Personal Budgets and Direct Payments Factsheet

Adult Social Care Services

If you think you might need ongoing care and support, we will carry out an assessment of your needs. We will discuss your needs with you and complete a simple questionnaire to understand your needs and see if you are qualify for support from the council.

If you are eligible for support then you will be financially assessed. The financial assessment will look at your total income and your savings to work out whether you have to pay and how much. We will then work out a Personal Budget to be used to meet your assessed needs. A personal budget is the amount of money that the council assesses will be needed to pay for your care and support needs.

We will work with you to decide how you want your support to be arranged and produce a Care Plan which sets out your eligible social needs and how you can spend your personal budget.

We will review your care and support on a regular basis, but if your needs change or you change your mind about whether to receive direct payments then you can contact the council at any time.

What is a Direct Payment?

A direct payment is one of the ways to receive your personal budget. It gives you flexibility and control over the services you receive. A Direct Payment allows you to arrange your care support in a way that best suits your needs and lifestyle. If for example you choose to employ someone directly, it means you can ask them to attend your home at a time that is convenient for you.

How is my care decided?

If you require support to stay safe at home, your social worker/care co-ordinator will discuss and agree a care plan outlining how your support needs can be met. They will agree how much money you will receive and will talk to you about the best way to manage your direct payment. You will also need to have a financial assessment to determine whether or not you will have to pay something towards your care services.

What is financial assessment?

You may be required to make a contribution towards the cost of your care – any contribution you do make is based on your ability to pay. A financial assessment will look at your income and capital. The outcome of the financial assessment could be that:

- **Either:** You are entitled to receive the services free of charge.
- **Or:** You have to pay something towards the costs of the services you receive.
- **Or:** You have to pay for all your care services yourself because your income is above the threshold.
If you are assessed to contribute towards the cost of your care, the amount you will have to contribute will be the same whether you have a direct payment or services managed and provided by the council.

**Who can receive a Direct Payment?**

Anyone who is eligible for support from the council with an agreed care plan and a Personal Budget can receive their money as a direct payment.

**How will I receive payments?**

You will be provided with a Prepaid Financial Service account, and this account will allow you to purchase your care and support services and to pay carers etc.

The council offer two types of direct payments, one that you manage yourself (non-managed) and another that will be managed for you (managed account).

**How much will the Direct Payment be?**

There is no set amount. The amount you will receive is decided by the council after your needs are assessed and financial assessment has determined whether you will pay towards your care.

**Are Direct Payments optional?**

Yes. If you are eligible to receive services paid for by the council you can choose to take up Direct Payments or we can arrange services for you. It is also possible to have your needs met by a mixture of both.

**What can Direct Payments be used for?**

<table>
<thead>
<tr>
<th>What Direct Payments can be used for?</th>
<th>What Direct Payments cannot be used for?</th>
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<tbody>
<tr>
<td>A Direct Payment can be used to pay for anything that has been agreed in your Care Plan.</td>
<td>You cannot use your Direct Payments for:</td>
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<tr>
<td>Some people choose to:</td>
<td>✗ Anything that is illegal</td>
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<tr>
<td>✓ Employ their own personal assistants to help with personal care</td>
<td>✓ Alcohol, tobacco, drugs or gambling</td>
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<tr>
<td>✓ Pay for support from a care agency of your choice</td>
<td>✓ Housing costs or household bills</td>
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<td>✓ Short-term breaks away from home or respite care</td>
<td>✓ Takeaways or other food and drink</td>
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<td>✓ Access social or community activities</td>
<td>✓ Long-term or permanent residential care</td>
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<td>✓ Payment to a close relative living with you</td>
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<td>✓ Withdrawing cash</td>
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Can I get help to manage my Direct Payment?
Help is available through the council’s Direct Payment Service and they can help you to get you set up direct payments and understand your responsibilities.

If you decide to employ your own personal assistant they can help you recruit your own staff, including advertising, interviewing, contracts of employment, and support you with paying staff.

If you need support to manage the day-to-day financial responsibilities associated with receiving direct payments then you can nominate someone else, or the council’s Direct Payment Service could manage the money on your behalf.

Will receiving Direct Payments affect my benefits?
No. Direct Payments will not affect your benefits or tax credits as they are not counted as income.

Can I switch to a Direct Payment if I am already receiving social care services?
Yes. Just discuss it with your social worker/ care co-ordinator, or contact us via the contact list on the back page of this leaflet.

Will I have extra responsibilities with a Direct Payment?
Yes, but we will support you – When you agree to have a direct payment you need to decide how it is managed. Your care assessor or social worker should discuss the options with you if you do not wish to manage your direct payments yourself.

The council offers specialist direct payments support delivered by our Direct Payments Service. The Direct Payments Service will look after your direct payment for you, but you keep control of how it is spent.

If you would like to employ your own carer/s, sometimes called personal assistants, you will have responsibilities as an employer, and the Direct Payments Service can give you practical help with recruiting and employing your staff, health and safety, paying wages and sorting out Tax and National Insurance.

What if my needs change whilst I am using a Direct Payment?
You need to tell us if your needs change. A social worker/ care co-ordinator will work with you to discuss what will happen. Your direct payment may be reduced or increased depending on your new circumstances.

What if a Direct Payment doesn't work for me?
Simply tell us that you no longer wish to have a direct payment and the council will arrange to organise services for you.

How do I get a Direct Payment?
To get a direct payment you need to contact Brent Social Services who will arrange a community care assessment.

Your social worker or care co-ordinator will discuss the assessment when you meet. Once you have been assessed, there is no time limit for you to decide whether to have a direct payment or not.
If you decide that you would like a direct payment your social worker or care co-ordinator will refer you to the Brent Direct Payment Service. A Direct Payment Officer will contact you to discuss your direct payment and what your option are and what is involved.

Contact Us

Direct Payments Service (Operating Hours between 9am – 5pm)
Email: DPenquiries@brent.gov.uk
Telephone: 0208 937 4111
Post: Direct Payments Service, Brent Civic Centre, 1 Engineers Way, Wembley, HA9 0FJ