



Managed by



# Welcome to the Direct Payments Information and Advice Service

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Email : [directpayments@ageuksolihull.org.uk](mailto:directpayments@ageuksolihull.org.uk)

Face to Face

Community Advice Hub (Solihull) by appointment

Community Advice Hub (Chelmsley Wood) by appointment

Visit our webpage at [www.ageuksolihull.org.uk](http://www.ageuksolihull.org.uk)

Age UK Solihull Registered Charity Number 1055887  
Registered Office : Lower Ground Floor, The Core, Solihull B91 3RG



**Age UK Solihull is commissioned by Solihull Council to provide a Direct Payments Information and Advice Service. Age UK Solihull is independent and impartial.**

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## Getting Started

- You've decided to use your Personal Budget in the form of a Direct Payment. This guide takes you step by step through how to manage your direct payment, your options your responsibilities and tells you about the help you can receive.
- **Direct Payments** are monetary payments made to individuals who request to receive one to meet some or all of their eligible care and support needs.
- Direct Payments can offer greater flexibility, choice and control than support being arranged for you by the local authority, for example you may want to employ your own Personal Assistant, providing you with the support at the times you want. Or you may decide you want to use money to buy support from a care agency, or find an alternative to the types of respite support the local authority could arrange for you. You could also make one-off purchases such as a lap-top to help you communicate or a gym membership to improve your health and wellbeing.
- Direct Payments can be used in a wide range of innovative and creative ways as long as they are safe and legal and meet your assessed needs.
- Local Authority's duties with regard to Direct Payments are now regulated by the Care Act 2014, guidance can be found at <https://www.gov.uk/government/publications/care-act-2014-statutory-guidance-for-implementation>





## The Age UK Solihull Direct Payments Information and Advice Service

Age UK Solihull has been commissioned by Solihull Council to provide a Direct Payments Information and Advice Service. We want to make your life easier by giving you the knowledge and skills to manage your Direct Payment and employer responsibilities effectively.

Some people who receive a Direct Payment will be able to manage the process by themselves with the correct information and advice, some people may require a small amount of support in certain areas and others require support throughout the process. We will personalise our support level to your individual needs but will always encourage self-management where appropriate. We will:

- Aim to contact you within 2 working days of your referral into the service.
- Offer you an initial appointment with a trained Direct Payments Caseworker at one of the Community Advice Hubs (North Solihull and Central Solihull) or, if appropriate, a home visit.
- Provide you with appropriate and proportionate information and advice about Direct Payments.
- Provide you with information and advice on how to manage your Direct Payment and use the Managed Accounts and Payroll Service (both provided by Ideal for All) or manage your payroll independently.
- Support you to open a bank account if necessary or show you how to use a Pre-payment Card.
- Support you to register with HMRC as an employer.
- Provide information, advice and appropriate support with the recruitment of Personal Assistants and being an employer.
- Complete a DBS Check with your PA.
- Information about insurance providers.
- Provide templates for the recruitment process and support you to complete these where necessary.
- Provide a secure place to interview.
- Provide information about where to access employment law specialists and mediation services.
- Information about where to find and how to fund training for your PA.
- Support you to access advocacy or other services that can assist with conflict resolution.
- Assist you to access wider sources of support to meet your needs.
- Provide an ongoing service to those who require substantial support.



## Who can get a Direct Payment?

If you are assessed as having care and support needs and as eligible for financial help from the local authority, you can request to have a direct payment. This means that you can receive the allocated budget directly and arrange your own care and support.

If you already receive council-managed care and support, you can request to move onto a direct payment.

Carers can also receive a direct payment.

## Thinking about your Care and Support Needs

If you are eligible for financial help with your care and support needs, the local authority will work with you to create a personalised Support Plan. Your Support Plan is about you, what is important to you and what sort of care and support you need to meet the outcomes and goals you wish to achieve for your life. The Support Plan will need to be realistic and ensure your proposed care and support meets those needs assessed by the local authority. It will show how that care and support will be arranged and how it will be paid for. The Plan should also outline what to do if something goes wrong and who to contact.

It is a good idea to think about your Support Plan before your Social Worker visits. A Support Plan should be designed and agreed by yourself and your Social Worker and may include others involved in your care needs.

