

Direct payments factsheet 7

One-off direct payments for equipment, minor adaptations, holidays and leisure activities

You can receive a one-off direct payment to pay for equipment and other one-off purchases identified in your social care assessment. One-off direct payments can be used to purchase support such as holidays, leisure activities and minor adaptations to your home. The same conditions apply to one-off direct payments with regard to eligibility, charging and mental capacity. However if you receive one-off direct payments only, you shouldn't need to open a separate bank account for your direct payment.

Direct payments for holidays and leisure activities

Direct payments can be given to purchase holidays if this will meet assessed needs. There is great variation between councils funding short breaks and/or holidays. A holiday for a deafblind person may also be identified as a way to provide a break for their carer(s). You can ask for a direct payment instead of social services providing a holiday directly. This may give you more choice about the kind of holiday you choose, including making sure there are staff with specialist skills available or making sure the holiday caters for individual interests.

Direct payments for minor adaptations to your home

If social services have agreed to organise minor adaptations to your home, you should be able to receive a direct payment instead of the council doing the work for you. These minor adaptations might be specialist lighting, installing contrasting fittings, handrails, grabrails or ramps. The guidance states:

'Direct payments may also be made to enable people to pay for adaptations which would otherwise have been provided or arranged by the social services department.'¹

Your council will have a limit on the value of a minor adaptation. If the adaptation costs above a certain amount, it is considered a major adaptation and you may be able to have this fully or partly funded through a Disabled Facilities Grant.

Direct payments for equipment

If you are thinking about receiving a direct payment for equipment that you have been assessed as needing, it is important to read and understand your council's conditions on using direct payments in this way. You may be assessed as needing equipment related to your sensory impairment or other impairments. The Department of Health Direct Payments Guidance allows councils to decide on how they offer direct payments for equipment. So your council will have its own policy on using direct payments to purchase equipment. Some councils are still developing their policies on this and some councils have a separate policy on using direct payments to purchase sensory equipment. You should find out about your council's policy on using direct payments to buy equipment.

How can you use direct payments for equipment?

If you are entitled to receive direct payments, you should be able to receive a direct payment for equipment that meets your assessed needs. The guidance states:

‘Councils may make direct payments to enable people to purchase for themselves equipment that would otherwise have been provided by the social services department.’²

Councils must ensure that the equipment people purchase meets their needs and that individuals have the specialist support they need to maintain the equipment. The guidance states:

‘In particular, local councils will wish to ensure that the direct payment recipient is adequately supported by specialist expertise. This is particularly true in the case of major items, when advice may be needed to ensure that equipment purchased is safe and appropriate.’³

Councils must also decide who is responsible for maintaining, repairing and replacing equipment. They must also be clear on who owns equipment bought with direct payments and what would happen if individuals no longer need equipment. Direct payments may also be used to buy pagers or mobile phone for personal assistants if this helps to make a package cost effective.⁴

What may be the benefits of using direct payments for equipment?

Using direct payments may give you more choice over the kind of equipment you can receive. You may also be able to buy equipment from a broader range of

suppliers. You can also use direct payments towards the cost of equipment that is more expensive than the equipment your council will fund. For example, you might want a pager with a wider range of functions than the model your council would provide for you. If you chose, you could receive direct payments equal to the value of the pager your council would have provided, and use your own money to top this up and buy a model with additional functions or accessories. However, if your assessed needs can only be met through a more expensive piece of equipment, then this should be fully funded.

Questions to ask before you agree to direct payments for equipment

As there are differences between councils' policies on using direct payments for equipment, you may find it useful to ask the questions about the following issues before you agree to accept the direct payment.

1. Your right to choice
2. The amount of direct payment and how you receive it
3. The type of equipment you buy
4. Specialist support, ownership, maintenance, repairs and replacement
5. Adding your own money to a direct payment (often called 'topping up')
6. Changing needs

1. Your right to choice

Are you being offered a real choice between a direct payment to pay for equipment or to have equipment provided by the council?

You are entitled to a real choice between these two ways to meet your needs. For more information, see 'Direct payments: what are your rights?'

2. The amount of direct payment and how you receive it

Will the direct payment be enough to buy the equipment you have been assessed as needing?

