are also able to provide a British Sign Language (BSL) interpreter to support customers with accessing Council services.

**Tel:** 0300 123 8 123

**Textphone:** 01606 867 670

**Email:** [equalities@cheshirewestandchester.gov.uk](mailto:equalities@cheshirewestandchester.gov.uk)

**Web:** [www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)

