



# Direct Payments

## Your Guide to the Calderdale Council Direct Payments Adults Social Care Service

This booklet has been created to inform and guide adults considering or already accessing the Direct Payments service from the Calderdale Adults Social Care and Wellbeing Services. This second issue of the Direct Payments booklet has been created in collaboration with local community members, who have the lived experience of Direct Payments. They have kindly provided their time and expertise to the Direct Payments Transformation.

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# What are Direct Payments?

It is a type of service you can ask for if you are eligible to receive care and support from Adult Social Care Services. It is a result of disabled activists' efforts to regain dignity, autonomy and ability to move out of institutions to live within a community (Independent Living Institute – The Independent Living Movement in the UK).

A Direct Payment is a personalised approach that enables you to be in control of how you live your life. You know what matters to you and how your care needs should be met.

It is an option where you or your chosen Direct Payments Advocate, arrange your support, instead of the local authority arranging and planning it for you.

With the Direct Payments you choose **who** delivers your support, **when** it is delivered and **how**. The Local Authority monitors how you spend the budget to ensure it is used to meet your care and support needs.

Direct Payments arrive as a set payment for community services and Short Breaks; payment is made directly to you every 4-weeks. You can then select and arrange your own care services.

This is called **self-directed support**.

This control over your support comes with employer responsibilities. The Direct Payments Support Team is here to guide and support you on this.

## Will it affect my benefits?

No. The Direct Payment is not a social security benefit. It will not affect your entitlement to any means tested benefits such as Housing or Council Tax Benefit and Universal Credit.

## What can it be spent on?

Your Social Care Professional will tell you how much personal budget you have. It will be allocated to spend each week on your **identified needs**. They will also discuss different **ways** you can spend your personal budget.



You have choice and control in how you spend your personal budget and how you use it to meet your identified needs.

**You need to ensure the funds are used only to meet needs evidenced in your Support Plan and for activities that are legal.**

You will discuss your choices with your Social Care Professional when identifying your needs. This is the best time to talk about how you would like your life to be. **Try to identify the barriers to you living the life you want and what you believe would help to remove those barriers.**

The more detailed your support plan – the easier it is to use your Direct Payments creatively.

Requesting changes or permissions may take a long time, so it is very important that you prepare for the assessment. Tell the social care professional what support you need to thrive, and make sure it is described in the Support Plan.

Please contact the Direct Payments team if you are unsure how you can use your personal budget or wish to suggest alternative solutions.

Some people use their money to buy care from an agency, pay for short breaks, go to a day centre or to buy equipment they need to keep themselves independent. Others choose to employ their own carers, often called Personal Assistants (PAs), to support them in daily tasks and activities.

## What can't it be spent on?

You cannot use a Direct Payment to pay for permanent residential or nursing care.

You cannot use Direct Payments to pay for your house bills, or for anything that does not meet the outcomes you agreed with your Social Care Professional.



If you are unsure on what can or cannot be purchased using your Direct Payment, please contact your allocated Social Care Professional or the Direct Payments team to discuss this in more detail.

# How do I get Direct Payments?

## DIRECT PAYMENTS ADULT SERVICES AND WELLBEING PROCESS

The following steps present the Calderdale Adult Services workflow to complete the Direct Payments setup. To begin the process, contact Gateway – contact details are at the end of this booklet.

### 1. Assessment of needs

A Social Care Professional will undertake an assessment with you to understand your situation and to see if you qualify for support.

### 2. Development of Support Plan

The Social Care Professional creates a personalised Support Plan with you, based on the needs assessment.

### 3. Financial Assessments

The Social Care Professional will inform you about the possibility of having to contribute financially to your personal budget, they will collect your financial information and documents. A financial assessment will be carried out by the Financial Assessment Team to check how much you need to contribute to your care.

### 4. Request for Direct Payment

You make a request for a Direct Payments service by asking your Social Care Professional for a referral.

### 5. Review by Direct Payment team

The Direct Payments team reviews your referral documents and your Support Plan.

### 6. Approval and Allocation

The Direct Payments team approves the request, and a Direct Payments Officer will be assigned to guide you through the process and make sure everything runs smoothly.

