



# Direct Payments and Personal Budgets

giving you choice and control  
over your care and support.

## What is a Personal Budget?

Your Personal Budget is the amount of money the council thinks you need to pay for your support each week, based on your social care needs.

When the council assesses your support needs with you, they check that you are eligible for help, then work out what specific help you need and calculate your Personal Budget. In some cases you may have to contribute part or all of the costs of your care from the council.

## How you can use your Personal Budget

There are three ways to use your Personal Budget:

- The council can manage your Personal Budget and choose your care services for you.
- You can use your Personal Budget as a **Direct Payment**.
- A combination of both e.g. a day service and personal care from a care agency organised by the council but a carers break through a Direct Payment.

## What is a Direct Payment?

A Direct Payment is a payment given to you to buy support services in place of the council organising your care directly.

## Who can receive a direct payment?

Any adult who resident in the borough and assessed as needing ongoing\* support can take their Personal Budget as a direct payment. This includes carers who are eligible for support from social services.

If the person receiving the service does not have capacity to agree to a direct payment, a suitable person can receive and manage the direct payment on their behalf (see section 12).

In some cases the council may decide you cannot have a direct payment. This is where the council does not have a duty to offer a direct payment, for example, for customers receiving council-funded care in prison

## **What is ongoing support?**

Ongoing support can include home care which is usually offered to residents who have undergone a short term intensive period of support first, known as reablement.

Reablement is offered to those:

- planning to leave hospital
- recovering from an illness or
- having difficulties with day to day tasks around the home.

The community independence (reablement) service works with you to develop a short term care plan based on your needs and what you want to achieve, helping you to do as much as you can for yourself and setting weekly goals such as:

- regaining your confidence
- rebuilding your skills and
- increasing your independence.

We will also have seen if any equipment, assistive technology such as an alarm pendant, meals service or any adaptations to your home would help you. When your reablement programme is due to finish, you will be reassessed to see if you still require other services, which may include home care.

## For more information about reablement

Search for 'community independence services', 'reablement' or 'leaving hospital' on our People First website at [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk), where you can download and print our leaflet 'Community independence services' from the Leaflets Library at the top of the homepage.

## How do I apply for a Personal Budget?

In order to have a Personal Budget, there are four steps to be followed:  
These are:

**Step 1: Assessment** – Your support needs are assessed with you by your adult social care worker.

**Step 2: Personal Budget** – From your assessment, we will work out the money we think you need to put support in place.

**Step 3: Care and Support planning** – You can plan with us how you will use this money to meet your needs.

**Step 4: Review** – We will check your care is working well for you and that your Personal Budget is being spent on meeting your care needs within the first 6 months.

## Managing your Direct Payment

As stated, a Direct Payment is a payment given to you in place of the council organising your care directly. If you decide that you want your Personal Budget to be paid to you in the form of a Direct Payment then you can have it paid into a separate bank account you set up for this purpose. You can then use the money to make payments for the support you have identified in your care and support plan.

You will be responsible for:

- arranging the support
- making the necessary payments
- keeping track of what's left in your budget
- showing the council on a regular basis how you are spending your money.

You can manage the money yourself or with support if required. You can nominate someone to take responsibility for managing the Direct Payment. If appropriate, the council can hold the Direct Payment and either yourself or the nominated person will direct the support.

## **What can you use your Direct Payment for?**

Your care and support plan will detail what you plan to spend your Direct Payment on. For example:

- buying care from an agency
- employing your own Personal Assistant
- buying services such as a respite break for your carer, or support that will allow you to take part in activities in your local community.

When you decide to take a Direct Payment, you will write your care and support plan together with your social care worker. You can also choose someone to help you. The plan says how you will spend the money to meet your needs. Your Personal Budget is **only** for meeting your eligible social care needs. If you need money for living costs you can apply for benefits.

You **must** follow your **care and support plan**. If there are any changes to your needs or you want to alter anything you will need to discuss this with the adult social care team.

**Here are a few examples of some needs and how you could meet them:**

<b>Your need</b>	<b>You can pay for</b>	<b>But you can't pay for...</b>
Help with housework	Employing a friend to do your housework. Using a care agency at a time that suits you. Paying a cleaning company of your choice.	Cleaning materials and products. A service that doesn't meet your needs.
Help with personal care	A care worker or someone you know to help you at home. An agency of your choice to help you. Adaptations to your bathroom so you need less support (in certain circumstances).	Your household bills. A family member who lives with you to help – unless this has been agreed in your care and support plan.
Help with social activities	Day activity sessions. A care worker's wage to support you out in the community.	Your food or drink while you are out.
Help with preparing meals	Support staff to come to your home to prepare your meals. The cost of having a meal delivered.	The cost of the food itself.
Support staff to stay at your home so that your carer can take a break	A place in a residential respite service. Support staff to stay at your home so that your carer can take a break.	Long term residential care. Support that the NHS would fund.

## Where can I find more information?

Your adult social care worker can provide more information on:

- what Direct Payments are
- what you can and cannot spend Direct Payments on
- how to request a Direct Payment, including nominating a person to manage the payment, if, for example, you find it hard to look after money by yourself
- Direct Payment agreements
- responsibilities in managing a Direct Payment and being an employer
- making arrangements with social care providers
- examples of how Direct Payments have been used innovatively to meet needs.

You can also view [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk). This is the People First website which provides information about Personal Budgets and Direct Payments as well as advice on lots of topics to help you live more independently. The site also has a directory of services, products and local activities, which you may be able to spend your budget on.