### Pre Support Plan Checklist

- Think about your life now, and how you want it to be
  - What is going well
  - What is not going well
  - The things you want to change, achieve, your goals and aims.
  - How you want to spend your time
- Think about what you're good at
  - Your interests
  - Your skills
- Think about the support you have in place at the moment and what it would mean if you didn't have that support.
- Think about the important things you need every day.



- How do you think you can be best supported?
- Think about how you will arrange and manage your care and support.
- Think about how you will manage and spend your money
  - If you choose to have your direct payment paid into a bank account, you will need to open a separate bank account
  - You can choose a pre-payment card
- Think about who else is involved in your care, and how you would like them involved in your care in the future.
- Think about how you will stay in control of your life.

## Managing a Direct Payment

While using direct payments you will need to manage how you receive your money, make payments for the services you use, pay your Personal Assistant(s) and forward their tax or National Insurance deductions to HMRC.

There are 3 ways you can choose to handle the money side of things depending on how much responsibility you want to have. A Direct Payments Caseworker can explain these options to you in more detail during the set up process.

- **Managed Account**

The most popular choice with direct payments recipients. In Solihull, the council pays an organisation called Ideal for All to manage direct payment money on your behalf. Ideal for All will receive the money directly from the council.

They pay your Personal Assistant and their tax and/or National Insurance contributions to HMRC; they can receive and pay invoices for services and insurance; they will provide monitoring details such as statements or receipts to Solihull Council; and they can keep track of annual leave or sick leave taken by your Personal Assistant.

All you have to do is let them know about any changes or when your Personal Assistant is not at work due to holiday or illness.

- **Prepayment Card**

You can choose to receive your direct payment through a prepaid card. The council will pay your direct payment money onto the card. You can then use this card to pay your Personal Assistant or any other expenses meeting your care and support needs.



If you chose this option you will be referred to Ideal for All for support with payroll and your Personal Assistant's tax and/or National Insurance.

With this option you do not need to worry about any direct payment monitoring issues as the council are able to check how the money has been used through the card.

- **Bank Account**

If you choose to use a personal bank account you must open an account that is solely for your direct payment money and nothing else. The direct payment is paid into the account and you will then have to pay your Personal Assistant, HMRC, services and insurance for yourself out of this account. You will have to work out how much to pay your Personal Assistant and calculate their tax or national insurance.

You can pay a payroll service to make calculations for you and you will make all the payments from the account yourself, either using cheques or by bank transfer.

The council will also ask you for monitoring information such as statements from the account and time sheets demonstrating the hours worked by your personal assistant and any other expenses paid out. This is normally required every 3 months.

## How do I find a Personal Assistant (PA)

Age UK Solihull can help you to find a Personal Assistant. We may already have someone on our database who would be suitable and/or we will help you to recruit. We usually use online job-sites such as Indeed.

Your Personal Assistant could be someone you know - a family member, friend or neighbour, for example. Anyone who does not live in the same household as you can be your Personal Assistant if you think they are suitable.

## Being an Employer

You do not have to employ a Personal Assistant with your direct payment, you can purchase your care from a Care Agency of your choice which some people find easier, however, your personal budget may not cover the full cost unless this has been calculated in your care and support plan. For more information on Care Agencies visit the Care Quality Commission website [www.cqc.org.uk](http://www.cqc.org.uk) or ask your Social Worker for a list of local agencies included on their Framework.



**We can provide a list of Care Agencies but this may include agencies not on the Council's Framework.**

When you employ a personal assistant, this means you become an employer and this can be daunting at first as there are lots of things to think about. The Age UK Solihull Direct Payments Information and Advice Service is here to help you. It may be useful to see how other people manage this.

Being the Boss [www.beingtheboss.co.uk](http://www.beingtheboss.co.uk) is a website that shares information based on the experiences of disabled people who employ personal assistants. The organisation In-Control provides factsheets and information which you may find useful [www.in-control.org.uk](http://www.in-control.org.uk) and Skills for Care provide lots of materials for employers and PAs <http://www.skillsforcare.org.uk/Employing-your-own-care-and-support/Information-hub.aspx>

When employing a PA there are many things to consider:

- **Job Description and Person Specification**

A Job Description lists the tasks you would like someone to do. The Person Specification lists the skills and qualities you would like your PA to have. You should be aware of the requirements of the Equalities Act.