## **7. Implementation of Support Plan**

The Direct Payments Officer arranges a meeting (face-to-face, by phone, or a home visit) to discuss the Support Plan with you and to provide you with more information, advice and a checklist.

## **8. Paperwork and documentation setup**

The Direct Payment Officer explains documents relevant to your plan, these can be employment contracts (for your PAs), job description, service contracts (for day support) etc.

## **9. Payment setup**

You are given options for managing the Direct Payments budget. You will choose between a Bank Account or Payroll Providers.

## **10. Hiring Personal Assistants**

A Direct Payment Officer explains what your responsibilities are when employing PAs, including the need for contracts, Disclosure and Barring Service (DBS) checks and insurance. If required, you will be assisted with advertisement of the PA role online.

## **11. Confirming Service Details**

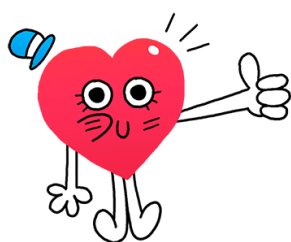
We confirm details of your Direct Payments service and process the first payment – this might include backdated amounts and future 4 weeks funding that stays in the account.

## **12. Monitoring and Reporting**

We monitor the way you use the Direct Payments money and provide support if needed.

## **13. Communication**

We will keep in touch via your chosen communication methods.



# I signed up to Direct Payments, now what do I do?

## **1. Attend the initial meeting with the Direct Payments Officer**

- Ask any questions you may have about the service
- You will be given more reading materials, guides and templates
- The Officer will explain how the service works

## **2. Read the Terms of Agreement (of Direct Payments Service). Sign and return it to the Direct Payments Officer (we cannot set up your direct payment without this signed).**

## **3. Open a bank account dedicated to Direct Payments**

- Many banks offer Carer's Accounts, shop around and find the most suitable banking provider.
- Decide how you would like your statements delivered (you will need them for monitoring your direct payment later)
- Check if your chosen bank is accessible, do they make reasonable adjustments to meet your needs.
- Direct Payments Officers can assist with arranging an accountancy option or prepaid card. See page 24 for more information on prepaid card.

## **4. If your Direct Payments Support Plan includes activities, you may start booking yourself on.**

- Ensure you only use the dedicated Direct Payments account to pay for activities and that you **do not pay by cash**
- Keep your receipts/invoices

## **5. Decide who is going to support you**

- Might be a person you know, (as long as they do not live in the same house as you), might be that you need an agency or seek a PA through a job advert (Direct Payments officers can help you with this).

## **6. Write a job description**

- If it involves personal care, you can choose the gender of your PA.
- Job description is very personal for the support you require

- This will help define what the PA is responsible for, what skills they need to have, what kind of support they will provide and what will be their work pattern.

## **7. Advertise the PA job**

- The Direct Payments Officers can assist in creation/checking of the job description and publish it as a job advert on the Calderdale job site.
- You can advertise through your own networks, online and in the community.
- Direct Payments Officers can provide contact details of PAs looking for employment.

## **8. Interview the applicants**

- You can come to the council building where a Direct Payments Officer books a room for your interview, they will stay in the room with you to take notes for you if that is your preference.
- You can have a phone conversation with the interviewee.
- You can invite them to a public space or your own property.

## **9. If there are children in the property where PA will work, they cannot start work until DBS check is completed**

- A Direct Payments Officer will start the DBS process for you once you have selected your candidate.

## **10. Create a contract of employment**

- You can use templates available, or a Direct Payments Officer can provide you with one.
- The PA must sign their contract before they begin to work for you.
- You might need an adjusted job description if the PA negotiated changes too.

## **11. Arrange Public Liability Insurance – as an employer**

- Direct Payments Officers can point you in the direction of insurance providers specialised in Direct Payments employment.

