**Direct Payment Factsheet**

This leaflet explains what Direct Payments are, how you can receive them, what you need to do, and what help is available.

**What are Direct Payments?**

A Direct Payment is an agreed amount of money given to you to arrange the care and support you need. It gives you choice and control over how your day-to-day support is managed. You can choose who will help you and decide when and how they do things for you.

**How do I get Direct Payments?**

You can get a Direct Payment if you have been assessed by adult social care as needing care and support services. Get in touch with us to arrange a visit, and we can check if you qualify for support and how you want that arranged.

**What can I spend my Direct Payments money on?**

Your Social Care Practitioner will help you decide how to spend your Direct Payment, tailored to your individual needs. Here are some common examples:

* Help from an agency or a Personal Assistant (PA)
* Leisure and social activities with support
* Short-term breaks or respite care
* Support for carers to help them continue in their role

Please note, a Direct Payment is not considered 'income' as it belongs to the council, so it will not affect your tax or benefits.

**What can't I spend my Direct Payments on?**

* Anything illegal
* Alcohol, tobacco, illegal substances, gambling, or debt repayment
* Long-term or permanent residential care
* Paying close family members or anyone who lives with you (apart from in exceptional circumstances, with consent from Adult Social Care)

**What support can I get?**

When you're ready to start, a Social Care Practitioner will refer you to the Direct Payments team, who will visit you to explain your responsibilities and help set up your Direct Payment. You'll get all the tools and information you need to manage your Direct Payment.

**How will my Direct Payments be paid?**

Your money will be loaded onto a prepaid card, which you'll use for managing your Direct Payments only. Money will be added to the card every four weeks in advance. You will be able to make payments by phone or online. If you can't manage a prepaid card, you might be able to have a managed account where payments are made for you. This will need to be agreed upon by your Social Care Practitioner.

**How do I manage my budget?**

Since the money is paid in advance, you will always have extra funds on your prepaid card and will want to monitor this money to avoid overspending.

You can adjust your hours week by week. For example, you might use fewer hours for a few weeks and save the extra hours for when you need more support later. You will need to keep track of this to avoid overspending.

If you are employing a Personal Assistant, you will have payments to make monthly, quarterly, and annually. You'll get a summary of these costs to help you manage your spending.

**Will I have to pay towards my support?**

The Direct Payments service under Adult Social Care is not free. You will need to undergo a financial assessment to determine if you need to contribute towards your care services. This assessment will review your income and savings to calculate any required contributions. If you need to contribute, we will send you a monthly invoice for this amount.

**What are the responsibilities?**

**Care Agency** If you use a home care agency, you will need to make sure that they comply with current registration requirements.

**Personal Assistant** If you want to hire a Personal Assistant (PA), you have two options:

* **Employ them yourself**: You become the employer and are responsible for them.
* **Hire a self-employed PA**: They are already self-employed and responsible for their own work.

**Hiring a PA**

To find a PA, you can visit the Portsmouth PA Noticeboard [www.portsmouth.panoticeboard.org.uk](http://www.portsmouth.panoticeboard.org.uk) and advertise for one. The website has lots of information to help you create an advert and recruit a PA.

If you **employ a PA**, you will have a few responsibilities as an employer, including:

* Keeping a record of the hours worked
* Obtaining Employer's Liability Insurance
* Paying at least the National Minimum Wage
* Providing an employment contract (a template will be provided to you)
* Ensuring holiday and sickness benefits
* Maintaining a safe working environment

You will be set up with a payroll and an insurance provider, and the cost will be covered by the Direct Payment.

If you **hire a self-employed PA**, you will need to verify that your PA is legally self-employed (the Direct Payments team can help).

All PAs listed on the PA Noticeboard have had their employment status checked.

**Please note:**

* PAs cannot be paid in cash.
* PAs working around children must be DBS checked.

**Getting in touch with Portsmouth City Council**

**Adult Social Care** 023 9268 0810

**Learning Disabilities** 0300 123 4019

**Portsmouth Carers Centre** 023 9285 1843

**Adult Mental Health Carers** 023 9285 1864  
**Portsmouth PA Noticeboard** 023 9243 7896