The direct payment must be enough to purchase equipment to meet your needs. For more information, see 'Direct payments: making sure you receive the right amount of money'

Is the equipment you want to buy eligible for VAT relief?

VAT is a tax that you pay when you buy goods and services. Disabled people don't have to pay VAT when they buy equipment that has been designed for disabled people or when they have equipment adapted so they can use it. If equipment has no VAT, it is described as 'zero-rated' or 'eligible for VAT relief'. Some suppliers may offer a composite rate of VAT if you are buying some pieces of equipment. For example if you buy a computer and a Braille display, the computer would be subject to normal VAT and the Braille display would be zero-rated. A supplier could offer a rate of VAT for the all items. This may work out

cheaper. Therefore when you are looking for equipment, it's important to ask whether the quoted price includes any VAT.

3. The type of equipment you buy

How will your council ensure that the equipment that you buy meets your assessed needs?

Councils must make sure that the equipment you buy meets your assessed needs. Be clear on how they will check this.

Does your council have a list of local suppliers?

Your council might have a list of local suppliers of equipment. This might help you shop for the equipment you need. This may simply be a list of suppliers; your council may not be able to tell you if the suppliers are good quality or not. You should also check what your council's conditions are if you buy equipment that is not on this list.

4. Specialist support, ownership, maintenance, repairs and replacement

Will your council ensure that you have the specialist support you need to make sure you use equipment safely?

As stated above, councils have a duty to make sure you have access to the specialist support you need to use equipment safely. Ask your council how this will happen.

Who owns the equipment that you buy using direct payments?

You should be clear about whether you own the equipment or not. This can have an effect on who is responsible for upkeep of the equipment. Councils have different policies on this.

Who is responsible for maintenance, repair, and replacement?

It is very important to know who is responsible for organising and paying for maintenance, repair and replacement of equipment. Councils have different policies on this.

Do the conditions change if you buy equipment that was not identified through your assessment?

For example this might change who is responsible to organise and pay for repairs.

Does your council only permit repairs by approved organisations?

Your council may only allow for repairs to be carried out by approved organisations. Councils have different policies on this.

What happens if an individual doesn't maintain equipment bought with a direct payment?

You should ask what will happen if your council think you are not maintaining equipment correctly.

Will your council replace equipment that is broken and give you equipment while you wait for a replacement or repairs?

Councils still have a duty to ensure that your needs are being met. If equipment needs to be replaced, another direct payment can be issued if necessary.

Will your household insurance cover this equipment?

You may need to add to your insurance policy. It may not cost you any more to do this but you should check with your insurance company.

Are you able to extend the warranty on the equipment you buy?

A warranty means that if the equipment you buy is faulty, the organisation that supplied it must repair or replace it. Warranties only last for a fixed period of time. You may want to extend the warranty when you buy equipment so that you are protected for longer. You will need to decide if it is good value to extend the warranty or not.

Will your council pay for additional insurance and/or an extended warranty?

Ask if your direct payment will include this additional cost.

5. Adding your own money to a direct payment (often called 'topping up')

What happens if you want to add money to your direct payment?

Find out if this changes any of the conditions on ownership, maintenance, repair and replacement of equipment. For example, you may have to pay a percentage of repair costs.

6. Changing needs

What happens if your needs change?

Find out if your council would give you another direct payment for equipment if your needs change. Councils have a duty to offer another direct payment as part of your re-assessment.

What will happen to equipment if you no longer need it?

If you no longer need equipment, does your council have a right to claim the equipment? Can you sell equipment if you no longer need it? Councils have different policies on this.

If you added your own money to buy equipment and you no longer need it, what happens if your council asks you to return the equipment?

Your council might offer you a percentage of the money you paid.

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Resources:

Sense's information on equipment and accessibility

Sense Information Service,
101 Pentonville Road,
London, N1 9LG.
Telephone: 0845 127 0060
Textphone: 0845 127 0062
Fax: 0845 127 0061
Email: info@sense.org.uk
Web: www.sense.org.uk

Endnotes:

- ¹ Direct Payments Guidance, Department of Health, paragraph 78, page 22
- ² Direct Payments Guidance, Department of Health, paragraph 78, page 22
- ³ Direct Payments Guidance, Department of Health, paragraph 80, page 22
- ⁴ Direct Payments Guidance, Department of Health, paragraph 81, page 22