## Finding out more

**There are a number of ways (see over page) in which you can find out more about recent changes under the Care Act, about how to access care and support, and about the care and support options which are available to you.**

## Online help and leaflets

The Government has produced a series of factsheets which explain the aims of the Care Act and how the changes may affect you. Visit **[www.gov.uk](http://www.gov.uk)** and search 'care act'.

They have also produced a series of leaflets in formats for people with learning disabilities. Search for 'care act easy read' on **[www.gov.uk](http://www.gov.uk)**

To find out more about the changes to care and support, visit **[www.gov.uk/careandsupport](http://www.gov.uk/careandsupport)**

## The People First website

The People First website is an easy-to-use online resource that puts you in touch with a wealth of information and local services that can help you live the life you want, be independent, and find the help you feel you might need. The website is provided by the Adult Social Care service of Hammersmith & Fulham Council, the Royal Borough of Kensington and Chelsea and Westminster City Council.

## Contact your council

To ask for more information about the Care Act or other care and support issues, or to request an assessment of your support needs contact your council direct:

Telephone: **0845 313 3935**

Email: **[h&fadvice.care@lbhf.gov.uk](mailto:h&fadvice.care@lbhf.gov.uk)**

You can also ask questions specifically about the Care Act by emailing **[careact@lbhf.gov.uk](mailto:careact@lbhf.gov.uk)**

## Leaflets

There are a range of leaflets from your council on issues covered by the Care Act, and on other issues which may be of interest to you.

To access leaflets telephone your council using the details above, or go to the Leaflets Library at the top of the home page at

**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

## Independent information and advice

The following organisations offer specialist advice on a wide range of issues including health and disability, care and support options, money, benefits and accommodation. *Those marked with an asterisk offer some level of information and advice about the Care Act.*

### **Action on Disability\***

*A user led organisation managed and controlled by disabled people, campaigning for the rights of disabled people, delivering accessible activities, information, advice and advocacy services.*

### **Action on Disability**

The Greswell Centre,  
Greswell Street, London  
SW6 6PX

Telephone: 020 7471 8510

[www.actionondisability.org.uk](http://www.actionondisability.org.uk)

### **Age UK\***

*The country's largest charity dedicated to helping everyone make the most of later life through providing services and support to inspire, enable and support older people.*

Age UK  
Hammersmith and Fulham,  
105 Greyhound Road,  
London W6 8NJ

Telephone: 020 7386 9085

[www.ageuk.org.uk/hammersmithandfulham](http://www.ageuk.org.uk/hammersmithandfulham)

### **Carers Network\***

*Carers Network is the first point of contact for unpaid adult carers living in Hammersmith & Fulham who need information, advice or support about being a carer.*

Bishop Creighton House,  
378 Lillie Road,  
London SW6 7PH

Telephone: 020 7386 9417

[www.carers-network.co.uk](http://www.carers-network.co.uk)

### **Citizens Advice Bureau\***

*Helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.*

Hammersmith and Fulham  
Citizens Advice Bureau,  
The Advice Centre,  
338 Uxbridge Road,  
Shepherds Bush  
London W12 7LL

Telephone: 020 7385 1322

[www.hfcab.org.uk](http://www.hfcab.org.uk)

**Mencap**

*Mencap H&F provides a range of services and campaigns with people with learning disabilities and their families and run a support group for carers of people with a learning disability.*

HF Mencap,  
65 Aspenlea Road,  
Fulham, London W6 8LH

Telephone: 020 8748 5168

[www.hfmencap.org](http://www.hfmencap.org)

**Mind\***

*Mind provides advice and support to people with mental health needs and their carers.*

H&F Mind,  
309 Lillie Road,  
Fulham, London SW6 7LL

Telephone: 020 7471 0580

[www.hfmind.org.uk](http://www.hfmind.org.uk)

If you are deaf or hard of hearing and a textphone user please prefix the numbers above with 18001 to access Text Relay (previously called Typetalk), a 24 hours a day, seven days a week operator assisted telephone relay system. It is a national text to voice relay service run by British Telecom.

An operator will take the call and relay the typed text to the hearing person at the other end of the line. If you need further assistance you should contact 0808 808 0123.



## Direct Payments

**giving you choice and control over your care and support.**

Tick below if you would like a copy of this leaflet in:

Large print

Braille

Name:

Address:

Postcode:

Telephone:

**Please return this section to:**

Sensory Impairment Team  
145 King Street  
Hammersmith  
London W6 9XY

**Telephone:**

0845 313 3935  
9.00am - 5.00pm  
Monday to Friday

**Email:**

[h&fadvice.care@lbhf.gov.uk](mailto:h&fadvice.care@lbhf.gov.uk)

Direct Payments. July 2015.

## How you can help us

We welcome feedback on how we might improve our service. If you would like to make a comment, compliment or complaint, please contact:

### Customer Feedback Team

Adult Social Care  
Floor 4,  
Hammersmith Town Hall Extension  
King Street, Hammersmith  
London W6 9JU

Telephone: 0800 587 0072

Email:

[ascustomerfeedback@lbhf.gov.uk](mailto:ascustomerfeedback@lbhf.gov.uk)

## To find out more about Direct Payments contact:

### H&F advice

T: 0845 313 3935

E: [h&fadvice.care@lbhf.gov.uk](mailto:h&fadvice.care@lbhf.gov.uk)

For more information about our services and publications view them on [www.lbhf.gov.uk](http://www.lbhf.gov.uk)

## More information? View:



### [www.peoplesfirstinfo.org.uk](http://www.peoplesfirstinfo.org.uk)

for a wide range of information about what's available locally to help you stay independent.

