



DIRECT PAYMENTS – AN OVERVIEW

This is an overview of some of the most commonly asked questions about Direct Payments. If you would like to know more, a full Information pack is available from the Direct Payments Support Service (DPSS). Please feel free to contact the Direct Payments Advisor at the DPSS for more information, help and advice (contact details at the end of this factsheet).

What are Direct Payments?

They are simply a way of giving you choice and control over your support.

Croydon Social Services gives you money, the Direct Payment, and you use it to pay for the support you need.

Controlling your own support can help to give you the freedom to run your own life the way you want to.

Disabled people have been using Direct Payments for 10 years and more now. It is a Government scheme run in every UK Local Authority. People have used Direct Payments to help them manage their own home, go out to work, complete their education or training, look after their own children and much more.

Read on to find out how controlling your own support can help you get on with your life.

How do Direct Payments Work?

First, you need to have an **assessment** by a Care Manager, Care Coordinator, or Social Worker. They will decide, using the Fair Access to Care criteria (FACS), whether you are eligible to receive any service or direct payment.

If they agree that you are eligible for support, they must offer you a choice between services or a Direct Payment.

They will tell you how much you can get, and pay this directly into your bank account. You will need to open a special bank account for the Direct Payments and tell us the account details.

With the money, you arrange the services to meet the needs that have been assessed, in the way that suits you best. You will be able to get help and advice with this.

Who can get a Direct Payment?

Anyone who is eligible for a social care service provided by Social Services. This can include

- any disabled person aged 16 or over
- a disabled parent
- a person with learning difficulties
- a user or survivor of mental health services
- parents of disabled children under 16
- carers aged 16 or above, for their own needs as carers

How much is a Direct Payment?

By law Direct Payments must be enough for you to pay for the support you've been assessed as needing. If this support involves help from another person, we usually call that person a **Personal Assistant**.

The Direct Payment is based on the number of hours of help you will need. Croydon Council will pay you at the rate of £12.50 per hour (in 2007). So if you are assessed as needing 2 hours support per day, you would get £25 per day. The hourly amount is intended to cover all the ongoing costs of employing a Personal Assistant.

If you need something else, say a piece of equipment or arranging your own activities in the day, the Direct Payment is based on the cost of buying that equipment, or the cost of the activity.

For more information please see our factsheet on "Money".

What can I use my Direct Payment for?

You can use it for anything which meets the needs assessed by your Care Manager or Social Worker.

This could be:

- Personal Care: getting up, washing, dressing
- Practical tasks: preparing meals, shopping, housework
- Being independent: reading letters, looking after your money, using transport independently
- Getting out and about: going to work, visiting a friend or relative, going to education or leisure activities
- If you are a disabled parent, you could also have help with looking after your child(ren)
- If you are a carer, help for your own needs as a carer or to have a break.

You could employ your own Personal Assistant to do this work for you. If you decided you did not want to employ someone yourself, you could use the money to buy in help from an agency.

You can also get Direct Payments for:

- A piece of equipment that would otherwise be provided by Occupational Therapy,
- The cost of taking part in an activity that helps you with staying independent or managing your condition
- Or support to make it possible for you to go on holiday.

You can discuss your ideas first with the Direct Payments Advisor (at the DPSS), or with your Care Manager or Social Worker. Your Care Manager can agree to any support you decide on, so long as it meets an **assessed need** and that you are eligible for support under the Fair Access to Care criteria.

What is a Personal Assistant?

A Personal Assistant is someone who is employed by you to help you. Because you employ them, you are in charge of them and the work they do for you. A Personal Assistant puts you in control.

You choose

- Who you will have to work for you.
- What time of day they help you.
- Which tasks they do and when.
- Where the help is given (at home or somewhere else you want to be).
- How things are done.

Who can I employ as a Personal Assistant (PA) ?

You can employ just about anyone, except your husband, wife or partner, or close relative who lives with you.

It's important to think carefully about who to employ. There can be good reasons for not employing family and friends. Try to talk to other disabled people who employ PA's, or to your Direct Payments Advisor before making up your mind.

Advertising can help you find a person who is just right for you and will be able to put your needs first during the hours they are working for you. If you decide to advertise, there is plenty of help and advice available from your DPSS.

Do I have to deal with Tax and National Insurance?

Paying someone to work for you means you become responsible for paying Tax and National Insurance to the Tax Office (HMRC). But you don't have to work out everything for yourself. Your Direct Payment allows for the cost of using a **Payroll Service**. The payroll service will deal with all the tax paperwork so you don't have to worry about it.

If you would like to deal with the tax yourself, the DPSS will tell you who can provide detailed advice.

What help can I get?

The DPSS is there to help you with all aspects of managing your Direct Payments. This includes helping you decide what help you need, learning how to recruit staff, contracts and employment law, keeping financial records and much more. The Support Service also offers opportunities for you to be in touch with other people who use Direct Payments.

As well as the help you get from the DPSS, you can also ask a family member or friend to help you, for example with keeping records of how the money is used.

Factsheets

The DPSS has developed a series of Factsheets to support people using Direct Payments. They also include information for people who are thinking about using Direct Payments but have not yet made up their mind.

They are organised into the following categories;

- 1 Overview of Direct Payments
- 2 The Help You Will Get
- 3 Becoming Independent – Self Assessment
- 4 Choosing Your Support – Directly Employing a PA
- 5 Choosing Your Support – Using an Agency
- 6 Managing The Money

In the near future, many of these factsheets will be accessible directly through DisabilityCroydon's website on www.disabilitycroydon.org.uk.

Will I have to pay something?

The London Borough of Croydon has a policy of charging for services. You will need to have a Financial Assessment to work out how much you may be charged. In Croydon, charges are normally deducted in advance from your Direct Payment. This means, if you do pay charges, you will have to "top up" your Direct Payment account from your own money, to have enough to pay for your support.

What if I change my mind?

You can always go back to having a service provided if you decide Direct Payments are no longer for you. Just ask your Care Manager or the Duty Officer at Croydon Social Services.

How do I find out more?

Contact the Direct Payments Support Service (DPSS) 9-5pm, Mon-Fri;

Tel: 020 8664 3820

Fax: 020 8689 3414

Email: directpayments@disabilitycroydon.org.uk

Web: www.disabilitycroydon.org.uk

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