



# Direct Payments

Your Guide

# What are Direct Payments?

Anyone who has had an assessment from Calderdale Council that identifies a need for care or support can ask for a direct payment. This is a cash payment made directly to you instead of the Council arranging services for you. The amount of money available to you depends on your level of need and will be different in every case.

## Will it affect my benefits?

No. A direct payment is not a social security benefit and will not affect your entitlement to any means tested benefits such as Housing or Council Tax Benefit and Income Support. It is paid into a separate bank account so it doesn't get mixed up with your own money.

## What can it be spent on?

The Council will tell you how much money you are entitled to and it is up to you how you spend it, as long as it is only used to meet your needs and it is legal. You have to tell the Council how you intend to spend the money and the Council have to agree your plan before you can get the money. Some people use their money to buy care from an agency, pay for short breaks, go to a private day centre or to buy equipment they need to keep them independent. Others choose to employ their own carers, often called Personal Assistants or PAs to help them.

You can't use a direct payment to pay for permanent residential or nursing care, or for anything that doesn't meet the outcomes you agreed with your assessor.



# Will I get any help?

Yes, there's lots of help available. Calderdale Council has a team of staff who will help you to set up and manage your direct payment. This can include finding the right care agency, recruiting your own Personal Assistants, opening a bank account for the money to be paid into and keeping on top of the paperwork. They will keep an eye on how you are spending your direct payment and may ask you to return any unspent money at the end of the year.

You might need to use some of the money to take out insurance cover if you are employing your own Personal Assistants. The insurer will help you with any employment related issues you might have and help with redundancy costs in some cases.

If you are employing your own Personal Assistants you can use some of the money to have an organisation work out your carers wages, deal with their employment contracts and make sure your tax and national insurance contributions are up to date.

You can chose to spend some of the money to have an organisation manage the direct payment for you and make sure the bills are paid.



# Contact us

If you have any questions or would like to know more about direct payments please contact us at:

Calderdale Council  
Direct Payment Team  
2nd Floor  
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Westgate  
Halifax  
HX1 1TS

Telephone: **01422 393370**

Email: **[HSC.directpayments@calderdale.gov.uk](mailto:HSC.directpayments@calderdale.gov.uk)**

**[www.calderdale.gov.uk/socialcare/olderpeople/directpayments/index.html](http://www.calderdale.gov.uk/socialcare/olderpeople/directpayments/index.html)**

