

## **Self Directed Support Factsheet – 8**

### **Direct payments and personal budgets: equipment, minor adaptations, holidays and leisure activities**

You can use direct payments or a personal budget to pay for equipment and other one-off purchases identified in your social care assessment, such as holidays, leisure activities and minor adaptations to your home. The same conditions will apply to this funding with regard to eligibility, charging and mental capacity. However, if you receive one-off direct payments instead of a regular amount to pay for on-going support, you shouldn't need to open a separate bank account for your direct payment.

#### **Paying for holidays**

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 look at other ways to meet this need instead of social services directly providing you with a holiday. 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.

#### **Paying for minor adaptations to your home**

If social services have agreed to organise minor adaptations to your home, this could be included in your direct payments or personal budget. These minor adaptations might be specialist lighting, installing contrasting fittings, handrails, grabrails or ramps. 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.

## **Purchasing equipment**

If you are thinking about using direct payments or a personal budget to buy equipment that you have been assessed as needing, it is important to read and understand your council's conditions and any policy on purchasing equipment in this way. Councils must still ensure that the equipment people purchase meets their needs and that individuals have the specialist support they need to maintain the equipment. The Department of Health guidance states:

‘...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 the equipment purchased is safe and appropriate.’<sup>1</sup>

Councils must also decide who is responsible for maintaining, repairing and replacing equipment. They must also be clear on who owns equipment and what would happen if individuals no longer need equipment. You may also need to buy a pager or mobile phone for personal assistants if this helps to make a package cost effective.<sup>1</sup>

### **What may be the benefits of buying equipment in this way?**

It 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 put the social care funding towards the cost of equipment that is more expensive than the equipment your council will fund (because it does more than just meet your assessed needs). 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 an amount of money 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.

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<sup>1</sup> Dept. of Health, 2009, Direct Payments Guidance, para. 109, 40

## **Questions to ask before you agree to buy equipment in this way**

As there are differences between councils' policies on individuals who decide to take responsibility for buying their own equipment, you may find it useful to ask the questions about the following issues before you agree to proceed.

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 whether you take responsibility to buy equipment or 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 and personal budgets: what are your rights?'

### **2. The amount of money and how you receive it**

**Will the amount of money be enough to buy the equipment you have been assessed as needing?**

The amount must be enough to purchase equipment to meet your needs. For more information, see Sense's factsheet 'Direct payments and personal budgets: receiving the right amount'.

**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 several pieces of

equipment. For example, this could mean that if you buy a computer and a Braille display, the computer is subject to normal VAT and the Braille display is zero-rated. The supplier could offer a combined rate of VAT for these two items and 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?**

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?**

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 equipment 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 (often called 'topping up')**

### **What happens if you want to top up the amount?**

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?**

If your needs change, your council should assess whether the equipment still meets your needs. If it you need new equipment to meet assessed needs then this should be funded.

### **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.

## **Resources**

### **Sense's information on equipment and accessibility**

Post: Sense, 101 Pentonville Road, London, N1 9LG.

Telephone: 0845 127 0060

Textphone: 0845 127 0062

Fax: 0845 127 0061

Email: [info@sense.org.uk](mailto:info@sense.org.uk)

Web: [www.sense.org.uk](http://www.sense.org.uk)

### **RNID Shop**

Telephone: 01733 361199

Textphone: 01733 238020

Fax: 01733 361161

Email: [solutions@rnid.org.uk](mailto:solutions@rnid.org.uk)

Web: [www.rnid.org.uk/shop](http://www.rnid.org.uk/shop)

**RNIB Shop**

Post: RNIB, UK Customer Service Centre, PO Box 173,  
Peterborough, PE2 6WS.

Telephone: 0303 123 9999

Email: [shop@rnib.org.uk](mailto:shop@rnib.org.uk) or write to us at,

Web: <http://onlineshop.rnib.org.uk/>

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