**We can provide you with templates and support if you require this.**

- **Advertising the job**

There are many ways to advertise including word of mouth, Job Centre, local press and websites. Think about how to attract the applicants you want through your advert. Do you want applicants to send a CV or complete an application form? Never give your home address.

**We can provide you with a template and, if required, support to draw up an advert. We would normally advertise on [www.indeed.co.uk](http://www.indeed.co.uk) and applications would come directly to Age UK Solihull and then forwarded to you to make a shortlist.**

- **Interviewing**

After drawing up a shortlist, candidates will then be contacted for interview. You may want a friend or support worker to accompany you to the interviews for a second





opinion, however, it is your choice. Do not interview in your home, find a space where you will not be alone with the candidates.

**We can provide you with suggestions for interview questions and offer space for interviews, usually at one of the Community Advice Hubs or the office of a local voluntary organisation.**

- **Offering the position**

When you are happy with your choice of PA you will need to contact them and offer them the position, you will also need to contact the unsuccessful candidates and give feedback on why they were not made an offer on this occasion. This may be easier by letter or email. Make the successful candidate aware that you will need proof of their legal right to work in the UK, two satisfactory references and a satisfactory DBS check (if you are doing one). Please note DBS Checks are mandatory if the PA is for a child or will be working in a household unsupervised where there are, or may be, children.

**Age UK Solihull provide a DBS check, current cost £60.00. We always advise a DBS check is carried out.**

- **Keeping Records**

It is recommended all recruitment records are kept for a period of 6 months in case of any challenge or dispute.

- **Contract of Employment**

As an employer you must provide your employee with a Contract of Employment laying out their legal terms and conditions. You should draw up two copies, both should be signed by both parties and one should be given to the employee and the other kept by yourself. You may want to look at the ACAS website [www.acas.org.uk](http://www.acas.org.uk)  
Things to consider:

- A probationary period
- Working Time Directive
- Period of notice
- Holiday Pay
- Sick Pay
- Family Friendly Policies



- Health and Safety
- Disciplinary and Grievance Procedures
- Pension and auto-enrolment
- Salary
- Training
- Confidentiality
- Dismissal

**We can provide you with a template.**

- **Pension Automatic Enrolment**

All employers have a duty to comply with new workplace pensions law, this is called automatic enrolment. This includes individuals that employ workers for their own care and support. General guidance is:

- Only workers over the age of 22, and whom are paid more than £192 a week or £833 a month (these amounts are reviewed every year) have to be automatically enrolled.
- Currently the employer must pay a minimum contribution of 1% of the workers earnings as a pension contribution rising to 3% by 2019.

Bespoke support and guidance on automatic enrolment for individuals that employ workers for their own support and care can be obtained from The Pensions Regulator website

<http://www.thepensionsregulator.gov.uk/employers/automatic-enrolment-for-people-who-employ-their-own-care-and-support.aspx>

The cost of employer pension contributions should be included in your Care and Support Plan.

- **Insurance**

Employer's Liability Insurance and/or Public Liability Insurance is essential if you receive direct payments, you have a legal duty to protect your staff.

It's a good idea to have comprehensive house insurance to cover your property and its contents. You may want to include cover for accidental damage. You should tell your insurer you are employing people to work in your house.

You may also need to think about travel or car insurance, for example if your personal assistant is going to be using your car.

**We have information on companies who provide ELI and/or PLI for employers or PAs.**

**Fish Insurance 0500 432 141 [admin@fishinsurance.co.uk](mailto:admin@fishinsurance.co.uk)**

**Premier Insurance 01476 514 478 [enquiries@markbatesltd.com](mailto:enquiries@markbatesltd.com)**

- **Covering PA sickness and leave**

You will need to consider how you will manage if your Personal Assistant is sick or is taking a holiday. If you have more than one PA then they may be able to provide cover for each other, or you may have a friend or relative that can provide short-term cover. You may need to use the services of a Care Agency. This must be considered as part of your Care and Support Plan.





## Paying your Personal Assistant

It is your responsibility to register as an employer with HMRC you can do this by contacting them at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or 0845 607 0143.

