Barking & Dagenham



Everything you need to know about DIRECT PAYMENTS

Intake Team Contact details: IntakeTeam@lbbd.gov.uk 020 9227 2915

Vibrance Contact details: bdsds@vibrance.org.uk 020 4513 2233

Direct Payment Team Contact details:
DirectPayments@lbbd.gov.uk
020 8227 5606



Home: Complete Guide to Direct Payments.



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What is the difference between a **Direct Payment** and a **Managed Budget**?

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Managing Your Direct Payment

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Direct Payment **Agreement**

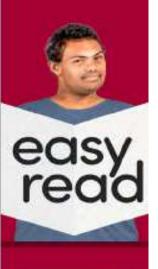
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Your Direct Payment **Checklist**

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Key Terms



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Barking & Dagenham

Intake Team – The Intake Team is the first point of contact for the council. If you do not have a social worker, the intake team would be the best place for you to speak to someone about your care needs.



Vibrance – Vibrance is a charity that can give you support and advice on Direct Payments. They can help you to understand the direct payment process and what you need to do to be a good employer.



Care Act Assessment – A care act assessment is a chance for you to speak with a social worker about your needs and what support you might need in your daily life to help you achieve your goals.



Personal Assistant – In social care, a personal assistant is someone that you employ to help you with your care needs. They could help you with things like getting washed, dressed, cooking or cleaning. Your support plan will list the things your Personal Assistant can help you with.



Support plan - A support plan is a record of your agreed care and support needs. In your support plan, your social worker will write down the things you need help with and who will help you to achieve your goals.

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What is the difference between a Direct Payment and a Managed Budget?





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Whats inside?



Is a Direct Payment the right choice for me?

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Getting Started



Needs

Moderate Substantial Before you get a Direct Payment you must have a Care Act assessment.



The Care Act assessment supports the Council to find out if you have care and support needs.



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If you do have care and support needs you will get a personal budget.

What is a personal budget?





A **personal budget** is roughly how much it costs to meet your care and support needs.



A **financial assessment** will need to be completed to work out if you need to pay towards the cost of your care and support.



You can use your **personal budget** to pay for your care and support needs in three different ways:



• A Direct Payment

HOME

What is a personal budget?





Managed budget



Which is explained on the next page.



• A direct payment and managed budget together.

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Barking & Dagenham



A managed budget is when the council manages your personal budget for you.



The council will set up the care and support you need.



The council uses the information in your **support plan** to set up the right care and support for you.



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Barking & Dagenham

Your support plan is a record of your **agreed support** needs.



HOME

The council will check that the care and support you get meets your needs.



Some of the **good things** about a **managed budget** are:



• the council arranges care and support for you



• the council only works with care and support organisations that provide a good service



• you do not have to arrange your own care and support services



• there is less work and less things to worry about than if you had a direct payment



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Some of the things that are not so good about a **managed budget** are:



• you have **less choice** about organisations that can support you



 you can only choose organisations that the council agrees to work with

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What is a Direct Payment?





Direct payments are payments made by the council directly to local people who:



• need care and support from social services



 would like to arrange and pay for their own care and support

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• do not want the council to arrange their care and support.

What is a Direct Payment?





Direct payments give you **more choice** and **control** over:



• setting up your own care and support



• paying for your own care and support

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managing your own care and support



A Direct Payment may be the right choice for you because you can:



choose who provides your care and support



• use your direct payment to pay for your care and support services



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• use your direct payment to employ a **Personal Assistant**



You might want to choose a **Personal Assistant** because:



they know you



• they understand you



• they speak your language



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they share your interests.



You must only spend your direct payment on:



your agreed care and support needs in your support plan.

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The council has brought in an organisation called **Vibrance** to advise and support anyone who gets a direct payment.



Direct payments might not be right for you if:



• you find it difficult to arrange your own care and support



For example



When your Personal Assistant is ill or on holiday, you would need to find another Personal Assistant to cover for them.

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• you might find it difficult to keep records and receipts of how you spend your personal budget



• it is difficult for you to be an employer



For example



If you employ a Personal Assistant, you must follow Tax and Employment Law which might not be easy to understand.