## **12. Decide on who does accounting/payroll**

- Direct Payments Officer can help you find an accountant, or you may have one in mind already

- Your accountant will produce payslips and arrange wage payment once you send them the timesheets for your PAs

### **13. The Direct Payments team will contact you to see how you are doing.**

- Direct Payments team will get in touch after a few weeks
- If there are no problems, you will be monitored annually

### **14. If there is a change in circumstances – contact us**

### **15. If you are having problems with your PA**

- If you wish to terminate the PA employment, contact your Public Liability insurer for advice before you do anything, to make sure you are not breaking the law

### **16. If you want to train your PA**

- There are free courses available through workforce development, ask Calderdale Adult Learning centre for a course list
- Your insurance company can also provide free training for your PA's
- Direct Payments Officers can provide links to other training resources

### **17. Keep the records of your spending**

- Develop a filing system that works for you to keep bank statements, payslips, bills and invoices, ready for your annual monitoring.
- Ensure the PA's personal details are kept securely.



# Initial Contact

You will have an appointment with a Direct Payment Officer to set your Direct Payments up. You can choose the format of this appointment. It can be over the telephone, in your home, at a Council office, via email or over a Microsoft Team's call.

During this appointment, the Direct Payments Officer will explain the following:

- Setting up a Bank/Managed account for the Direct Payment to be paid into.
- Your responsibility as an employer.
- Personal Assistants.
- Your care charge contribution.
- Record keeping – (for the monitoring of your Direct Payments)
- Monitoring/Reviewing of your Direct Payment.
- Helping others

# Bank Account dedicated to Direct Payments

## **Set-up of your own Bank Account**

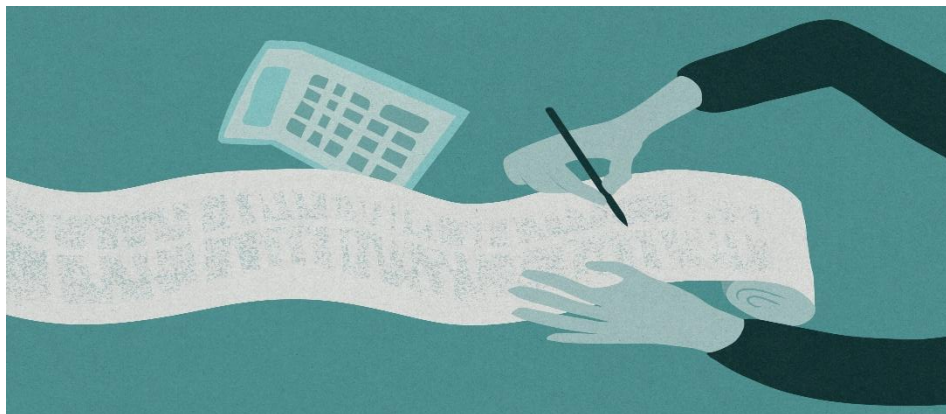
The Direct Payment must be paid into a separate bank account, and you will need to open a current account that accepts payments by BACS transfer.

You might find it useful to have an account that allows you to access online banking through the internet. You might prefer your statements to be printed and sent to you monthly.

Do check if your chosen bank provides services that are disability, age and carer friendly.

If you prefer to do banking in person, check if the local branch is easily accessible.

The Direct Payment Officer can give you a letter that you can take to your bank that explains what a Direct Payment is and why you need a separate account.



### **Set-up of a Managed Account**

If you do not want to open a bank account yourself, The Direct Payment Officer can help you to arrange a managed bank account. This is where someone else looks after the money for you and pays any invoices or wages from it. This is known as a payroll or accounting company.

There will be a charge for this, but you can pay it from your direct payment bank account. This will be included in your budget.

## **Who is doing the caring?**

It is up to you to decide if you use care agency, hire a PA, or use your Direct Payments on activities and equipment.

### **A registered care provider – Care Agency**

Care Quality Commission (CQC) is an independent regulator of health and social care providers in England. You can choose a CQC registered care providing agency to deliver your care needs. This usually comes at a cost higher than employing a personal assistant directly.



You need to read the agreement very carefully and check the breakdown of costs to avoid unexpected expenses.

Check with a Direct Payments officer if your budget covers the expected service cost.

