



# Direct Payments & Personal Contributions

## What is my Personal Budget & my Personal Contribution?

If you have a Community Care Assessment and it tells us you need some support from us, we will work out how much this support will cost. This is called your personal budget.

When we assess what support you need we will also arrange a financial assessment to see whether you have to pay towards your personal budget. If you do, this is called your personal contribution. See our factsheet [Living at home – Paying towards your Personal Budget](#) for more detail on financial assessments.

## Receiving a Direct Payment and paying my personal contribution

If you choose to receive your personal budget as a Direct Payment from us, you will need to open a dedicated bank account to receive your Direct Payment. This can include a Pre-Paid Card account (see [Direct Payment Pre-Paid Debit Cards factsheet](#)) or an account managed by a Direct Payment Support Service provider (see [Using a Direct Payment Support Service factsheet](#)). You will need to pay your personal contribution into the same bank account.

When you have been told how much you need to pay as your personal contribution, it is important that you pay this in full every 4 weeks in advance in line with the Direct Payments you receive from us, even if you receive less hours of support than that agreed in your Support Plan. Your personal contribution payments always pay the first part of all your care and support costs with our Direct Payments making up any remaining costs. We will check that you are paying your personal contribution when we carry out an Audit of your Direct Payment account. Failure

to pay in your correct personal contribution amount will be treated as a breach of your Direct Payment Agreement and may result in your Direct Payment being stopped and the Council taking any action to recover all Direct Payment money paid to you.

## Changes to my personal contribution

Your personal contribution amount will be reviewed in April every year when increases in benefits and pensions are applied. We will always notify you by letter of any change to your personal contribution amount. It is important that you make sure you pay the new contribution amount from the date we give.

## When do I start paying my personal contribution?

Normally, you will start paying your personal contribution from the start of your care and support package. However, there may be a delay between your Direct Payment starting and you getting the result of your financial assessment. We will pay the gross (full) amount of your personal budget until the financial assessment is completed. Once you have been made aware of your personal contribution amount, this will be applied from the start date of the Direct Payment. This means that one or more monthly payments from us will be reduced to take account of our initial overpayment. To ensure there is enough money in your Direct Payment account to cover the cost of your care and support therefore, you should ensure that you are putting some money aside from the start of your care in order to pay this into your Direct Payment account once your personal contribution is known.

You may want to discuss this with your social care worker and agree a minimum weekly

amount to put aside so that you avoid accumulating a large deficit.

## **Paying surplus Direct Payment money back to the Council**

Your Direct Payment account is audited at around 8 weeks after you receive your first payment and then normally once every year after that. See our [Direct Payments Auditing factsheet](#) for more detail on Direct Payment Audits.

One of the things we look at as part of an Audit is the balance of your account so that we can calculate what surplus monies may need to be returned to us.

Your personal contribution always pays the first part of all your care and support costs, regardless of how many hours of support you receive each week. The Direct Payment from us makes up the remainder of your personal budget. As long as the total of your care and support costs is greater than the total amount you have contributed, any surplus identified in your Direct Payment account will need to be returned to us, to be put back into the Adult Social Care budget. We will reimburse you only if you have contributed more than what has been spent on care and support.

## **Personal Contributions and Top-Ups**

Some people may choose to use a more expensive care and support provider than we can agree to fund as a Council. In these cases, the Direct Payment recipient can agree to 'top up' their personal budget amount to meet the costs of the care and support from this provider. This will be agreed with your Social Worker and recorded in your Support Plan. It is important to remember that this top up is completely separate from your personal contribution. You must pay both the personal contribution and top up amount into your Direct Payment account. These will be checked as part of your Direct Payment Audit.

## **Contact information:**

Nottinghamshire County Council Customer Services Centre:  
Phone: 0300 500 80 80  
Monday to Friday: 8am to 6pm

Email: [enquiries@nottsc.gov.uk](mailto:enquiries@nottsc.gov.uk)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

Minicom: 01623 434993

Emergency Duty Team: 0300 456 4546  
Mon – Thurs: 5pm – 8.30am  
Operates 24 hours at weekends from 4.30pm on Fridays to 8.30am on Mondays.  
Operates 24 hours during all public holidays.

Phone 0300 500 80 80 if you need the information in a different language or format.

The Council is committed to protecting your privacy and ensuring all personal information is kept confidential and safe. For more details see our general and service specific privacy notices at:

<https://www.nottinghamshire.gov.uk/global-content/privacy>