

# Direct payments user's guide



**A direct payment user's guide to  
direct payments in Hammersmith & Fulham**

**May 2008**



## **What is a direct payment?**

A direct payment (DP) is cash instead of services provided by community services, paid directly into a DP user's dedicated bank account. DPs can be used to meet all support needs or mixed with services provided by community services. The benefits of a DP for a service user are increased independence, control over own support arrangements and more flexibility and choice in how and when support is provided.

DPs can be used to employ personal assistants (PAs). PAs can be neighbours, friends, or carers from an agency. You can employ family members, but permission from community services is needed if the family members normally live in the same household. Employing family members can cause conflicts of interest and therefore should, in most cases, be avoided.

## **Who is eligible?**

Disabled people over 18 or carers over 16 who are resident in Hammersmith & Fulham and:

- receive (or need to receive) support from community services
- agree to DP and can manage DP (alone or with help).

Some people are excluded from DPs, eg, those under section of the Mental Health Act (as listed in H&F policy and procedure document).

## Direct payments – who does what?

It is important that you are aware of the different roles and responsibilities of the people involved in DPs – what you undertake to do, how your needs are assessed by a social worker, how DPs are made by the finance officer DPs, and how the DPSS can support you to manage DPs. It is important that if you have a problem, you let someone know as early as possible so that we can help you to sort it out.

### DP service user:

- agrees to receive a DP
- can stop DPs at any time
- signs an agreement with community services
- opens a separate bank account for the DP (to separate DPs from your personal monies)
- makes quarterly monitoring returns to the DP finance officer which explain how you have spent the DPs
- arranges your own support via a PA or an agency (community services will step in and provide support in any emergency if needed)
- informs community services of any change of circumstances, eg, increase or decrease in need for support, holidays over four weeks, admission to hospital, etc
- keeps documents as appropriate.

## **Social worker**

- is the first point of contact for you regarding your assessment and any change in your level of need
- undertakes your assessment, tells you about DPs for your support needs
- prepares and costs your care plan, obtains authorisation for DPs from the community services manager
- undertakes visit with the DP finance officer (see below)
- supplies the DP finance officer with documentation to start or change DPs
- follows up on concerns raised by the DP finance officer, eg, if the monitoring return is not made, or if problems arise regarding your management of DPs.

## **DP finance officer**

- is the first point of contact for you regarding actual payments of DPs, payment adjustments or to answer your finance or monitoring queries
- with social worker, explains all roles and responsibilities of those involved in DPs including setting up a DP bank account and maintain records of receipts and expenditure, providing quarterly monitoring information
- explains and signs the agreement between DP user and community services
- arranges employer liability insurance if needed
- sets up monthly payments, makes adjustments, stops DPs (after instruction by social worker)
- informs the social worker if, after notice, you do not make your monitoring returns, or there are substantial errors or any other concerns

- refers you for detailed advice to the direct payments support service (DPSS) about:
  - recruitment of PAs
  - arranging care provision
  - compliance with all relevant employment, health and safety, and equal opportunity legislation
  - management and responsibility for any problems and disputes which arise with care staff.

## **Direct payments support services (DPSS), based at HAFAD**

- is the first point of contact for you regarding advice on your employer role
- offers advice and support about:
  - setting up and employer responsibilities
  - setting up a bank account
  - recruitment of PAs, contracts, etc
  - income tax, national insurance and access to payroll services
  - facilitating IL forum - peer group support/training on monitoring and other issues (this group has developed to address broader issues, so the DP element will need to be identified)
  - other DP issues which cannot be resolved by social worker or DP officer (but not advocacy).

*For more detailed information about direct payments in Hammersmith & Fulham, please refer to the booklet 'H&F direct payments policy and procedure'.*

## How do direct payments work?

**During an assessment or review** the social worker will agree with you what level of care or number of hours you need. DPs must be explained to you and offered as a first option for support needs



You might wish to telephone to ask for written information about DPs from the DPSS



The social worker completes the costed care plan and obtains budget authorisation



If you decide **not** to receive DP, then a direct service should be offered, or a mix of directly provided services or DPs

If you want to continue with DPs, in lieu of or as part of a care package, the social worker should refer to the finance officer for DPs



*continued overleaf*

**DP finance officer** will meet with you and your social worker and will explain all the roles and responsibilities in DPs:

- **social worker** – for assessment, care planning and review, budget authorisation, agree start date, communicate changes in your circumstances
- **DP finance officer** – for explaining/signing contract, arranging employer liability insurance, making/adjusting/stopping DPs on advice of SW, problem solving, arrange payments in advance on 1st of the month, process monitoring returns
- **the DPSS** – for employment, payroll, PAYE, national insurance and income tax advice, monitoring support
- **the DP user** – to agree (as per contract) to open designated bank account, make regular monitoring returns, inform of changes in circumstances, etc



*continued overleaf*



**Social worker** will forward to the **DP finance officer**:

- Budget authorisation
- Finance start-up form
- Agreed start date
- The amount of surplus/deficit which can accumulate in your DP account
- Any change in the DP
- Your next of kin/ executor details if known

**DP finance officer** will:

- Sign the contract with you
- Receive the budget authorisation and finance set up and start form from social worker
- Arrange employers liability insurance if required
- On receipt of bank account details, process the DP
- Confirm all details of DP (amount, start date, bank account in writing with you)

Two weeks before the end of each quarter the DP finance officer will send you a letter with the quarterly monitoring form for you to complete. The form will state the DP amount received from community services. You have four weeks to return it.

**LET THE DP FINANCE OFFICER KNOW IF YOU ARE HAVING DIFFICULTIES WITH THIS FORM – DO NOT IGNORE IT**

*continued overleaf*

Once monitoring forms are returned they will be checked for accuracy. Inaccurate or incomplete forms will be returned to you for correction



If you do not provide your completed quarterly monitoring form, even after reminders (thus breaking the agreement to do so) the social worker will need to discuss why you are having difficulties, and see what help you need. If you are unable to make returns, even with support, your DP may be stopped and replaced with directly provided services



In the event of your stopping DPs, the DP senior finance officer will contact you regarding any surplus monies in your DP account, (after contractual payments for PAs are made), to be returned to the department

In the event of death, the DP senior finance officer will contact your next of kin/executor regarding the remaining DP account, and make arrangements for any surplus monies, after contractual payments for PAs, to be returned to the department



If you would like any part of this document interpreted into your own language, please phone 020 8753 4040.

**Albanian**

Nëse e dëshironi cilëndo pjesë të këtyj dokumenti të përkthyer në gjuhën tuaj, ju lutemi telefononi në numrin 020 8753 4040.

**Amharic**

የትንተናው ይህንን የሥነ ምግባር ሰነድ ለማንኛውም ቅጽ በደንበኞች ስም ለማግኘት፣ በጽሑፍ ወይም በስልጣን 020 8753 4040 ይደውሉ።

**Arabic**

إذا كنت ترغب بالحصول على أي جزء من محتويات هذه الوثيقة بلفك الأم، يرجى الاتصال برقم الهاتف 020 8753 4040.

**Bengali**

আপনি যদি আপনার নিম্নে উল্লেখিত এই ডকুমেন্টের কোন অংশের অনুবাদ চান তাহলে দয়া করে 020 8753 4040 নম্বরে ফোন করুন।

**Croatian**

Ukoliko želite prijevod bilo kojeg dijela ovog dokumenta na jezik kojim Vi govorite, molimo nazovite telefonski broj 020 8753 4040.

**Farsi**

لطفاً اگر می‌خواهید هر بخشی از این نوشتار به زبان شما ترجمه گردد، با شماره تلفن 020 8753 4040 تماس حاصل فرمایید.

**French**

Si vous souhaitez quelconque partie de ce document dans votre propre langue, appelez le 020 8753 4040.

**Polish**

Jeśli zyczą sobie Państwo, aby dowolna część tego dokumentu została przetłumaczona na Państwa język ojczysty, proszę zadzwonić pod numer 020 8753 4040.

**Portuguese**

Se gostaria de ter qualquer parte deste documento traduzida no seu idioma, por favor telefone para 020 8753 4040.

**Serbian**

Ако желате да било који део овог документа буде преведен на ваш матерњи језик, молимо вас да назовете овај број телефона 020 8753 4040.

**Somali**

Hadii aad jeclaan lahayd in qayb walba oo kamid ah dukumintigan lagu turjumay luqaddaada, fadlan soo wac telefoonka 020 8753 4040.

**Spanish**

Si desea que le interpreten alguna parte de este documento en su idioma, por favor llame al 020 8753 4040.

**Urdu**

اگر اس دستاویز کے کسی بھی حصہ کا ترجمہ آپ اپنی زبان میں حاصل کرنا چاہتے ہیں تو براہ کرم ممبرائی 020 8753 4040 پر فون کریں۔

Visit our website: [www.lbhf.gov.uk](http://www.lbhf.gov.uk)

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