

“What will I spend my budget on”

Direct Payments vs Direct Services -You can receive your personal budget in the following ways:

- A direct service; this is when Norfolk County Council directly commission services and pay the service providers directly.
- A direct payment; this is when money is given directly to you, for you to choose who you wish to buy services from.
- A combination of both; e.g. you may choose to go to a day centre which is directly commissioned by the county council and also employ someone to take you shopping receiving money for this as a direct payment.

Please Note: If you are receiving Direct Payments these will automatically be received on a four weekly basis. However sometimes you may want to receive the money straight away to pay for things such as, insurance, advertising or a break away.

There are a number of ways you can do this –

- Immediate Lump Sum Payment: This a request to receive the money up front at the start of the budget – it may be a good idea to receive advertising and insurance costs this way.
- On Request: This is where you may want the money held as a lump sum by NCC this way you can request it directly from the direct payments team when you decide you want it. An example would be two weeks of short breaks or perhaps some course fees.
- Mix of both: If you would like some money upfront for a break you could ask for a immediate lump sum payment however if you have allocated money for more than one break you may decide to have the rest of the money available on request.

If you want to receive the payment in one of the ways mentioned above and not four-weekly, this must be clearly stated under ‘what I will spend my budget on’ and it may also be a good idea to state this in the personal budget summary support plan under ‘related service’.

Care Providers - ways of receiving your support - If you are receiving a direct payment to purchase your own care you will need to consider the following three options:

1) Agency – A care agency is a business that provides care within your own home or support to get out and about. You do not employ the workers; the agency will usually employ a number of care workers and they are responsible for paying their own tax and national insurance. A care agency may specialise in a particular area and they can provide care from just a few hours a week to 24 hour-support. You could use an agency for your entire care package, for back up or for short notice cover.

You need to be sure the agency can meet your needs. It is a good idea to know the hours and days you want them to work and the type of things you would like them to do. A good care provider will answer any questions you have and some may ask to meet with you before starting. As with any other services only use them if you are completely satisfied – **Remember you are the customer!**

- Finding an agency – You may already know of a care agency or have a recommendation from someone you know. You can look in the yellow pages or on www.yell.com. You can also request, from Norfolk County Council Adult Social Services a list of the agencies that are registered with them. The Care Quality Commission (CQC) is responsible for monitoring care agencies in England and keep details of agencies. You can search their website at www.cqc.org.uk or phone them on 03000 616161.
- How much do they cost – Prices can vary depending which agency you choose and agencies are usually the more expensive option. The agency will give you an invoice to pay for their services. You can buy or contract the service in the way you would any other service that you may need to use. You may want to find out if there are any other costs they charge e.g. bank holiday enhancements, different rates at different times, mileage costs and admin fees. When you choose to receive agency support you should be asked to sign a contract, all of these costs should be listed here so it is important you read this thoroughly and are happy with it before you sign it.

2) Self-Employed workers – A self employed person is somebody who works for themselves and does not have a contract of employment with you. You do not employ them. Instead you buy and pay for their services in a similar way you would from a care agency.

People who are self employed generally run their own businesses and take responsibility for its success or failure; they usually have several customers at a time and can decide how, when and where they do their work. They are free to hire other people to help them at their own expense and should provide the main equipment they need to do their work. It is also important to check they have their own insurance cover.

Many people will say they are self employed but it is up to you to decide if this is the case, this is extremely important as if the person is not self employed you may be liable for any tax and national insurance that should have been paid as well as interest and penalties. If you are not sure if someone is self-employed you can contact Equal Lives or Her Majesties Revenue and Customs (HMRC). HMRC produce a leaflet called ES/FS1 Employed or Self-Employed. If you would like to request a copy their number is 08457 143143 or you can get a copy on their website: www.hmrc.gov.uk/leaflets/c5.htm.

HMRC also have an online employment status indicator (ESI) tool. This tool can help you work out someone's employment status and is available at www.hmrc.gov.uk/calcs/esi.htm.

- Finding a self employed worker – You could find these services in the yellow pages, on the internet or advertised locally. You may know someone that uses the services of someone who is self employed and take a recommendation from them. You can also use the 'Norfolk Trusted Trader' a directory from Norfolk County Council that lists people recommended by their customers and have been checked by Trading Standards. You can obtain a copy of the Trusted Trader by calling 0344 800 8020 or online at: <http://www.referenceline.com/tradingstandards/norfolk/>
- How much do they cost – A self-employed person will decide how much to charge for their services and they will be responsible for their tax and national insurance contributions. They are not entitled to holiday or sick pay from you. You should have a written agreement with them about the work they will do and how much it will cost, before they start and they should invoice you for the work they do.

3) Personal Assistant(s) – A personal assistant is someone who is employed directly by you. You decide the hours and days you would like them to work, what you want them to do for you, as well as how much you would like to pay them. This option gives the most control and flexibility out of all of the options.

- Finding a personal assistant – You may know someone who you would like to work for you. However it cannot be anyone that lives in the same household, unless agreed in exceptional circumstances by Norfolk County Council it also cannot be someone that is managing the personal budget on your behalf. If you do not have anyone in mind you can advertise your vacancy in the local shops, papers, magazines or on the internet. Equal Lives also have a PA Register that you can use to advertise your vacancy. People would apply for the job and you would shortlist and interview anyone you thought could be suitable for the role.
- How much do they cost – A personal assistant would be someone you employ and you would set the rate of pay, this could be as much as you like as long as it meets minimum wage although you may want to bear in mind the more you pay per hour the less hours you would get for your money. You may also need to allow for other employment costs these are explained in further detail in the main document.

Provider Support Options

Recruitment, employment, payroll and accounts support

You should have been given an accredited provider list from Norfolk County Council regarding the support different companies can offer you. These accredited providers can provide services to support you with:

- Recruitment – Accredited providers can help you to design the job including; what tasks you want your employee to do, what skills they need and what terms and conditions you are going to offer them e.g. rate of pay, hours etc. They can also receive applications and forward them on to you for short listing and support with interviewing so you can decide who you want to employ.
- Employment- Accredited providers can support you with setting up your employee(s), prepare all the relevant paperwork and carry out any employment checks required. They may also offer ongoing employment support.
- Payroll Service - Paying your personal assistant - Accredited providers will set up a full payroll scheme, Pay-As-You-Earn (PAYE) and will liaise with HMRC on your behalf. They will produce payslips for you if you choose to manage your own money.
- Supported Accounts Service – Holding your money – Accredited providers can hold your direct payment money on your behalf and make payments as requested by you. You can have your staff wages paid directly from your account and any necessary payments for Tax and National Insurance made to HMRC. They will also provide you with four weekly statements and provide your monitoring to Norfolk County Council.