The Care Agency will likely give you a choice of what tasks the care worker will perform and at what time, but you will not have a choice of **who** performs the tasks.

If you use an agency, you are not an employer and have no employer responsibilities.

### **Employing a Personal Assistant**

If you use your Direct Payment to employ your own Personal Assistants, you take on the legal responsibilities of being an employer. There will be some associated costs such as payroll and insurance that you can pay out of your Direct Payment.

You will have to make sure your Personal Assistants have:

- A job description that tells them what you expect them to do.
- A contract of employment listing the hours they will be expected to work; how much they will be paid and what they are entitled to in holidays or sick pay.
- A payslip showing any deductions for tax and national insurance.
- An up-to-date DBS check.

## **Finding a Personal Assistant (PA)**

You might already have a person in mind, or you might need to advertise the job. The Direct Payments team maintains a PA register with details of local PAs looking for work.

Direct Payments Officers can help you write a job description and publish it on the Calderdale Jobs website. You might want to use other websites, and networks such as your local community board, or social media.



Think about the assistance you require as well as the person you would like to provide this assistance. What are the key characteristics of a person you get on well with?

**If you need support seven days a week you may need more than one Personal Assistant to allow for sickness, holidays, and rest days.**

**This sounds daunting at first but lots of people are already doing it and you will have as much help as you need to get you started.**

A Direct Payment Officer can help you to process applicant's **references**.

A Direct Payment Officer will help you to work out how much you can afford to pay your Personal Assistants and what your overheads will be.



Decide where you want to **interview** the applicants. You may want them to come to your home and see any equipment/mobility aids you use. You may want to get to know them first in a public space like a café or Calderdale office space.

You can ask for a Direct Payments Officer to accompany you during the interview, take notes for you and explain how the service works. They cannot interview the applicant for you.

If your Personal Assistant says they are self-employed, you should ask to see evidence that the Inland Revenue (HMRC) has agreed this. Otherwise, you may be liable for payments of tax or National Insurance.

A Direct Payment Officer can help you to complete an application for a Disclosure and Barring Service (**DBS**) check on their history. This currently costs £18.00. There is no additional charge from Calderdale Council for this support and you will be notified by telephone/letter/email of the result of the search.

Your new Personal Assistant must read and sign the **contract of employment before they can begin work**. A Direct Payments Officer can provide you with a contract template and assist in adjusting it to your needs.

A type of contract you offer to your PA will make a big difference to their work commitment. Here are basic characteristics:

- **Permanent contracts**

After set probation period, a notice is required to end the contract, unless gross misconduct took place. Permanent contract provides the best financial security for the employee.

- **Fixed-term contracts**

Lasts for a specified length of time, for example 9 months. Can be extended. Short term of contract is likely to discourage potential PAs from applying.

- **Agency contracts**

You can hire temporary staff through an employment agency. After 12 weeks of continuous employment, the agency worker gets the same terms and conditions as your permanent employees.

- **Zero-hours contracts**

Suitable for your emergency cover, these are also known as casual contracts. The zero-hours worker can refuse to do work when asked, without it breaching the contract. They can ignore any clauses you add to the contract to prevent it.



## Public Liability Insurance

You will need to use some of your Direct Payment to take out Public Liability Insurance cover if you are employing your own Personal Assistants. Funds to cover the cost of Public Liability Insurance are included in your budget.

The insurer offers employment law specialists who will help with any employment issues regarding Personal Assistants.

Contact your insurer for advice before you conduct any disciplinary action.

## Payroll/Accountancy

If you are employing Personal Assistants, you can use some of the direct payment to pay for an accountant. They will calculate your PA's wages, manage their employment contract, and make sure their tax and National Insurance contributions are paid and up to date.



You can choose to spend some of the money to have an organisation manage the Direct Payment for you.

They will make sure all your employees' wages and/or any invoices are paid, and that you are utilising your Direct Payment.

This is called **Managed Account**. You are still the employer. Discuss this option at the initial budget setting to ensure you receive sufficient funds.

