

# Direct payments in Birmingham



A guide to getting a direct payment  
to pay for the support you need



August 2010

## What is an individual budget?

An individual budget is money we can give you if you have had an assessment that shows you need social care support. You can use the money to buy the services and support you need.

You will know how much money you have to spend and you will be able to choose how you want to spend it.

## Using your individual budget

You can choose to get your individual budget in any of the following three ways.

1. We can give you all the money for your care and you choose and arrange the support you need. This is called a 'direct payment'. We have another leaflet called '**An easy guide to getting a Direct Payment**'.
2. We can hold the money for you and arrange all the services for you.
3. Or, you can use a mixture of the two. This would mean you can have some of your budget as a direct payment, and we would manage the rest of your budget.

## What is a direct payment?

A direct payment is money we can give you to help you buy the care and support you need, instead of us arranging the services for you. To receive a direct payment, Adults and Communities (social services) must have assessed you and found that you need this help.

### Choice and control over my care

Having a direct payment means you can:

- have control over your life;
- make your own choices; and
- have support to do things for yourself.

You spend the money on getting support to meet your needs, such as employing a personal assistant from a care agency. You can choose who supports you and when you want the support. For example, you may want to arrange to have help in the evenings and at weekends, rather than during the day.

You can have a direct payment for all your support, or part of it. If you only want a direct payment for part of your support, we will arrange services for the rest of it.

A direct payment is not a state benefit and it will not affect any state benefits you already get. It is also nothing to do with getting your pension or benefit paid direct into your bank account.

## **What can I use a direct payment for?**

You can use a direct payment to pay for:

- care and support to help you live in your own home;
- a personal assistant to help you do different activities; and
- a one off payment for something specific, for example a membership fee, or enrolling on an adult education course.

You cannot use a direct payment to pay for:

- a close relative, partner or anyone else who lives with you to help you;
- long-term care in a care home or housing costs;
- household bills, for example gas or electricity bills;
- services from the council such as occupational-therapy equipment;

- anything that doesn't meet your assessed needs;
- food and drink, including meals you have delivered to your home;
- health needs, including treatment from the NHS; or
- anything illegal, including gambling.

## **Who can get a direct payment?**

### **People who already get social care services from us**

Usually people who are already getting care services from us can choose to have a direct payment instead. Ask your social care worker for information about this at your next review.

### **People new to adult social care services**

You will need a social care assessment to find out if we can offer you a direct payment.

### **Carers**

If you are a carer aged 16 years old or over, you may be eligible for a direct payment to help you carry on caring. But, you cannot use the money to buy services for the person you care for.

## **People who cannot receive a direct payment (exclusions)**

By law, some people may not be able to receive a direct payment (they are 'excluded'). For example, if you have a court order against you which is related to drugs or alcohol, you will be excluded. A social care worker can give you advice if you think you may be excluded.

## **Asking for a social care assessment**

You can ask us for a social care assessment by contacting the relevant team.

### **Older Peoples Access Service (for people over 65)**

Phone: 0121 303 1234  
Fax: 0121 303 6245  
Textphone: 0121 303 6230  
Email: OlderPeoplesAccessService  
@birmingham.gov.uk

### **Learning Disability Service (for people with learning disabilities)**

Phone: 0121 303 2202  
Fax: 0121 303 6244  
Write to: Learning Disability Services  
25 Bierton Road  
Yardley  
Birmingham B25 8PY

**Physical Disability Service  
(for people with physical disabilities)**

Phone: 0121 303 3335  
Write to: Physical Disability Service  
CIBA Building  
Hagley Road  
Birmingham  
B16 9NX

**Mental Health Services  
(for people with mental health difficulties)**

Contact your local mental health social work team.

**South Birmingham**

Phone: 0121 678 2830

**East and North Birmingham**

Phone: 0121 685 7832

**Heart of Birmingham**

Phone: 0121 685 7628

**Children, young people and families**

Phone: 0121 303 2590  
Fax: 0121 303 1318

## Carers

Phone: 0121 675 8000

Fax: 0121 675 8160

Email:

helpline@birminghamcarerscentre.org.uk

Website:

www.birminghamcarerscentre.org.uk

Visit:

Birmingham Carers Centre  
130 Colmore Row  
Birmingham B3 3AP

## What happens in the social care assessment?

We will send you a self-assessment questionnaire to fill in, and then a social care worker will meet with you to talk about your questionnaire and your needs.

