Personalisation, Self Directed Support and Personal Budgets
A guide to Self Directed Support and an explanation of the financial assessment process.
Personalisation

In 2007 The Government published “Putting People First”, a shared vision and commitment to finding new ways to improve social care in England. This paper outlined the Governments vision of enabling individuals to live independently and have complete choice and control in their lives.

Personalisation is about putting individuals firmly in the driving seat of building a system of care and support that is designed with their full involvement and tailored to meet their own unique needs. The Care Act 2014 further supports this and makes some fundamental changes relating to the provision of care and support.

Self Directed Support

Self Directed Support is the new way of providing social care. It enables you to be in control of your own life by giving you more flexibility over the social care you receive.

Self Directed Support is offered following an assessment of needs. After your assessment where your need(s) have been agreed, you will be allocated a Personal Budget.

Personal Budget

A Personal Budget is an amount of money given to meet your support needs. This could be achieved through purchasing a service yourself or asking others (including the Council) to do this for you. A Personal Budget puts you in control of how you spend the money that you receive from the Council (in certain settings the choice of provider is limited and cash budgets are not available e.g. Extra Care Housing and Prisons). A Personal Budget may be combined with other funding sources you may be entitled to, to form your Individual Budget.

Individual Budget

An Individual Budget is money that could come from several places that can help you achieve the outcomes you want. It could include the Personal Budget from Wakefield Council, as well as Mobility Allowance for example.
How does Self Directed Support work?

1. An assessment of needs will be carried out with your Care Manager. Once the assessment is complete, you will be told how much money you are eligible to receive i.e. your personal budget.

2. You will then be asked to write a Support Plan, to say how you will spend the money. You can complete your Support Plan on your own, but it may be useful to ask someone else for help, such as a friend, family member or your Care Manager.

3. The Support Plan must be agreed by your Care Manager before you can get your Personal Budget. Your plan must ensure that you stay safe.

4. You can use the money on things that help you achieve the outcomes in your Support Plan. A few examples of how you could spend your Personal Budget include:
   - employing support workers or personal assistants
   - buying services from an agency or organisation
   - paying expenses for unpaid helpers
   - buying specialist equipment.

5. In the majority of situations you can choose how you want to organise the support, and how much help you need to do so. There are many ways of organising and paying for your support including buying it directly or asking the Council to do this for you.

6. You will meet with your Care Manager at least once a year, to see how your plan is working and how you are spending the money. If you receive your personal budget as a cash direct payment then you will be asked to provide regular financial information to the Personalisation & Assessment Team.

Who can have a Personal Budget?
You will be offered a Personal Budget if you meet the National Minimum Eligibility Criteria and require Community Based Services.

Do I need to make a financial contribution?
The Personalisation & Assessment Team will complete a financial assessment in order to calculate the financial contribution you need to make towards your personal budget. This is explained in more detail later on in this leaflet.

Choosing what is right for you.
You can talk to friends, family, an independent support organisation, or your Care Manager. They can help you work out what you want.
Here are some things you could think about:
• Would you like to be more independent?
• Do you want to be more in control of who supports you?

How do I manage my Personal Budget?
You can organise the support how you want. You can get help to find and organise support. Some people manage their support on their own. Others need help from family, friends, or people who are paid to help.

If you are able to choose a cash budget, the money will be paid by a direct payment and you or your third party representative will need to open a separate bank account to receive the payment. If you have been assessed as needing to make a financial contribution towards your personal budget then you will need to pay this into the separate bank account, to ensure that sufficient funds are available to pay for your care/support.

If you decide you want the Council to manage your care and support, we will pay the provider(s) for you, this is known as a Managed Account. If you chose this option and have capital over £23,250, and are therefore not eligible for financial assistance, you will also pay an annual charge of £306.00 per year. This annual charge covers the cost for Wakefield Council to commission services on your behalf. Any financial contribution towards your care could be paid by setting up a Direct Debit or at your local Post Office.

If you would like an organisation to hold your Personal Budget on your behalf and help you to decide how and when you want care and support to meet your assessed outcomes, then an Individual Service Fund (ISF) is an option you may chose. The money would be paid by direct payment to an approved organisation. If you have been assessed as needing to make a financial contribution towards your personal budget then you will need to pay this to the approved organisation, to ensure that sufficient funds are available to pay for your care/support.

What happens if my support needs change?
If you want to make major changes to your Support Plan, you should contact your Care Manager. If your needs increase, you should ask for a new assessment to see if you are eligible for more money. If your needs decrease, you should inform the Council, as you may be eligible for less money.

What if I do not spend all the money in my Personal Budget?
You do not have to use all the money in your Personal Budget. You will only be given the money you need for your
Support Plan. If you are spending a lot less than you need, you must tell the Council so a new assessment can be made. Any unspent money will be reclaimed by the Council.

**Where can I find out more information?**

For further information about Self Directed Support and Personal Budgets, speak to your Care Manager.

**Calculating your financial contribution**

Before a payment can be made, the Council must first work out if you are eligible for financial assistance and calculate your financial contributions towards your Personal Budget.

**Full Cost Charge**

If you have capital in your own name or half of any joint capital (things like savings, bank accounts or shares) in excess of £23,250 you will not be eligible for financial assistance and you will need to contribute the full cost of your Personal Budget.

**No Charge**

You will not be asked to make a contribution where your financial details show that your weekly income is very low and that you have limited savings.