# Your Responsibilities as an employer

If you employ someone to provide care for you, you are their employer and you have responsibilities such as making sure:

- Your Personal Assistants or the agency you have chosen are paid on time for the work they have completed.
- You pay your Personal Assistants at least the minimum wage.
- Your Personal Assistants have at least the national minimum annual leave entitlement.
- Their workplace is safe, and they have the equipment they need to do their job.
- They have a contract of employment in place along with their job description by the first day of work.
- Payments of tax and National Insurance are made to HMRC. (Your Direct Payment Officer can help support you to find a payroll/accountancy company to do this for you.)
- You have appropriate insurance that will provide legal advice and help towards redundancy payments if you need this. The cost of this can be paid from your Direct Payment and you should keep your certificate of insurance safe and on display.
- You can get more information about what it means to be an employer at [www.direct.gov.uk](http://www.direct.gov.uk) , [www.businesslink.gov.uk](http://www.businesslink.gov.uk), ACAS <https://www.acas.org.uk/> and from Citizens Advice “Using direct payments for care”

It is likely that you form a close relationship with your PA and they may become important to you. It might feel tempting to call them outside of their working hours for a chat. You must remember that you are their employer and that they have a right to time off work.



# The benefits of becoming a Direct Payments employer

Employing a Personal Assistant brings with it many responsibilities but can be very rewarding. It brings more flexibility and choice to help you live a larger life.



- You get to choose and employ the right person to support you with your care and support needs. Someone with whom you get on well, and whose company you enjoy.
- You know who is coming into your home to tend to your personal care. You don't need to cope with strangers.
- Your Personal Assistant will get to know you and your support needs. They will get to know your routines, your likes, and dislikes. They will also be better prepared to avoid your triggers.
- You choose the days and times of the care and support provided. The Personal Assistant is required to work to terms agreed in the contract.
- You choose the activities performed by your Personal Assistant; you do not have to follow a predetermined package. You can personalise your care to set your own priorities and goals.
- You can change plans for your day, you are in control of your schedule and can tailor your activities. You do not have to follow a care provider's schedule or rota.
- You are managing your personal budget. You are in charge of deciding how the money is spent to meet your assessed needs.

# Will I get any administrative help?

Yes, there is lots of help available. Calderdale Council has a Direct Payment Team who will support you or your Direct Payment Manager to set up your Direct Payment.

Ask for support with:

- Finding the right care agency or recruiting your own Personal Assistants and estimating staff costs.
- Finding a payroll/accountancy company if you do not want to manage the payment of invoices. This company will deal with setting up your Personal Assistant with HMRC and submitting documents to Calderdale for monitoring purposes.
- Finding a Public Liability Insurance company.
- Opening a bank account for the money to be paid into.

The Direct Payments Team will work with you to review how you are spending your direct payments. You may be asked to return any unspent money at the end of the year. (See Direct Payment Monitoring)

## Professional development of your PA

You can offer professional training to your Personal Assistants, for example in safeguarding, health and safety, moving and handling techniques, food hygiene or basic first aid.

A Direct Payment Officer can help you find a course and if there is a charge for this, you can pay it out of your Direct Payments. Some training can be accessed for free.

You could go along with your Personal Assistant and take part in the training together.



Speak to the Direct Payments officers about additional funds to cover the PA's wage during their training hours if there are no surplus funds in your Direct Payments account.

The Direct Payment team might provide you with links to local courses. The courses are usually provided by:

- Calderdale Adult Learning Centre
- Training businesses
- Charities
- Nonprofit organisations.

Additional local courses are also listed in the quarterly **Direct Payments Newsletters**. Make sure you are on the mailing list to be kept up to date.

There are organisations such as Skills for Care which offer advice and links to your local training providers:

<https://www.skillsforcare.org.uk/Developing-your-workforce/Find-a-learning-provider>

Carers Count provides many resources for carers and provides teaching events.

