

# Direct Payments & Living in a Care Home

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 which explains everyone’s roles and responsibilities. It is very important you read and discuss this with your social care 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 card. Please see our Factsheet ***Direct Payments & Pre-Paid 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/or 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 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 Payment Auditing***.

**Payments**

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

**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 financial assessment amount 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 Thursday: 8.30am to 5.30pm

Friday: 8.30am to 4.30pm

Calls cost no more than a standard geographic charge and are included in discount packages and inclusive minutes schemes

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

**If you require this document in an alternative format or language, please contact** **0300 500 80 80.**

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