You can manage your payroll yourself or your nominated person can do this. Solihull Council commission Ideal for All to provide managed accounts on its behalf. Ideal for All can be contacted at [www.idealforall.co.uk](http://www.idealforall.co.uk), email [info@idealforall.co.uk](mailto:info@idealforall.co.uk) or telephone 0121 558 5555. If you have a managed account you must produce monthly timesheets signed by the employer and the PA.

**We can provide you with forms to set up your managed account.**

You must ensure that you pay your PA at least the National Living/Minimum Wage currently:

- £7.83 per hour - 25 yrs old and over
- £7.38 per hour - 21-24 yrs old
- £5.90 per hour - 18-20 yrs old
- £4.20 per hour - 16-17 yrs old

Average rates of pay are between £8.00 - £9.00 per hour. It may be that in order to secure the services of a more experienced PA you would like to pay a higher hourly rate. This is acceptable but you will need to either top up the account with your own personal funds or the amount of hours you can afford will decrease.

You must also ensure that the hourly rate calculated in your care and support plan covers all extras and on-costs:

- PA Allowances – When employing a PA, extra costs have to be taken into consideration such as holiday pay, sickness pay, employer's national insurance, a small allowance for mileage and cover for the PA's holiday. Therefore at least £3.00 per hour needs to be added on to the PA's hourly rate to reflect these allowances.
- DBS (previously CRB check).
- Employer's Liability Insurance – this needs to be included as an extra one off cost in the support plan.
- Mileage – This is priced at up to 0.45p per mile. You can decide to pay more but the extra amount is taxable. This would need to be paid from your own benefits and not the direct payment.



- Extra costs for expenses – this is advisable to put in if there is going to be a lot of extra costs of going to places of interest.
- PA Training – this should be taken into consideration when writing the support plan. An estimated amount of £100 can be calculated into the support plan to cover training but if more specific courses are needed then this amount will need to increase (In Solihull funding may be accessed via SWICDA from the Workforce Development Fund and therefore may not be required within your plan).

## Audits of your Direct Payment

A direct payment must be used in ways that meet your needs as assessed in the Care and Support Plan you agreed with your Social Worker. The local authority will want to audit the way you spend your direct payment. This audit must be proportionate and should reduce in regularity over time.

If your direct payment account is managed by Ideal for All you must provide them with the appropriate records, including timesheets and receipts in order that they can pay your PA and other expenses relating to your care and support needs. They will then provide these as requested to the local authority.

If you are managing the direct payment yourself and have opted to use a separate bank account the local authority will ask you to provide financial records, e.g. bank statements and invoices, receipts, wage slips and timesheets. You will need to evidence what you have spent your direct payment on. The local authority will normally require these records every 3 months. You will need to keep these records for at least seven years.

If you do not provide the information required by the local authority you will be contacted about this and may be asked to attend an appointment to discuss any problems you are having with providing the information. As a last resort the local authority can suspend and then terminate your direct payment and move you to a council-managed service or to a managed account.

It is important that you speak to the Direct Payment Information and Advice Service about any problems you are having with managing your direct payment. We are here to help and support you.



## Managing your Personal Assistant

You will want to be a good employer and have a good relationship with your PA, however, it's a good idea to start with good working practices and explain to your PA exactly what is expected of them and how you will manage them.

- **Induction**

A proper induction is essential in helping your PA settle in and developing good working practices and relationships. A simple record of the induction should be kept.

- **Supervisions and Performance Appraisals**

Regular times, maybe once a month or once every 3 months should be set aside for formal supervisions and performance appraisals. Keep a record of these meetings.

Any disputes or grievances can be dealt with during these meetings. You can get further information about employer/employee disputes from ACAS or your nearest CAB.

- **Day to Day Management**

Communication is key to day to day management and can prevent problems from arising. Think about professional boundaries and set these out from the start. Give your PA support and the opportunities to develop their skills.

**We can provide you with more information on management of your PA or you can visit the Skills for Care website for information and a Common Induction Standards Pack [www.skillsforcare.org.uk/individualemployers](http://www.skillsforcare.org.uk/individualemployers)**

## Training and Qualifications

It is important your PA has the right training to do the job. SWICDA (Solihull Workforce in Care Development Association) supports Direct Payments employers to access training and funding for training for their PA. Contact 0121 770 8915 or email [info@swicda.org.uk](mailto:info@swicda.org.uk)



## Being Abused

If you are being abused or neglected by your PA you should report this immediately. You can call Adult Social Care on 0121 704 8007, ring the Police or talk to us.

