

# Sefton Direct Payments

This leaflet tells you about the Direct Payments Scheme. It explains what Direct Payments are, who is eligible for the scheme, how to use it and what support is available.

## What is a direct payment?

A direct payment is money provided by the Council to arrange and manage your care and support services, instead of the Council doing it for you. This helps to promote independence, choice and inclusion.

## Who can have a direct payment?

You can have a direct payment if:

- **You are eligible:** You have had an assessment of your care and support needs, and the Council agrees that you are eligible for social care services.
- **You have a plan:** Your social care needs (and the outcomes you wish to achieve) are agreed between you and the Council and written down in your care support plan.
- **You are not self-funding:** You have capital of £23,250 or less.

Direct payments can be made to:

- **Adults with care and support needs:** who have capacity to manage the direct payment with or without support or
- **Nominated person:** An appropriate person for anyone who lacks capacity to arrange their own services and manage their direct payment (the Council must agree who the appropriate person is).

To receive a direct payment, you need to be able to:

1. **Understand and decide:** Know what kind of care and support is needed and who you want to provide it.
2. **Manage responsibilities:** Oversee the financial and legal aspects of the direct payment (or nominate a trusted person who can do this on your behalf).

There are some circumstances where it may not be possible or appropriate to use direct payments. A social care worker will be able to tell you about these.

## Using a direct payment

You can use direct payments to buy care and support services that are outlined in the care support plan. This might include:

- **Employing a Personal Assistant (PA):** Someone to help with daily care needs.
- **Buying support:** From agencies and groups that can provide the necessary care, support and activities.

The details of how you spend the direct payment must be agreed and included in the care support plan.

Important points to remember:

- **Not a Replacement:** Direct Payments are not meant to replace support from family, friends, or voluntary organisations.
- **Restrictions:** You cannot use the money to pay a family member who lives in the same home as the person needing the support.
- **Managing Funds:** You will use a pre-payment debit card to manage the direct payment funds.

## Considering direct payments? Your responsibilities

When considering direct payments, it's important to understand your responsibilities. These include:

- **Signing an Agreement:** This outlines the responsibilities between you and the Council.
- **Keeping Records:** You need to show how the direct payment money has been spent.
- **Spending as Agreed:** Ensure the money is used according to the support plan.
- **Employing a PA:** If you employ a personal assistant, you become an employer and must meet legal requirements.
- **Understanding Contracts:** Know your responsibilities when purchasing services.

These steps help ensure that the direct payment is used effectively and responsibly.

## Support available to manage your direct payment.

Sefton Carers Centre has a dedicated Direct Payments Team to help you with:

- **Setting Up:** Getting your Direct Payment and pre-payment card.
- **Employing PAs:** Recruitment, selection, and training of Personal Assistants.
- **Payroll Support:** Help with payslips, DBS checks, HMRC, and pensions.
- **Legal Advice:** Contacts for insurance and employment law specialists.

The Council's Self-Directed Support Team can assist with:

- **Managing Funds:** support to spend your direct payment money on support.
- **Correct Funding:** Ensuring you get the right amount of money from the Council.
- **Spending Records:** Showing how you've used the direct payment.
- **Account Reviews:** Checking and reporting on your direct payment account.

## Frequently Asked Questions (FAQs)

### **Q - What will it cost me?**

**A** - A financial assessment will determine if you need to pay towards any care services you get from the Council. This payment will come from your own money and will depend on your personal situation.

### **Q – Who can I employ?**

**A** - You can usually employ anyone over 18, except close family members who live with you. If you have a child living with you, the personal assistant must pass a Disclosure and Barring Service (DBS) check before they start working.

### **Q – Can I spend the money on what I like?**

**A** - You can only use your direct payment to buy support or services for your care needs as agreed in your care support plan. You cannot use this money for personal expenses or everyday living costs like food, clothing, or household bills.

## How can I apply for a direct payment?

The first step is an assessment of your care needs by Adult Social Care. To find out more information on this, contact **Sefton Council on 0345 140 0845**.

Further information is also available on the Sefton Council website by visiting [www.sefton.gov.uk/directpayments](http://www.sefton.gov.uk/directpayments) or by contacting the Direct Payments Team at **Sefton Carers Centre 0151 288 6060**.