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# 5. Personal budgets and direct payment fact sheet

Last Modified March 19, 2026



## What is a personal budget?

A Personal Budget is the amount of money it would cost Blackpool Council to meet your eligible social care needs. These needs will be agreed with you as part of the discussions with you and your allocated worker and will be decided together.

You will be offered a financial assessment to determine if you are able to make a contribution towards your personal budget.

You can ask us to arrange your care and support or, you may wish to manage your own care and support. If you choose to manage your own support your personal budget would be paid to you via direct payments. Alternatively, you may choose to have a combination of a direct payment and services arranged by us.

## Can I get a direct payment?

If it is agreed you need ongoing help and support we will talk to you about the option of direct payments. If you decide you want a direct payment you can arrange your own care giving you greater flexibility and choice on how your care is delivered.

- We will calculate how much you will contribute toward the cost of your care. If you receive direct payments the weekly amount you are assessed to pay towards your care will be deducted from your direct payment before we pay it to you
- You will need to show us how you will use the money to meet your identified needs. You will be invited to complete a care and support plan. This plan will say how you will manage your direct payment account and describe how you plan to use your personal budget to meet your needs. Anyone can help you make a care and support plan, or we will help you if you prefer
- You can manage the funds we pay you yourself, or can nominate someone to do this for you. There will need to be a separate bank account that will be solely used for your direct payments. We will usually pay your Direct Payments in instalments every 4 weeks. You will pay your assessed contribution in to the same bank account
- Simple records will need to be kept such as receipts and bank statements. We will ask to see these records on a regular basis. If you choose direct payments you will have to show that you have used the money to meet the eligible needs in your agreed care and support plan. You will also be responsible for ensuring the money is used in the most cost effective way
- If you prefer, you can choose the funds to be paid into a managed account. This is when a third party manages the direct payment funds for you and makes payments on your behalf
- By choosing to receive direct payments you will be managing your own care and support. You will be responsible for the contract between you and the person or people you choose to employ. If you decide to employ your own personal assistant, you will need to be fully aware of your responsibilities as an employer. The direct payments team can give you more detailed information about this: Telephone 01253 476869.

## What help is available to me if I choose direct payments?

The direct payments team will provide you with support and guidance to help you manage your direct payments. Support may include help with:

- Guidance on opening a suitable bank account
- Managing your paperwork and budget
- Setting up a managed account
- Employment – Recruitment and selection of personal assistants; developing job descriptions; interview process and employment contracts.
- Employment advice including employers liability insurance and health and safety advice

- Applying for personal data checks from Disclosure and Barring Scheme
- Contingency planning to help you consider alternative solutions if your personal assistant/s or care provider is unavailable. Contingency planning would also include any support you need in the event of a crisis

## Brokers

Support with managing your direct payment is available from the direct payments team as described above or, you may have an informal network of support such as family members to help you make the necessary arrangements to put your care and support plan in place.

Alternatively, some people may choose to seek support from an independent broker.

The term broker is used to describe the involvement of a third party (that is not a family member) who in addition to providing support with managing your direct payment can assist with the development of your care and support plan and its subsequent delivery of the support.

A broker may charge for providing these services and, up to an agreed amount, will be available within your personal budget/direct payment to allow you to choose for your support to be provided by a broker.

**You cannot** use your direct payment to:

- Employ a relative or partner who lives in your home (except where the local authority determines this to be necessary)
- Purchase permanent residential care
- Buy alcohol, tobacco, drugs, food or use it for gambling (including bingo)
- Buy services which are directly managed or provided by the council
- Buy services or equipment that may be available from the NHS.

**Please note:** Direct payments are provided at our discretion and may be withdrawn at any time if we are not satisfied the money is being used appropriately or managed correctly. The direct payments scheme is optional.

## What if I don't want the council to arrange my care but cannot manage a direct payment?

The option of a managed account is available to anyone who chooses a direct payment. The direct payment team will discuss this with you and can arrange this on your behalf.

If you do not have capacity or are unable to express your wishes or preferences about the support you receive, it is possible for your direct payments amount to be paid to an 'authorised person'. We will complete a capacity assessment and best interest decision in accordance with the Mental Capacity Act (2005).

We need to be completely sure that it would be in your best interests to have direct payments and that the 'authorised person' will always act properly and in your best interests as they will make decisions for you.

In other circumstances, you can nominate a suitable person (nominated person) to help you with the direct payment process. A nominated person will make decisions with you but you will remain responsible for the money and how it is spent.

## What happens if my circumstances change?

You should tell us if your needs change and the support you receive is either too much, too little or, you no longer need support.

We will visit you to discuss these changes and amend the level of support you receive or, cancel your support if you no longer require it. We will visit you at least every 12 months to discuss how your support is going and if it continues to meet your needs.

## How much will I have to pay?

**Charges apply** for most services provided by Blackpool social services and are applicable from the day services start. Some people pay a reduced amount or don't have to pay anything at all. We will offer to carry out a financial assessment once you have completed and returned an application for a reduction in charges telling us about your income, savings and expenses.

# Will my other benefits be affected?

No, direct payments can only be used for meeting your care needs and are not counted as extra income.

## Need more information help or advice?

Please speak with your named social care worker. If you do not have a named worker, you should contact the appropriate fieldwork team:

- Adult social care (Adults 18+) telephone: 01253 477800
- Direct payments team telephone: 01253 476869
- Mental health telephone: 01253 477770
- Mental health - Older adults team telephone: 01253 957350
- Learning disability team telephone: 01253 477803

You can request a copy of any of the Fact Sheets from your Social Worker or contact 01253 477800.

1. [Introduction to adult social care](#)
2. [Care at home](#)
3. [Residential and nursing care](#)
4. Reablement services
5. Personal budgets and direct payments
6. Discharge to assess
7. Carer support and respite services
8. Deferred payment scheme
9. Financial advice and information
10. Making a decision about your property
11. Making financial decisions for someone who lacks capacity
12. Money management service

## Tell us what you think

We value your feedback, as it helps us continue to develop and enhance our services. If you'd like to comment on the support you received or, offer ideas for improvement. Please use the QR code below to complete our online feedback form.



## Additional information

5: Budżety Osobiste i Płatności Bezpośrednie

5 : Bugete personale și Plăți Directe

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