**We have a Safeguarding Policy that you can request.**

## Complaints

Age UK Solihull believes that those using its services should find it easy to make a complaint and/or register a concern. It is our policy to welcome complaints and look upon them as an opportunity to learn, adapt, improve and provide better services. This leaflet is intended to ensure that complaints are dealt with properly and that all complaints or comments by service users and their relatives and carers are taken seriously.

When dealing with complaints it is not our intention to apportion blame, consider the possibility of negligence or to provide compensation. It is not part of our disciplinary policy.

We will listen to your complaint or concern and aim to deal with it swiftly, openly, fairly and honestly, you will be able to fully express your concerns and will not be discriminated against.

If you require assistance and/or support to make a complaint or express concerns we can provide you with an Advocate who works independently from the service you receive. The Advocate will ensure you understand your rights, explain choices and, if you wish, represent your views.

If you make a written complaint it will be acknowledged within 5 working days and any investigation will be concluded within 28 days. We will aim to keep you fully updated on the progress of your complaint.

If you wish to make a complaint or express concerns about the Direct Payments Information and Advice Service, in the first instance you may contact the Information, Advice and Support Services Manager on 0121 705 3588. You may prefer that the Manager visits you in your home, please request this. You may also speak in confidence to the Head of Services, please telephone 0121 704 7840 and ask for Lucy Garratt.

For a full copy of the Age UK Solihull complaints procedure please ask.

The named manager with responsibility for following through complaints is Lucy Garratt.



## Compliments and Suggestions

Age UK Solihull welcomes any suggestions you may have regarding our services and we also like to know when we are doing a good job. We may contact you to ask you about the service you have received, this is in order for us to maintain high standards, make improvements and ensure you are receiving good outcomes.

## Local Case Studies

Mabel is 86 years old and lives in the Olton area of Solihull on her own. Up until recently she was well and able to manage her own lifestyle. She recently had a fall which has left her unable to do daily tasks and to look after herself. Her family contacted social services and decided to have her care package paid to them as a Direct Payment in order for them to manage her care services. This allowed them to have more choice and control about who was coming into Mabel's property.

Mabel's family employs her grand-daughter to provide her with daily support with medication, personal care and meal preparation. Mabel always prided herself in her 'home cooked meals' and she is able to continue to do this with support. She is also encouraged to do tasks for herself where she is able to and is happier to have a friendly face coming rather than lots of different people.

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Daniel is 25 years old and is diagnosed with Autism Spectrum Disorder. His family recently assisted him to purchase his own flat and he was awarded a Direct Payment to help him develop independent living skills, social interaction and work experience with a view that he would be able to move in full time.

Daniel decided to use his Direct Payment to employ a care agency who provided him with 2 personal assistants to work with him over 3 days per week to learn how to cook, clean, wash and iron his clothes and how to pay bills to develop his independence. They also assisted him to visit his local pub and gym to develop friendships and knowledge of his local area.

He also used some of his Direct Payment to attend a local farm where he could develop skills such as how to grow crops, look after farm animals and how to then turn the produce into items to sell. This provided Daniel with work experience skills to allow him to find paid employment in the future.



Daniel used his Direct Payment to develop his own services to meet his needs and adapted his care support to slowly move into his own flat. He has now fully moved in and visits the gym and local pub on his own and has a small part time job in a local shop. He still has a weekly visit from the care agency to provide him with a small amount of support with cleaning and to assist him to pay his bills.

## Document/Template List

All the documents listed below are available on the Age UK Solihull website <http://www.ageuk.org.uk/solihull/services-for-you/community-advice-hubs/direct-payment-support-service/>

**Please note : Age UK Solihull is not the employer and therefore any documents/templates that are personalised for your own use must be checked thoroughly as correct by yourself as the employer. Age UK Solihull does not take any responsibility for any incorrect information contained within any personalised documents/templates.**

- Care Agency list
- Care Home list
- Job Description template
- Person Specification template
- Application Form template
- Covering letter (Application Form)
- Recruitment Advert template
- Shortlist template
- Interview question samples and checklist
- Invite for interview letter sample
- Offer of job template
- Turning down an applicant template
- Reference Request template
- Contract of Employment template
- Disciplinary Procedure template