To prepare for the assessment meeting, it will help if you think about:

- the things you can do for yourself;
- the things you may need a small amount of help with; and
- the things you are not able to do without help.

It is best to be open and honest about your circumstances and make sure you tell your social care worker about all of the help you need. It may be helpful to have a friend, relative or advocate (someone who represents you) with you to support you.

When we have all of this information, we will be able to tell you if we can offer you a direct payment.

### **What happens if I don't qualify for a direct payment?**

Having an assessment does not always mean we can give you money to pay for support.

If we cannot give you a direct payment, we will tell you about other people who might be able to help, like health services and other organisations.

### **The next steps**

If we can offer you a direct payment, we will tell you roughly how much this will be and if you will have to pay towards the costs of your care. The final amount of the direct payment may be a bit more or a bit less than this.

As part of your assessment, someone from our Fairer Charging Team will visit you to talk about:

- money you already have; and
- money you could be entitled to from the Government.

You can have someone from your family or a friend with you to support you in these meetings.

We have another leaflet called '**Fairer charging: Paying towards the cost of social care services for adults living at home (AC9H)**'. If you would like us to send you a copy of this leaflet, please phone us on **0121 464 3123**.

## **Making a support plan**

The next step is for you and your social care worker to work out a support plan.

Your support plan will explain the best way to spend the money to get the support you need. When we have agreed your support plan with you, you can buy the services you choose.

Your support plan will look at:

- how you can meet your care needs;
- what you want to change in your life;
- what support you want and need to do this;
- any difficulties there might be with your plan;
- how much the support will cost;
- how you want to manage the money for your support; and
- who you would like to give you this support.

There are many ways to spend your direct payment to pay for your care. You may decide to spend it on a personal assistant to give you the care you need. You could even decide to employ a relative or friend who does not live with you. You can choose to employ them yourself, or you can pay an agency to do this for you. There is more information in our guide '**Direct payments – Information about employing a personal assistant**'.

*'I leapt at a direct payment because I am back in charge of my own life. I started having a small amount of direct payment to try it out at first and now I have all my care by a direct payment.'*

A quote from someone in Birmingham who receives a direct payment.

## **Managing my direct payment**

Most people can manage a direct payment if they have the information and support they need. You may want to have someone to help you, for example someone in your family, a friend or a support agency.

It may be possible for you to have a direct payment, even if you 'lack mental capacity'. This means you cannot make a decision due to a learning disability, mental health condition, or for another reason. You can receive a direct payment by choosing a person to manage it on your behalf and in your best interests.

## **Managing the money**

We will pay your direct payment into a bank or building-society account that is just for your direct payment.

You will need to set up a separate account just for this. If you receive money from the Independent Living Fund and you are using this to pay for some of your care, you may also have this paid into the same account.

You must be able to make direct debits from this bank account. We encourage you to pay for services, for example paying for a carer through an agency, either by direct debit or by cheque.

We suggest that you only pay in cash in exceptional circumstances. This is so that there are clear records and the payment is more secure.

You must use any interest you get from your account to pay for your care needs and you will be responsible for paying any bank charges.

If you would like more information about how to manage your direct payment, please see our leaflet '**Direct Payments Financial records - Information to help you manage your direct payment (AC403B)**'. If you would like a copy of this leaflet, please phone us on **0121 464 3123**.

## **Paperwork and keeping records**

While you are getting a direct payment, it is important that you keep financial records, whether you employ staff yourself or whether an agency arranges this for you. We are responsible for checking that you are spending your direct payment appropriately.

You will need to keep copies of:

- receipts for anything you have paid cash for;
- invoices and credit notes;
- bank statements;
- chequebooks and paying-in books;
- tax and National Insurance records; and
- payments you make to HM Revenues & Customs.

### **Quarterly returns**

Every three months, you will need to fill in a form called a 'quarterly return declaration' and send it back to us. This form shows how much you have spent and is for you to confirm that you have spent the last three months' direct payments on things that we have agreed in your support plan.