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Case Study





Mrs Brown had an assessment, and the council agreed that she has care and support needs.



So she got a personal budget.



The social worker told Mrs Brown how she could use her personal budget to meet her care and support needs.



Mrs Brown asked for a direct payment so she could employ a carer with a similar background to her.

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Case Study





It was agreed that Mrs Brown could have a direct payment.



She employed a personal assistant who now visits her every week to support her.



Mrs Brown signs the personal assistant timesheets and sends them to her payroll company.

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Mrs Brown also makes sure she is a good employer thanks to support from Vibrance.

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Your Direct Payments Guide





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Employing staff with your Direct Payment

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What are Direct Payments?





A direct payment is money the council gives you to pay for your care and support to meet your needs.



You and your **social worker** will work together to **agree** on a **support plan**.



Your **support plan** is a **record** of your **agreed care** and **support needs.**

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What are Direct Payments?



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Your **support plan** will say how **much your care** and **support will cost.**



You can work with your social worker to agree the type of support you can pay for with your direct payment.

Or



You can ask someone you trust - a family member or friend - to manage your direct payment if you do not want to do it yourself.



This person is called a **nominated person**.

What are Direct Payments?





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The carer who is paid from the direct payment account cannot be the **nominated person**.



Sometimes the **council** will have to **choose someone** to **manage** your **direct payment for you**.



This person is called an **authorised person**.



Please note: a carer who is being paid from the direct payment cannot be an authorised person.

Who can have a Direct Payment?





To get a direct payment, you must be sixteen years old or older.



Direct payments are for people who **live independently** but **need care** and **support**, such as:



• people with a learning disability

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Next page

Who can have a Direct Payment?





• people with a physical disability



• people with a long-term illness



• people with a mental health condition



• older people

HOME

How do I get a Direct Payment?





If you are **interested** in getting a **direct payment** please contact:



- Adult Intake Team on 020 8227 2915 or email IntakeTeam@lbbd.gov.uk
- Your social worker



Phone Number



Email

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Please use the **boxes above** to write down any **important contact numbers** you might need like your **social worker** or **health professional**.

How do I get a Direct Payment?





A social worker can provide you with **information** about direct payments.



Everyone who gets care and support from Barking and Dagenham has a financial assessment.



The financial assessment allows Barking and Dagenham to work out how much you should pay towards your care and support.

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How do I get a Direct Payment?





You must make sure that you **pay** your **financial contribution** to carry on getting your direct payment.





Barking and Dagenham will **check** to make sure **you pay** the **assessed amount**.

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What can I use my Direct Payment for?





You **can use** a **direct payment** for:



• paying someone to support you with personal care such as getting washed or dressed



paying someone to support you with cooking and cleaning

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What can I use my Direct Payment for?



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• paying someone to support you to take part in activities in the community



• Short breaks and respite care



buying equipment

Is there anything I cannot use my direct payment for?





Your direct payment cannot pay for:



• anything that is **not included in** your **support plan**



• **support** from anyone living with you unless there are special reasons for this

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Is there anything I cannot use my direct payment for?





household bills



 personal habits such as cigarettes, alcohol and gambling



• anything that is **against the law**



• living in a care home or nursing home

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Is there anything I cannot use my direct payment for?





any dangerous activity



any services that the NHS could offer



• something that could be paid for by the **Disability** Facilities Grant

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Is there anything I cannot use my direct payment for?





paying off personal loans

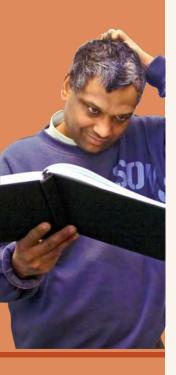


• redundancy pay for a personal assistant

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How will my Direct Payment amount be worked out?





