



Living in a care home - Direct Payments

People in residential care may choose to receive a Direct Payment to help them to pay for their care. The Direct Payment can be used to pay for the total cost of the care or for services at the care home

Benefits of a Direct Payment

Using a Direct Payment gives you much more freedom to buy and arrange the services you want from the companies you choose. It gives you a lot of choice and control over how your social care needs are met.

Direct Payments for people without mental capacity

Some people do not have the mental capacity to request a Direct Payment, for example because they have dementia or a learning disability.

If someone does not have mental capacity to request a Direct Payment, someone else can request to receive one on their behalf. This other person would receive, manage and take on all the responsibilities of the Direct Payment and would be known as the **authorised person**. To become an authorised person, several conditions must be met. The Council must also agree that giving the Direct Payment to the authorised person is an appropriate way to meet the care and support needs of the person who has been assessed.

The Direct Payment Agreement

Before the Direct Payment starts you will be asked to sign a Direct Payment Agreement with the Council. This sets out the roles and responsibilities on both sides. It is very important you read and discuss this with your Social Worker.

As part of this Agreement, there are some things that you will need to do such as:

- Open a separate bank account, or use a Pre-Paid Debit Card. Please see our Factsheet [Direct Payments - pre-paid debit cards](#) for more information.
- Keep a record of how you have spent the money (for example receipts/invoices/wage slips)
- Provide the Council with bank statements and records of spending when requested for Auditing purposes

Auditing of your Direct Payment

Everyone who receives a Direct Payment will receive an Audit. This is a check on your Direct Payment bank account and how the Direct Payment has been spent. Your account will be audited approximately 8 weeks after you receive your first payment and then again after about one year and every year after.

If you fail to provide the information we request, this will be treated as a breach of your Direct Payment Agreement and may result in your Direct Payment being stopped.

If you have a Pre-Paid Debit Card to receive your Direct Payment you will **not** be asked to send bank statements to us as we can access these online on your behalf.

For more information about what happens at an Audit, please refer to our Factsheet [Direct Payments Auditing](#).

Payments and personal contributions

Your personal contribution is the money you may have to pay towards your residential care. Almost everyone who lives in residential care has to pay towards it. We carry out a financial assessment to calculate how much you can afford to contribute. Your personal contribution is the same whether you have a direct payment or whether the Council arranges your support for you.

You must pay your personal contribution into your Direct Payment bank account or Pre-Paid Debit Card account every 4 weeks.

We pay Direct Payments every 4 weeks in advance into your Direct Payment bank account or Pre-Paid Debit Card account.

For more information on how your personal contribution is calculated see our Fact Sheet: [Living in a care home – how we work out what you pay.](#)

Third party payments (top-ups)

Some residential and nursing homes charge more than the amount the Council will agree to pay and so the home charges a 'third party payment' or 'top up'. This top-up is **in addition to** the personal contribution which you are asked to pay from your income and savings. The top-up has to be paid by a third party payer – usually a relative, friend or charity, and the amount of top-up is agreed between the third party payer, the residential home and the Council at the time you go to live in the home. It is very important that the third party payer who agrees to pay the top-up is able to do so for as long as you live in the home. See our factsheet [Living in a care home – third party payments](#) for more information on top-ups.

Contact information:

If you have any questions about anything contained in this leaflet, please contact:

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 80 80
Monday to Friday: 8am to 6pm
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If you require this document in an alternative format or language, please contact enquiries@nottsc.gov.uk.

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