We will also ask to see your bank statements and sometimes your receipts.

If you have more than six weeks' money in your account, we will ask you to explain why. You may be saving up to cover the cost of holiday pay for your carer, or you may be expecting a tax bill. We may ask you to repay any money that you cannot provide an explanation for.

If you feel that the amount of your direct payment is not enough to pay for your care needs, you should ask your social care worker for a review. We would need to assess your needs again before we can decide whether we can increase your direct payment.

## **Checking how I am getting on with my direct payment**

### **The review form**

After a few weeks, we will check with you to see how you are getting on. We will send you a review form. You can fill this in by yourself, or with your social care worker, family, friend or advocate.

A social care worker will then meet with you to check three things.

- 1 Have your needs changed since your last assessment?
- 2 Is the direct payment helping you get the support you need and make the changes in your support plan?

3 Are you happy with the support you are getting?

We will review how you are getting on every 12 months, or more often if necessary. If your situation or needs change at any time, please tell your social care worker.

### **Ending a direct payment**

If you decide you do not want to carry on having a direct payment, we will arrange services for you instead. Just let your social care worker know.

If we decide you cannot manage with a direct payment, we might decide to stop making the direct payment and arrange the services for you.

### **More information**

You can get more information about direct payments from the following organisations.

#### **Directgov**

Information about council services and financial benefits.

Website: [www.direct.gov.uk](http://www.direct.gov.uk)

## Department of Health

You can get more information from the following leaflets.

- 'A guide to getting direct payments from your local council – a route to independent living'
- 'A guide to getting direct payments from your council' Easy-read version
- 'A Parent's Guide to Direct Payments'
- 'Becoming an employer using direct payments'
- 'Becoming an employer using direct payments' Easy-read version

Website: [www.dh.gov.uk](http://www.dh.gov.uk)

Department of Health publications orderline

Phone: 0300 123 1002

Textphone: 0300 123 1003

Website: [orderline.dh.gov.uk](http://orderline.dh.gov.uk)

## **Penderels Trust**

Penderels Trust is the agency which can help people in Birmingham with direct payments. They can give you advice and help you manage your direct payments.

Penderels Trust  
Direct Payments Support Agency  
Birmingham Disability Resource Centre  
Bierton Road  
Yardley  
Birmingham  
B25 8PQ

Phone: 0121 683 2440

Website: [www.penderelstrust.org.uk](http://www.penderelstrust.org.uk)

## **Birmingham Carers Centre**

Support, information and advice for carers

Birmingham Carers Centre  
130 Colmore Row  
Birmingham  
B3 3AP

Phone: 0121 675 8000

Fax: 0121 675 8160

Website:

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

Email:

[helpline@birminghamcarerscentre.org.uk](mailto:helpline@birminghamcarerscentre.org.uk)

## **Birmingham City Council**

Website: [www.birmingham.gov.uk](http://www.birmingham.gov.uk)

Information about local organisations

Website: [www.adultcareinbrum.org.uk](http://www.adultcareinbrum.org.uk)

## **Care Quality Commission**

Website: [www.cqc.org.uk](http://www.cqc.org.uk)

***'My direct payment allowed me to advertise and select who I wanted to care for me.'***

***'I have been able to keep my independence as I can employ two carers with my direct payments. My carers go everywhere with me during the day.'***

Some quotes from people in Birmingham who receive direct payments.

# Your right to be heard

If you have any comments, compliments or complaints, please contact us.

**Customer Care and  
Citizen Involvement Team  
Birmingham City Council  
Adults and Communities  
Milton Grange  
16 Handsworth Wood Road  
Birmingham  
B20 2DR**

**Phone: 0121 303 5161**

**Fax: 0121 303 7208**

**Email:**

**CustomerCareTeam@birmingham.gov.uk**

**Website:**

**[www.birmingham.gov.uk/AdultCustomerCare](http://www.birmingham.gov.uk/AdultCustomerCare)**



Corporate member of  
Plain English Campaign  
Committed to clearer communication.

**419**

If you would like a copy of this leaflet in another language, in large print, in Braille or on audio tape, MP3 or CD, please phone us on **0121 464 3123** or email **[accommunications@birmingham.gov.uk](mailto:accommunications@birmingham.gov.uk)**