The amount you receive from Barking and Dagenham is worked out by looking at:



how often you need care and support

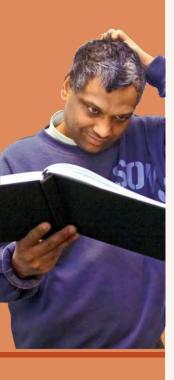


what type of care and support you need – such as
 equipment or paying someone to support you

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How will my Direct Payment amount be worked out?



Barking & Dagenham



Then by looking at your financial assessment **Barking and Dagenham** works out if **your Direct Payment** should be:



• some of the money to pay towards your care and support

Or



all of the money to pay for your care and support.



Every year B&D **checks** your **Direct Payment** to make sure you get the **right amount**.

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How much will I need to pay for my care?



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The **council** will look at **any money you get** from:



benefits



pensions

How much will I need to pay for my care?



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• the money you earn if you have a job



• savings you have.



If you have to pay for your care and support, the council will tell you how much.



You will need to pay your weekly financial contribution into your direct payment account.

You can **decide** to pay this amount **weekly** or **monthly**.

How will I get my Direct Payment?



Your direct payment will be paid to you every four weeks.



There are **three ways** you can get a **direct payment**:



Your three choices are on the next page.

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How will I get my Direct Payment?



There are **three ways** you can get a **direct payment**:



1



Pre-payment card account run by a **payroll company** that pays workers for you.



2



Paid into your **own bank account** that you manage.

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Choice three:

3



Paid into a **pre-payment card** account that you manage.

How will I get my Direct Payment?



You do not need a bank account to have a pre-payment card.



If you want to pay your **direct payment** into a **bank** account.



You must set up **another bank account** to keep the **money separate.**



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The Direct Payment Agreement.





Once the **council** has agreed you can have a **direct payment** you need to **sign** a **Direct Payment Agreement**.



When you **sign** the document, you **understand** and **agree** to **follow** the **Direct Payment rules.**

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Employing staff with your Direct Payment.



An organisation called **Vibrance** can **support you** to employ a personal assistant.



Vibrance contact details:



Call: 0204 513 2233

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Email: bdsds@vibrance.org.uk

Do you need to read this information in a different way?



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Please get in touch with your social worker or Adult Intake Team on 020 8227 2915 or email IntakeTeam@lbbd.gov.uk

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Please use the **boxes above** to write down any **important contact numbers** you might need like **your social worker** or **health professional.**

Managing Your Direct Payments





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Who can support me with my record keeping?

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Why direct payment records are important?

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How can I get support to employ a personal assistant?

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What records do I need to keep if I employ someone?

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Following the rules for record keeping.

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Barking & Dagenham



What does the council do with your information?

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What if I cannot afford to pay?

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When you get a **direct payment** from the **council** you **must keep records.**



The **law** says the **council must check the records** you keep about your **direct payment**.



If you employ your own staff, you also need to follow the rules of **HMRC** about Tax and National Insurance.

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Keeping records means **keeping information** about how you **spend** the **money from** the **direct payment**.



If you pay your **direct payment** into a **pre-payment card** the **council** has a **record** of your spending.



Unless you are withdrawing cash to pay for your care and support. Then you will still need to provide proof.



If you **do not keep records** the council will look into this and might **stop your direct payment**.



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Examples of **records** could be:



• a record of your **agreed support plan**. Your social worker will give you a copy of your plan.



• receipts or invoices of **any money paid** for your **agreed care** and **support**.



• bank statements – a record of the money you spend or put into your direct payment bank account.



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Any **information** or **records you give** to the **council** will be **kept safe**.

Barking & Dagenham



Sometimes the council may share information with other organisations such:



HMRC



Departmen for Work & Pensions

Department • Department for Work and Pensions

Who can support me with my record keeping?





If you **find it difficult** to **keep records** you can get **support** from:



 your nominated person –someone you trust and have chosen to manage your direct payment



• your **authorised person** -someone **chosen** by the **council** to **manage your direct payment** if you **cannot** do it yourself



• **Payroll services** – an organisation that supports you to pay someone you employ directly

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How long do I have to keep records?



You or your nominated person or authorised person **must keep** your direct payment **records** for **six years**.



