



# Direct Payments and Personal Budgets

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



THE ROYAL BOROUGH OF  
KENSINGTON  
AND CHELSEA

## 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 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.

## 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 usually choose whether you want the Direct Payment money paid into a bank account or transferred to a prepaid debit card. 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.

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.



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

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Name:

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**Please return this section to:  
Sensory impairment team**

Town Hall, Hornton Street,  
London W8 7NX

**Telephone social services:**  
020 7361 3013

**Voicemail:** 020 7361 2968

**Minicom** 020 7937 7232

**Email:**  
sensoryteam@rbkc.gov.uk

**Fax:** 020 7361 214

Direct Payments. February 2015.

## How you can help us

We welcome feedback on how we might improve our services. 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 or  
020 7361 2661/2552

Email:  
HSSCustomerCare@rbkc.gov.uk

## To find out more about direct payments contact:

### RBKC social service line

T: 020 7361 3013

E: socialservices@rbkc.gov.uk

## More information? View:



**www.peoplefirstinfo.org.uk**

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

