# A short guide to **Direct Payments**





Revised 2021

### Welcome to the Haringey Council Short Guide to Direct Payments

This guide aims to give you general information about Direct Payments and help you to decide if direct payments might be right for you. If you need this booklet in a different language or format, or need to ask any questions about the information included in the guide, please call the Direct Payments Support Team on **020 8489 8456** between 9am-4pm, Monday to Friday. Staff will be happy to help you.



### Q. What are Direct Payments?

If you are assessed as needing help from social services, you will be given a personal budget to meet you care and support needs. This can then be given to you as a four weekly payment and is known as a Direct Payment, allowing you to decide how your needs will be met, by whom and when.

# Q. Who can receive Direct Payments?

Direct Payments can be made to any older or disabled person age 16 or over, to people with parental responsibility for disabled children and to carers aged 16 or over in respect of carer services. This includes someone acting on your behalf.

### Q. I am a carer – can I receive a Direct Payment?

Yes, you can receive a Direct Payment to support you in your caring role. This is called a Life Outside of Caring Grant and can be made to you via a Direct Payment.

### Step 1: Support plan

Following your assessment, if you have eligible needs, social services will draw up a support plan with you. The plan will cover what you want to achieve, outline the ways in which you want your needs to be met and how your Direct Payment will be spent.

### Step 2. Personal budget

This is the amount of money you will need to meet your care requirements.

### Step 3. Signing the direct Payment agreement

If you choose to receive a Direct Payment, you will be expected to sign a Direct Payment Agreement form. The Agreement sets out the terms and conditions you will need to meet when receiving a Direct Payment.

#### Step 5. Reviews of your Direct Payment

Your Direct Payment will be reviewed after the first six weeks and then annually thereafter. This is to ensure that you have enough funds within your budget to pay for your care and for the council to redeem any surplus funds.

# Q. What are the benefits of a Direct Payment?

#### Direct Payments can:

- Offer you flexibility, choice, and control over how your care & support needs are arranged.
- Put you in control of when and by who your care & support needs are met.
- Allow you to meet your assessed needs in different ways to the Council managing your care.
- Help you gain greater selfesteem, confidence, and control over how you live your life.



# Q. Will Direct Payments affect my benefits?

No. The Department of Work and Pensions do not take Direct Payments into account when they

are assessing benefits because they are not income.

It could affect any benefits your paid carer is entitled to or their pension.

### Q. What can Direct Payments be used for?

- Support which will achieve your outcomes identified in your support plan.
- Employing a personal (care) assistant

www.find-a-pa.co.uk/ haringey or an agency to support with activities or daily living.

- Personal care (including washing, bathing, dressing etc.)
- Day opportunities or socialisation needs.
- Respite care and care relief.
- Equipment not prescribed by the Council, which substantially increases independence and reduces support needs.

# Q. How will I receive a Direct payment?

There are three ways you can control your payments:

- Managed Payroll Service: If an individual is not able to manage their Direct Payments through the prepaid card, or would prefer not to take on the full administrative responsibility associated with making payments, they will be offered an option of managed payroll
- Prepaid Card: individuals can receive a prepaid card and pay for support by telephone or internet banking, including standing order and Direct Debit. The prepaid card works like a debit card, and reduces time spent on completing financial returns.

Bank Account: In some exceptional circumstances, the council may agree to a separate bank account to manage your Direct Payment. If this is required, social workers and the Direct Payment Support Team will discuss the process with you for submitting regular, detailed monitoring returns when requested.



### Q. Can anyone support me in managing my Direct Payment?

You have a choice to either manage your Direct Payment yourself or choose someone to do it on your behalf.

Below are some of the terms often used to describe a person, or people, who can manage a Direct Payment on your behalf.

A **'Nominated Person'** is someone who who you have agreed can manage the Direct Payment on your behalf. This should be someone you know and trust like a family member or friend.

#### An 'Authorised Representative'

is someone who agrees to manage your Direct Payment if you have been assessed by a professional as lacking mental capacity to do this yourself. Either you or your nominated person or authorised representative will be responsible for your Direct Payment.

This includes:

- arranging care and support and paying for it
- managing the Direct Payment account
- making sure the Direct Payment is spent in a way which meets your eligible needs and the outcomes set out in your support plan.
- ensuring that spending is within your budget.



### Q. Will I be an employer?

If you pay a personal (care) assistant or carer you will be the employer. This means you will need to follow employment regulation like ensuring you pay Tax and National Insurance. Support is available to help you to do this.

# Q. How will I manage being an employer?

There is a lot of support available to you. We work in partnership with support organisations and advocacy groups who will provide all the necessary help and advice you need to sort this out. They will go through the forms with you and tell you what you need to do. Many people manage the system once it is up and running, but advice is always available, should you need it.

# Q. Can I employ a family member to support me?

**Yes.** You can employ a family member or a friend to support you as long as the person does not live in the same house (unless exceptional circumstances apply).

# Q. What happens if my needs change?

If your situation or needs change and you think you might need more or less support, you can ask your social care worker to reassess your circumstances.

### Where can I get more information?

If you would like more information or further support with applying for a Direct payment, please contact the Direct Payments Support Team.

#### t: 020 8489 8456

#### e: PersonalBudgetSupport@ haringey.gov.uk

#### www.skillsforcare.org.uk/ individualemployers

The information is presented in a range of toolkits. If you are unable to access the Skills for Care website, you can call **0113 245 1716**.