Even if you have **stopped getting direct payments** you should **still keep** your **records** for **six years**.

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Why are Direct Payment records important?



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It is important to manage your direct payment properly so that you can get the **care** and **support you need** as agreed on you support plan.



You must provide the council with **records** of what you have paid for with your direct payment.



You can only spend the direct payment on your **agreed** care and **support needs**.

You will **find** this in your **support plan**.

Why are Direct Payment records important?





The council suggests you **do not pay** for your care and support with cash.



You should use your **pre-payment card** or a **separate bank account** to pay for your care and support.



This is so that you have a **record** of **how** you **spend** your **direct payment.**

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How can I get support to employ a personal assistant?



If a **personal assistant** has been agreed in your **support** plan you can find someone to employ yourself.

Or



Vibrance : An organisation called Vibrance can support you to:



• find a personal assistant



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How can I get support to employ a personal assistant?



understand the rules about employing a personal assistant



check they have the right skills and qualifications



 check they have passed Disclosure and Barring Service or DBS checks



The **DBS** supports employers to safely employ new staff.



check they have the right to work in the UK



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How can I get support to employ a personal assistant?



To get support from **Vibrance** you can:



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Vibrance 🔥 • ask your social worker to put you in touch with **Vibrance**



• get in touch with Vibrance yourself

Vibrance contact details:



Call: 0204 513 2233



Email: bdsds@vibrance.org.uk

What records do I need to keep if I employ someone?



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If you **employ someone** to **support you** such as a **personal assistant** you **must keep records**.



You **must keep records** for:



- full-time staff
- part-time staff
- temporary staff





Here is a **list** of **all the records** you **must keep** for **each staff member**:



• a **list** of their **names** and **addresses**



• a **signed P45** – a **document** someone gets when they **leave a job**



If a staff member **does not** have a **P45** you can complete the **Starter Checklist** from **HMRC.**

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• timesheets that your carers must fill in and sign



• before you sign the timesheet make sure the hours are correct.



Make sure you keep records of the hours your carer works.



• a salary and wages record

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Barking and Dagenham have an **agreed hourly rate** for **all personal assistants.**

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You will **find** the **rate** in your **support plan**.



• a signed job contract for each person you employ



insurance

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You should often check that the **insurance** is correct and **up** to date.





You may want to **review** the **insurance whenever** your care and support needs change



If you are **not sure** if the person who **supports you** is **self**employed you should get advice from HMRC.



You can contact HMRC by calling their helpline on HM Revenue 0300 200 3300



You can call this number for free or a low rate on your mobile depending on your package.

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Barking & Dagenham





The council will check that you spend your direct payment on your agreed care and support needs.



The council will **check** that you are paying your financial contribution into your **prepaid account** or a **separate bank account**.



The **first time** you get a direct payment the council will get in touch **within six months** to check how you are managing your **Direct Payment**.

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Barking & Dagenham





After the first check the council will get in touch once a vear.



The council may get in touch sooner if they have questions about how you are managing your direct payment.

For **example:**



If you have not used your direct payment money for eight weeks or more the council will look into this.





If you are not paying your financial contribution.

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Barking & Dagenham





Using your direct payment to pay for support or equipment.



When you pay for support or equipment it is important to keep all original receipts or proof of payment.



Before making any payments you should check:

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• that your care and support matches what is in your agreed support plan.

Barking & Dagenham





• the bill shows the **name** and **full address** of the person providing care



• it is **clear which item** you are **paying for**



• the amount you are paying adds up to the **budget** in your **support plan**

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• it is for a service you have already received and then **payment** is **due.**

What does the council do with your information?

Barking & Dagenham





If you **do not recognise** a payment made from your direct payment account you should contact:



 Your bank - if you have a separate bank account for your direct payment.



• The Payroll Agency – if you are using one

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• Direct Payment Team

Directpayments@lbbd.gov.uk

What if I cannot afford to pay for my support?



If you have any problems paying for your care and support you should tell the council straight away.



