



## PERSONAL BUDGET FREQUENTLY ASKED QUESTIONS

Please see below for responses to commonly asked questions regarding Personal Budgets. If you have any further questions regarding Personal Budgets please contact the Personal Budget Team who will be happy to help. The contact details are below:

**Telephone:** 020 752 53869 or 020 752 55026

**Facsimile:** 020 7525 3564

**Email:** [personal.budgetrequest@southwark.gov.uk](mailto:personal.budgetrequest@southwark.gov.uk)

**Letter:** Personal Budget (Direct Payments) Team, Children's and Adults Services 4th Floor, Zone D, Hub 3, Southwark Council P. O. Box 64529 London, SE1P 5LX

### Common questions:

- [Direct Payments Processes](#)
- [Paying Personal Assistant wages](#)
- [Personal Budget Monitoring](#)
- [Care Related](#)
- [Other General](#)

### FAQs – Direct Payments Processes

#### ***Q. How often will I receive my Direct Payments?***

A. The first payment will be made as soon as the support plan is approved and processed. The payments are made 4 weeks in advance. When the Direct Payment is set up, the Personal Budgets Finance Team will send you a schedule of payment dates so you know when to expect future payments; you will also receive an advice slip after each payment.

#### ***Q. What will my direct payments cover?***

A. The payment covers the care/ support described in your support plan and any costs involved in being an employer, where applicable.

#### ***Q. What happens to the surplus money in my direct payment account that I have not used?***

A. If there is surplus money in the account after you have paid for all of your care services and other associated costs, we will require you to return it by either sending us a cheque or pay it directly into Southwark Council's bank account. Please [contact the Personal Budgets Team](#) who will help you with this.

**Q. *If my direct payment comes to an end, can I keep or spend the balance left in the Personal Budget account?***

A. No, you are required to pay all outstanding bills relating to your care and any balance left in the account, should be returned to the Council. Please contact the [Personal Budgets Finance Team](#) who will help you with this.

**Q. *Can funeral costs be covered from a Personal Budget?***

A. No, the Personal Budget payments are only for care costs agreed in the support plan.

#### FAQs – Paying Personal Assistants (Carers) Wages

**Q. *Why do I need to use a payroll agency?***

A. The best way to ensure that your Personal Assistant is paying the correct tax and NI contributions is to use a Payroll Agency. When you are paying an individual “wages” the Tax Office (HMRC) holds you legally responsible as an employer. This means that if the tax or national insurance is wrong or not being deducted at all, you risk having to pay this yourself. Please note we will give you the money to find a professional payroll company to assist you with this.

**Q. *How do I know if my Personal Assistant (carer) needs to pay tax or national insurance?***

A. It is imperative that you seek advice from a Payroll Agency. Even if your Personal Assistant only works a few hours for you but does other paid work for other people, they will most likely have to pay tax. As the employer, you are responsible for ensuring that the correct Tax Office (HMRC) deductions are made.

**Q. *How many hours holiday a year is my Personal Assistant entitled to?***

A. To calculate the number of hours holiday per year that a Personal Assistant is due the please see below:

Number of hours of support per week      X 5.6      = total number of hours holiday a year

**Q. *Can I pay my personal assistant a higher hourly rate when s/he works on a bank holiday?***

A. No, this is because it is deemed that the hourly rate paid takes bank holidays into account already over the whole year.

**Q. *Can I pay my personal assistant in cash?***

A. No, you can pay by cheque or bank transfers, cash payments are not allowed.

**Q. *How much per hour can I pay my carer?***

A. During the support planning process, the hourly rate will be set out for you. The Personal Budgets Finance Team will notify you of any future changes.

**Q. *Do you have a list of payroll companies that I can use?***

A. Yes, please contact the [Personal Budget Finance Team](#) or your support planner for a copy.

**Q. *I am moving to a residential home, how much is my Personal Assistant's final payment before returning the balance to you?***

A. Your payroll provider will assist you in finalising the pay for your Personal Assistant. Please note that all employees with at least two years' continuous employment are entitled to statutory redundancy pay.

FAQs – Personal Budget Monitoring

**Q. *When is the Personal Budget monitoring information due?***

A. The Personal Budget monitoring information deadlines are set out below. This information is important to ensure that the Personal Budget is being spent in accordance with your support plan.

April to June	20 <sup>th</sup> of July
July to September	20 <sup>th</sup> of October
October to December	20 <sup>th</sup> of January
January to March	20 <sup>th</sup> of April

Should you prefer, some people send returns on a monthly basis.

**Q. *Who can help me in completing monitoring information sent to me?***

A. Please [contact the Personal Budget Finance Team](#) and a visit will be arranged to explain the required information.

**Q. *What do I include in my monitoring returns?***

A. The purpose of the monitoring returns is to compare what has been spent from your Personal Budget Account with the agreed support plan. Therefore we require the following information: bank statements, completed monitoring return, receipts, wage slips, and invoices for all the purchases made from the Personal Budget Account.

## FAQs – Care Arrangements

**Q. *My Personal Assistant (carer) has left; how will my care needs be covered until I recruit a new Personal Assistant?***

A. Please contact our Contact Adult Social Care (CASC) Team on **0207 525 2334** and a council managed package will be put in place for you until you are able to employ a new Personal Assistant (carer).

**Q: *My Personal Assistant (carer) has left, who will help me in recruiting another carer?***

A. Contact our Contact Adult Social Care (CASC) Team on **0207 525 2334** and you will be referred to a third party organisation to assist you to recruit another carer.

**Q *I would like to change my current care provider, how can I do this?***

A. Contact our Contact Adult Social Care (CASC) Team on **0207 525 2334** a member of the Team will assist you in changing to another Provider and the Personal Budget Finance Team will be informed.

**Q. *Who is my social worker?***

A. If you do not have an allocated social worker, please get in touch with the Contact Adult Social Care (CASC) Team on **0207 525 2334** and a duty social worker will deal with your case.

## FAQs - General

**Q. *Who do I contact if my weekly Personal Budget payment is not meeting my care needs?***

A. Contact our Contact Adult Social Care (CASC) Team on **0207 525 2334** and a social worker will be allocated to review your case.

**Q. *The Council is currently managing my Personal Budget Payments, how can I move to a Personal Budget Account that I can manage myself?***

A. The option to have a self managed or council managed Personal Budget is usually considered with your support planner. Please contact the Contact Adult Social Care (CASC) Team on **0207 525 2334** to discuss which option is best for you. The allocated social worker will assess whether you are able to manage your personal budget and inform the Personal Budget Finance Team of any changes to your payment arrangements.

**Q. *What can I do if I do not have enough money to contribute towards my Personal Budget?***

A. Depending on your financial situation, some individuals contribute towards their care. If you have questions relating to the assessment of your financial contributions please contact the Charging Team on free phone number **0800 358 0228**. The Charging Team will review your assessment and if you are still not happy with the outcome, you can request for an appeals against Charges form to be sent to you.

**Q. *I am finding it difficult to manage my Personal Budget; can the Council manage it for me?***

A. Yes this option is available for all clients. Please contact the Contact Adult Social Care (CASC) Team on **0207 525 2334**. A member of the Team will assist you in considering the option of a council managed personal budget or a managed account and inform the Personal Budget Finance Team of any changes in the payment arrangements.

**Q. *Does the Personal Budget insurance cover all my Personal Assistants? Do we mean Employer's Liability Insurance?***

A. Yes, the Personal Budget includes the costs to cover the Employer's Liability Insurance required when you employ an individual.