- Health and Safety Checklist
- Employee Employment History form
- Employee Absence Record
- Ideal for All PA Bank Details form
- Ideal for All New Employee form
- Ideal for All New Employer form
- Timesheet templates
- Skills for Care Common Induction Standards
- Supervision template
- Performance Appraisal template
- Self-appraisal template
- Age UK Solihull Complaints Policy
- Age UK Solihull Safeguarding Policy



## Further sources of support

Organisation	Description	Telephone	Email/web address
Advance Credit Union	Managing finances, new accounts and savings.	0121 350 8883	<a href="mailto:info@advancecu.org.uk">info@advancecu.org.uk</a>
Argonaut Community Enterprises	Employment opportunities for disabled people	0121 753 5673	<a href="mailto:info@argonautenterprises.co.uk">info@argonautenterprises.co.uk</a>
Being the Boss	Website support for people who are employing PA's		<a href="mailto:mail@beingtheboss.co.uk">mail@beingtheboss.co.uk</a>
BID Services	Sensory Impairment	0121 246 6100	<a href="mailto:info@bid.org.uk">info@bid.org.uk</a>
Brighter Life Care	Breaks for young people with disabilities/illnesses	07415 120 320	<a href="mailto:brighterlifecare@gmail.com">brighterlifecare@gmail.com</a>
CEA Cinema Card	£6.00 per card and allows carers to take people with disabilities to go to the cinema for free.	N/A	<a href="https://www.ceacard.co.uk/howtoapply.aspx">https://www.ceacard.co.uk/howtoapply.aspx</a>
DIAL	Disability information and advice	0121 770 0333	<a href="mailto:enquiries@dialsolihull.org.uk">enquiries@dialsolihull.org.uk</a>
Mobility exemption pass (M6 Toll)	Those on high rate mobility DLA and road tax exempt may be able to use M6 toll for free.	0330 660 0790 (select Option 2)	<a href="https://www.m6toll.co.uk/pricing/exemptions/">https://www.m6toll.co.uk/pricing/exemptions/</a>
One Front Door	Adult Social Care	0121 704 8007	<a href="mailto:connectcc@solihull.gov.uk">connectcc@solihull.gov.uk</a> .
People in Action	Person centred care services and day opportunities	024 7664 3776	<a href="mailto:admin@people-in-action.co.uk">admin@people-in-action.co.uk</a>
SoLO	Learning disabilities – leisure activities, support planning	0121 779 3865	<a href="mailto:info@solihullsolo.org">info@solihullsolo.org</a>
Midway Care Group	Learning Disabilities	0121 706 9902	<a href="mailto:info@midwaycare.co.uk">info@midwaycare.co.uk</a>
Solihull Action through Advocacy	Advocacy – Learning Disabilities	0121 706 4696	<a href="mailto:office@solihulladvocacy.org.uk">office@solihulladvocacy.org.uk</a>



Solihull Carers Centre	Support for carers	0121 713 8960	centre@solihullcarers.org
Take A Break Warwickshire	Short breaks for children with disabilities/illnesses and adults with learning disabilities	02476 644 909	<a href="mailto:info@tabw.org.uk">info@tabw.org.uk</a>
Skills For Care	Adult social care workforce development	0113 245 1716	<a href="mailto:info@skillsforcare.org.uk">info@skillsforcare.org.uk</a>
Fish Insurance	Disability insurance specialists	0500 432 141	<a href="mailto:admin@fishinsurance.co.uk">admin@fishinsurance.co.uk</a>
Premier Insurance	Insurance	01476 514 478	<a href="mailto:enquiries@markbatesltd.com">enquiries@markbatesltd.com</a>
Capitol Mobility	Mobility products	0121 705 5255	<a href="mailto:capitol@capitolmobility.com">capitol@capitolmobility.com</a>
Solihull Community Housing	Housing services	0121 717 1515	
Wheelchair Assessment Team	Wheelchairs	0121 329 0900	jointequipmentservice@solihull.gov.uk
Children's Disability Team	Children Social Care	0121 704 6777	
SWICDA	PA Training	0121 770 8915	<a href="mailto:info@swicda.org.uk">info@swicda.org.uk</a>
Citizen's Advice Solihull Borough	Employment Advice	0121 704 7810	