Please contact the **Adult Intake Team** on **020 8227 2915** or **email IntakeTeam@lbbd.gov.uk.** Please use the **boxes below** to write down any **important contact numbers.**



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Phone Number

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Email

Do you need to read this information in a different way?





Please get in touch with your social worker or Adult Intake Team on 020 8227 2915 or email IntakeTeam@lbbd.gov.uk.



Phone Number



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Direct Payment Agreement





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Before you sign the Direct Payment Agreement.

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Direct Payment Agreement

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Employing a personal assistant

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What happens if someone who gets a direct payment passes away?

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Who needs to sign this Direct Payment Agreement?

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What is the direct payment agreement?



The direct payment agreement is an important document you must sign before you get your direct payment.



This **agreement** explains the **rules you must follow** when you get a **direct payment**.



After you have **read** and **understood** the **rules**, you will need to **sign** your name at the **end** of this **document**.



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When you sign the **agreement**, you **understand** the **rules** in the **Direct Payment Agreement** and will **follow** them.



The **rules** are there to:



Help you follow the law and use the direct payment in the right way.



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The **council** must also **follow** the **rules**.





Make sure you **read** the **other** Easy Read leaflets about direct payments:



Your Direct Payment Guide



Managing Your Direct Payment



Direct Payment Checklist

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You can also get **support** to **understand** this **Direct Payment Agreement** from:



 your Nominated person - someone you trust and have chosen to manage your direct payment



Phone Number



Email

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- your **Authorised person** someone **chosen** by the **council** to **manage your direct payment** if you **cannot** do it yourself
- you can also contact **Vibrance** on **0204 513 2233** or email **bdsds@vibrance.org.uk** for more support.



Phone Number



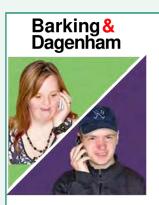
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Adult Intake Team on 020 8227 2915



Phone Number



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• your **social worker**



Phone Number



Email

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The **council** has looked at your **support plan** and decided you can have a **direct payment**.



You can only use the **direct payment** to pay for the **agreed care and support** included in your **support plan**.

Barking & Dagenham

The **council**:



will work out how much money you will get with your direct payment





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• will carry out a **financial assessment** to work out how much you must pay towards your care



 will set a date every month when you will get the direct payment



 will pay your direct payment into your pre-payment card or direct payment bank account



• show your **direct payment records** to you if you ask to see them.



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• may use your **personal information** to prevent fraud.

Barking & Dagenham



This means the council may share information with other organisations such:



HM Revenue • HMRC & Customs



Pensions

Department • Department for Work and Pensions. for Work &



НОМЕ

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The council **will not employ** or manage a **personal assistant** for you.



You can get **support** from an organisation called **Vibrance** to find and **employ a personal assistant**.



Vibrance works with Barking and Dagenham. There are different ways to get in touch with them.



Phone Number: **020 4513 2233**



Email: bdsds@vibrance.org.uk



Website: www.vibrance.org.uk



You **must tell the council** how you would like to get your **direct payment.** It can be paid into a:



• pre-payment card account run by a payroll company that pays workers for you

Or



pre-payment card account



 separate bank account that is only for your direct payment

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For **more information** read the Easy Read leaflet Managing Your Direct Payments



You must **tell the council** if there are any **changes** to:



• the **benefits** you get

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• the **income** you get from a job



• your **care and support** needs as your **support plan** may need to change



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• your **name**



• your address



• your bank account details.



The council only needs your bank account details if your direct payment is paid into your **personal bank account**.



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Employing a personal assistant





There are **rules** to follow if you employ a **personal assistant**.



You must:



• make sure they have a **job contract**



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• get the right support to manage the job contract

Employing a personal assistant





 make sure your direct payments can pay for a personal assistant including their wages and sick pay



• make sure you still have support when your personal assistant is not around – such as when they are on holiday or sick.

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You can ask to stop your direct payment at any time.



The council can also stop your direct payment if:



you do not follow the rules in this Direct Payment
 Agreement

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• you **do not spend** your **direct payment** on your agreed care and support in your **support plan**



 you use the money to buy anything that is against the law.