<https://carerscount.org.uk/resources.php>

If you expect your Personal Assistant to take you out in their car, you should check that their car insurance policy covers them for this. You will also have to cover the cost of petrol/mileage. **Please note: If you receive a mobility benefit such as Personal Independent Payment which includes the mobility element then you would be expected to use your own funds for this expense, not the Direct Payment.**

Helpful information on employment law can be found at

[www.direct.gov.uk](http://www.direct.gov.uk),

[www.businesslink.gov.uk](http://www.businesslink.gov.uk);

[www.theNationalCareline.org/CareOptions/EmployingACarerOrPersonalAssistant](http://www.theNationalCareline.org/CareOptions/EmployingACarerOrPersonalAssistant);

[www.litrg.org.uk/employers/independent-living-paying-care/employing-carer](http://www.litrg.org.uk/employers/independent-living-paying-care/employing-carer) Low Incomes Tax Reform Group “Employing a Carer” (6th April 2024)

# Your care charges



Any person receiving a service from the Council is expected to contribute towards the service cost if they can afford to do so.

The caps and limits on how much you contribute towards your care charges are decided by the central government. The law identifies what you can reasonably afford to spend on your care.

To find out more see Care Act 2014 and accompanying regulations. You can read it online here:

<https://www.legislation.gov.uk/ukpga/2014/23/contents>

You will be asked to complete a financial assessment so that your contribution can be worked out.

The assessment will consider:

- Your income (including pensions or benefits)
- Your capital (including savings)
- Your housing costs and disability-related expenditure

**If you do not allow us to assess your finances, no Direct Payments will be made to you by the Council.** You may choose to keep the Direct Payment bank account, but you will have to top it up from your personal account instead to pay full cost of your care yourself.

You can still get the support and advice from the Direct Payments Officers if you are covering the full cost of your care.

Care charges typically change annually. Calderdale will inform you via a letter when the values are updated.

Get in touch with the Direct Payments team if your circumstances change after the financial assessment.

For more information visit

<https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2025-to-2026/social-care-charging-for-care-and-support-2025-to-2026-local-authority-circular>

# Record Keeping.

We need to know that your Direct Payment has been used to meet your assessed needs, as identified in your Support Plan.

To check this, we ask that you keep information/records on your Direct Payment spend for a period of 4 years.

## **Things you must keep:**

- Bank statements from your Direct Payment bank account.
- Copy of payslips that show how many hours your Personal Assistant has worked and how much they have been paid.
- Copies of any other invoices or bills paid from the account. (This could include activities you have attended/courses you have booked onto/any training costs)

It is good practice to dedicate a space for your records, a cabinet for example. This will help avoid records getting lost. Your preferred filing methods will develop as time goes on. You might choose to put all documents in a box dedicated to one tax year, or have separate files for statements, invoices, receipts.

**You must make sure personal details of your employees are stored securely** and cannot be accidentally seen by other people visiting your home. This includes any documents showing their address, date of birth, payroll details, appraisal, or disciplinary records.

# Review and Monitoring

## Your first review visit

12 weeks after your Direct Payment starts, a Direct Payment Officer will visit you to collect your first set of records and to discuss any concerns you may have. At this visit we might ask you some questions about why you chose a Direct Payment, what you are using the Direct Payment for or whether there is anything you would like to change.

Your answers will help us to improve our service.

It is important that Calderdale Council can monitor how you are spending your Direct Payment to make sure it is meeting the outcomes identified in your Support Plan.

At this meeting, your Direct Payment Officer will ask to see your records to ensure you are keeping the correct documents. If you require assistance or advice with record keeping, it can be resolved before it gets overwhelming.



## Annual Monitoring

The monitoring process will be repeated every 12 months.

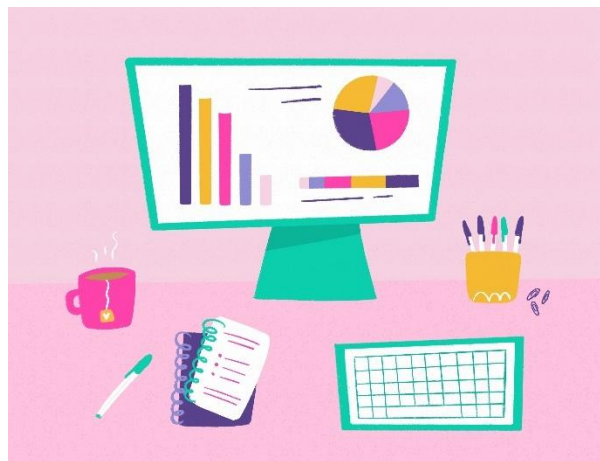
The Monitoring Team will present a list of information you need to send in. If this is not done by the deadline given, your Direct Payment could be suspended or stopped, and you may be asked to pay some money back.