**Example**

You are aged between 25 and the qualifying age for Pension Guarantee Credit *, your weekly income is less than £136.65, and you have savings of less than £14,250, you will not make a contribution.

If you have reached the qualifying age for receipt of Pension Guarantee Credit* and your weekly income is less than £217.20 and you have savings of less than £14,250, you will not make a contribution.

*The qualifying age for Pension Guarantee Credit is changing along with State Retirement Pension age. Please see www.gov.uk and click on the link for Working, jobs and pensions for further information.

**How do you work out how much someone must pay towards their Personal Budget?**

Our system is based on a person’s ability to pay. It will depend on how much money you receive each week. In order for us to work out how much you can reasonably afford to pay, you will be asked to provide us with details of your finances. Your Care Manager will arrange for a Welfare Benefits and Assessment Advisor to come and help you.
Firstly
With your help we will complete a financial circumstances form setting out all your financial details. This includes income, expenditure and capital (savings, bank accounts, shares, etc).

Secondly
We will calculate your disposable income. This is the amount of money you have left over from your weekly income after deducting certain living expenses and any disability related costs that you may have.

Thirdly
We will calculate a maximum amount that you will be asked to contribute each week based on your disposable income. This figure is then rounded down to the nearest whole pound.

Example
If, after deducting certain living costs from your income, you were left with £19 disposable income, your maximum weekly contribution would be: £19. You will pay the lower of your maximum weekly assessed financial contribution or the weekly cost of your care. This amount will be payable each week.

What if I do not want to give you my financial details?
If you do not want to disclose your financial details then you will contribute the full cost of your Personal Budget. You will need to sign the declaration on your financial assessment form.

Do you need to know about my partner’s financial details?
No, but it could be beneficial to you. Without this we would have to assume certain information. Your charge would then be worked out only on your financial details.

Note: We will need proof of any bank savings or assets in joint names in order to divide these equally between you and your partner on a 50/50 basis.

If, however, you feel that you are unable to pay the charge because of your partner’s financial circumstances, you may voluntarily provide us with the full details of your partner’s finances. They can then be included in the financial assessment.

Can you check that I am receiving all the benefits I am entitled to?
When the Welfare Benefits and Assessment Advisor visits you, they will check to make sure you are receiving all the benefits to which you are entitled and assist you in claiming for them. To enable them to do this, you must provide them with full details of your finances. If you have a partner, both parties’ details are needed to do this.
What are the living costs used in calculating my charge?
If your savings and investments are less than £23,250, the living costs below are deducted from your weekly income, to calculate your disposable income.

- An automatic allowance of £16 per week for disability related expenditure (DRE). If you spend more than this, it may be possible for these costs to be taken into account. E.G. Existing personal financial agreements if the item or service is for a disability related expense or extra washing or utility costs. A bespoke assessment will be conducted to calculate the total of all relevant DRE and if this is in excess of £16 per week the higher allowance will be applied.
- Your actual housing costs.
- A standard allowance dependent on your age and circumstances.

Do you take all my income into account?
While we need to know your income to accurately work out your charge, the following types of income will be ignored when calculating your contribution:

- Mobility component of Disability Living Allowance and Personal Independence Payment
- War Widows Special payments
- The first £10 of a War Widows Pension
- Tariff income on savings/investments of less than £14,250
- Pension Savings Credit
- War Pension Scheme payments made to veterans with the exception of Constant Attendance Allowance payments

Frequently Asked Questions

Q. What are the benefits of having a Personal Budget?
A. Having a Personal Budget gives you more choice and control over the way you live your life. It allows you to choose who provides your care/support and how this is provided. You are able to alter the care/support you receive to meet your lifestyle.

Q. Will having a Personal Budget affect my private income?
A. No. Your Personal Budget will not affect any benefits you are receiving and will not be taxed as income.

Q. Will I need to make any special arrangements to receive a Personal Budget?
A. You or a representative will need to open a separate bank account with a chequebook facility to receive your Personal Budget as a direct payment into your bank account, and set up a method to pay for your service/support.
Q. Can I use a Personal Budget to buy Residential Care?

A. A personal budget will be agreed however, a cash budget cannot be taken to buy permanent residential care.

Q. Can I employ a member of my family as a Personal Assistant?

A. You are not normally able to employ a member of your close family who lives in the same house as yourself.

Q. How does Wakefield Council monitor whether the Personal Budget is being used for the right purposes?

A. Wakefield Council requires people who receive a Personal Budget to retain information in the form of receipts, bank statements and invoices to make sure the money is being spent appropriately. Bank Statements will need to be sent in to Wakefield Council on a regular basis.

Q. Are there any situations when I can’t have a cash budget and choose my own service provider?

A. In certain settings the choice of provider is limited and cash budgets are not available e.g. Prisons. In these settings services will be delivered by a provider who has been commissioned or agreed by the Council.

Q. Will my financial contribution/charge change?

Your contribution will be reviewed often and you will be informed, in writing, when a change is made. In the meantime, should your financial circumstances change, you must inform us and we will arrange to recalculate your charge.

Q. What if I think the financial contribution/charge is wrong?

If you think our assessment of your charge is incorrect, you can appeal by writing to:

Q. What happens if I don’t pay my assessed contribution?

If you accept care support from the Council it is on the understanding that you will pay your assessed contribution towards your care. If you then fail to pay your contribution the Council will pursue this through its formal debt recovery process.

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Access this and other information on the internet at

wakefield.gov.uk

Social Care Direct, your first point of contact for Social Care Services.

0345 8 503 503