• you are not paying towards your care.

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If the **council stops** your **direct payment** they will **send you a letter** that explains:



• the reasons why they are stopping the direct payment



• when the direct payment is going to stop





• if you need to **pay back any money** and **how much** you need to pay

HOME

What happens if someone who gets a direct payment passes away?





If this happens the council will **stop** the direct payment and the person managing your finances would:



 pay back any of the direct payment money that has not been spent



 contact the Direct Payments Team to close the direct payment account



• give the council all the records they have about the direct payment.

HOME

Who needs to sign this Direct Payment Agreement?





If you **manage** your **direct payment** you will sign the Direct Payment Agreement yourself.



If you have a **nominated person**, you and the **nominated person** will need to **sign** the **Direct Payment Agreement**.



If you have an **authorised person** they will **sign** the **Direct Payment Agreement** for you.

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Who needs to sign this Direct Payment Agreement?





An **authorised person** is someone the council has chosen to **manage** your **direct payment** for you.



If you are not sure who needs to sign the **Direct Payment Agreement** speak to:



• your **social worker** or

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Barking & Dagenham

• Barking and Dagenham Intake Team on 020 8227 2915

Who needs to sign this Direct Payment Agreement?





When **you sign your name** on this **agreement** it means that:



you understand and will follow the rules about getting
 a direct payment



Do not sign the agreement if you have **any questions** about direct payments.



You can get support from the council before you sign.

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Your Direct Payment Checklist









This **checklist** will help you get started with **Direct Payments.**



You could get **support** to use this **Starter Checklist** from:



• your **social worker**



• a worker from Vibrance



Do not worry if something on the checklist has not been done.



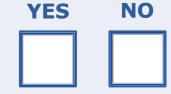
Do you have a support plan?

Your **support plan** is a record of your **agreed support needs.**



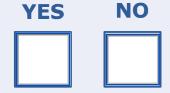


Has your **support plan** been **signed?**





Have you **read** and **understood** the **rules** in the **Direct Payment Agreement?**





Have you **signed the Direct Payment Agreement**?





NO





Do you know your financial contribution?



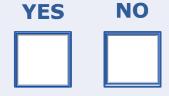


Are you managing your direct payment **yourself**?



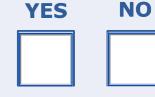


Have you chosen your **nominated person** to support you to **manage** your **direct payment**?





Do you have an **authorised person** to **manage** your **direct payment**?





Is the **money from your direct payment** going onto a **pre-payment card**?



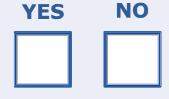


If so have you received your **pre-payment card**?



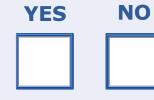


Are you getting support from a **payroll agency**?





Have you set up a **bank account** for your direct payments?



NO

YES



Remember to keep your **bank statements** and pay your **financial contribution** into this account.



Do you know how and when to pay your **financial contribution**?

For example, have you set up a standing order?



You can make **payments**:

- every **week**
- every four weeks
- every month.



Have you **read** and **understood** the **Managing Your Direct Payments** Easy Read leaflet?

YES NO

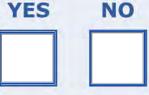


Do you understand how the council will check how you manage your direct payment?



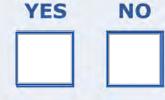


Are you employing a Personal Assistant?



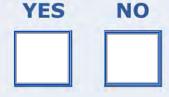


If you need a **Personal Assistant** are **Vibrance** supporting you?





If you are **employing** a **Personal Assistant**, have you given them a **job contract**?



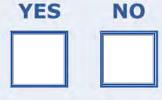


Has the **Personal Assistant** signed their job contract and given it to you?



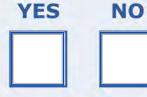


If you have a problem with your Personal Assistant, do you know who to contact for support?





Have you started to get the agreed care and support in your support plan?







Do you need to read this information in a different way?



Please get in touch with your social worker or Adult Intake Team on 020 227 2915 or email IntakeTeam@lbbd.gov.uk



Phone Number



Email