

Fact sheet

Last Review Date: July 2025

Next Review Date: July 2026

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Direct Payments

What is a Direct Payment?

A Direct Payment is a way of managing your Personal Budget. They are a cash payment provided to individuals who have been assessed by Adult or Children's Social Care, as needing care and support services under the Care Act 2014, Children Act 1989 and Chronically Sick and Disabled Persons Act.

A Personal Budget is an agreed amount of money that is allocated to you to meet your care and support needs. You can choose to have a Direct Payment, which can give you greater control of how your care and support needs are going to be met. Your Care Act or Child and Family (C&F) assessment will identify your personal budget. Your personal budget will be paid to you through [Tribe Funding account](#) or Just Credit Union account (previously Fairshare).

Direct Payments can be used in a wide range of innovative and creative ways as long as they are safe, legal and meet your assessed care and support needs.

You can decide how you spend your Direct Payment in a way that works for you. For example, you can use your Direct Payment for:

- A Personal Assistant
- Community activities
- A carer
- Short breaks/respite

Benefits of a Direct Payment

- You can have greater control over who provides your care and how it is delivered.
- You can arrange and manage your own care.
- You can choose the individual(s) who you wish to care for you. **There are exceptions to this - your allocated worker or Direct Payment Officer can explain this to you further.**
- By arranging your own care, you can make sure that all your care needs are met in the way that you want.
- Your support plan can be as flexible as you need it to be. For example, you can choose to change when to have your support, such as in the evenings or at weekends.

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What you will need to do if you would like a Direct Payment

Your allocated worker will help you design your support plan based on your identified care and support needs following your Care Act or Child and Family Assessment or Review. Once you have designed your support plan, you and your allocated worker will discuss how your needs will be met and how you will spend your Direct Payment. There are a number of different support options available to you.

Your allocated worker or Direct Payment Officer will support you with the initial set up of your Direct Payment. They will complete a Direct Payment Agreement with you. This is an agreement between you and the council to identify your responsibilities towards your Direct Payment and how the council will also support you.

There are also several payroll services available to use to support with paying for any Personal Assistants and/or carers that you may employ for your support needs. Your allocated worker or Direct Payment Officer will be able to advise you of these and make referrals to them on your behalf. Payroll services will ensure you meet your 'employer' responsibilities, which include paying your Personal Assistant, tax, National Insurance Contributions, holiday and sick pay.

Your allocated worker and Direct Payment Officer will work with you to ensure you have all the information you need to support you with your Direct Payment.

What happens once your Direct Payment is set up?

Once you have agreed to have a Direct Payment your allocated worker, and Direct Payment Officer will support you to set it up:

- You will enter into a formal agreement with the council to take on the responsibility for managing your Direct Payment and using it appropriately; this is your Direct Payment Agreement.
- You will be responsible for contracts and payments when you buy your care and support.
- You will need to set up a separate Tribe Funding or Just Credit Union account (previously Fairshare) account for the council to use to pay your Direct Payment.
- You will need to understand any responsibilities you have towards your employee's, you can find out more information on livewell.telford.gov.uk or telfordsend.org.uk
- You will need to provide information on how you spend your Direct Payment, for example keeping timesheets for your Personal Assistant(s) or Carer(s), receipts of community activities purchased.

You can request a copy of the Direct Payment Handbook from your allocated worker or view this online at livewell.telford.gov.uk or telfordsend.org.uk

You can find more information on Direct Payments for children on [Telford SEND Short breaks page](#)

What happens if my needs change?

As part of Adult and Children's Social Care's commitment to you, we will ensure that you have an annual review of your care and support needs. We will arrange to speak to you and the people important to you about your current circumstances. We will review how your care needs impact on your life and how your Direct Payment is supporting you to meet these needs.



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We will listen to any changes that you feel you are experiencing and how this impacts the care you receive. As part of your review, we will provide any information and advice you may need, and we will work with you to continue to promote your independence safely.

If your circumstances change before your annual review, you need to ensure you contact Adult or Children's Social Care as soon as possible. Your care and support should not be changed without informing Adult or Children's Social Care.

Any changes made without our support could leave you liable for costs. Your allocated worker can discuss this further with you.

Will you help me monitor my Direct Payment?

Your Care Act or Children & Family Assessment and support plan will have documented your needs and how these will be met using your Direct Payment. You will also have signed a Direct Payment Agreement before your Direct Payment starts. This agreement will advise you on when payments will be made into your Direct Payment account, how you will spend your Direct Payment, and the general rules on how to use the Direct Payment.

The agreement also advises you what records you need to keep, what to do if your needs change and what to do if you wish to end the agreement.

As well as your annual Care Act and/or Child and Family Review you will also be asked to submit financial monitoring as part of your Direct Payment – you will be contacted for this information by the Direct Payment Officer's. Further details of this will be available in your Direct Payment Agreement.

Paying towards your support

Will I have to contribute financially?

If you receive support before your 18th birthday, you will not pay a contribution towards your care.

If you receive a Direct Payment from your 18th birthday, you will be supported to complete a Financial Assessment. This assessment will determine whether you pay a contribution to your care provided by Adult Social Care. This is a means tested assessment; your level of income will determine if you pay a client's contribution towards your care and support.

We will carry out a Financial Assessment before your personal budget is worked out to let you know the maximum you will have to pay. Your allocated worker can provide you with further information and details regarding this, or you can view our [Paying for Care](#) information pages.



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Legal Responsibilities

- When receiving Direct Payments, it's important to understand that you have certain legal responsibilities. These responsibilities are in place to ensure that the system works effectively and that your care needs are met.
- The money you receive through Direct Payments is intended for specific care needs. You must use it only for those purposes. Misusing the funds can lead to legal consequences.
- You are classed as an employer, and as such, you are responsible for hiring and managing your carers. This includes ensuring that they have the necessary qualifications and experience, paying them correctly, and following employment laws.
- You should keep records of your care arrangements, including carer hours, payments made, and any issues that arise. These records can be helpful in case of disputes or audits.
- It's important to notify the Council of any changes to your care needs or circumstances. This includes changes to your living situation, health conditions, or level of care required.
- The Council may conduct audits to ensure that the Direct Payments system is being used properly. You are legally obligated to co-operate with these audits and provide any requested information.
- If you have a dispute with a carer or the Council, you should try to resolve it amicably. However, if you are unable to reach a resolution, you may have the right to pursue legal action.
- When you receive Direct Payments, you will be asked to sign an agreement. This agreement outlines your responsibilities as the recipient of a Direct Payment and the Council's responsibilities. It is a legal document that ensures both parties understand their roles and obligations.
- In essence, the Direct Payment agreement is a contract between you and the Council that establishes a clear framework for the provision and use of Direct Payments. By signing the agreement, you are committing to using the funds responsibly and complying with the terms and conditions set forth in the document.
- By understanding and fulfilling your legal responsibilities, you can ensure that you are using Direct Payments effectively and that your care needs are being met.
- If you have any questions or concerns, it is recommended to consult with a legal professional or contact your local Council for guidance. Remember, Direct Payments give you more control over your care. If you do have any questions or concerns, don't hesitate to talk to your Social Worker, or the Direct Payments Team directly.