Monitoring is in place to ensure that public money is safeguarded and used only for the purpose that it was intended. Calderdale MBC is responsible to the public/taxpayer to account in full for the funds expended in the purchase of goods and services. This includes the Provision of Care.

If you have not used your Direct Payment as agreed in your Support Plan, you may be asked to pay some money back.

## What happens to the information you give to the Direct Payment Officer:

- It will be scanned into your records with Calderdale Council, and any original documents will be returned to you.
- Calderdale Council's Monitoring Officers will check the information you have provided against your Support Plan. They will check if the money has been spent in the way you agreed with your Social Care Professional. If everything is fine, the Monitoring Officer will write to you and tell you when they will next review your Direct Payment spend. This will be at least once per year. You can send the documents electronically. If you choose to send the documents by post, the Monitoring Officer will send you a prepaid envelope in which to return the documents to us.
- If the Monitoring Officer has any concerns about how you are using your Direct Payment, they will contact you and ask for more information.
- If you do not provide all the information we have requested, we may suspend or stop paying your Direct Payment and move you to a managed service.



# Prepaid Cards

Calderdale Council is using prepaid cards to support the following services:

- Carers' Personal Budgets
- Direct Payments
- Individual Service Funds

The card is linked to your Direct Payments bank account. It will be loaded with funds by Calderdale Council in line with your Support Plan.

## How will Prepaid Cards help you?

- Prepaid Cards offer you more flexibility.
- You can view your account online or phone a contact centre to check your balance.
- Calderdale Council will have access to view your account for monitoring purposes, to upload funds and view transactions.



## How does the Prepaid Card work?

The Prepaid Card works like any other debit card when paying digitally. The difference between Prepaid Card and Debit Card is that you cannot use the Prepaid Card to take money out in cash.

There is a dedicated account number, a 16-digit card number and the card has an expiry date. You or your Direct Payment Manager will be able to register your card to manage it online from home or use the telephone facilities.

You cannot go overdrawn on your Prepaid Card. If there are insufficient funds on your card to cover the transaction you are trying to make, the transaction will be declined.

If you contribute to your services, you can transfer monies into this card's account.

There is currently no charge for using a Prepaid Card.

### Statements and Monitoring

If you use the internet to manage your Prepaid Card, then you can view your statement online.

If you prefer to use the call centre, then you can obtain a list of recent transactions and a balance over the telephone.



Calderdale Council will undertake a review of your Prepaid Card account on an annual basis. You will need to keep copies of receipts, payslips, and invoices regardless of how you make the payments and provide these on request.

This can be done by:

- Uploading documents to the Prepaid Card system
- Emailing the documents to the monitoring teams email address
- By post using the prepaid envelope supplied by the monitoring team.

### Lost Prepaid Cards

If you lose your Prepaid Card, you must contact the Prepaid Card Customer Service Helpdesk immediately on **020 3633 1324 opening times Monday–Friday 8am–9pm** and they will reissue a new card, ensuring any balances on the card are transferred to your new card, alternately you can log into your pre-paid card online account and request a new card.

## Protecting your Personal Data:

Your personal data is always protected as detailed in the Conditions of Using the Prepaid Card letter.

## Short Breaks

Direct Payments Short Break refers to a planned break for an unpaid carer while ensuring the person they care for still receives support. It can be a few hours, days or weeks.

It is arranged so that the carer can have a break from the caring responsibilities.

It may include:

- A short stay in a residential care home
- Care at home by a paid Personal Assistant
- Activities or breaks for the cared-for person

It must be agreed in your Care and Support Plan. The value is **always** paid as an annual lump sum. It is renewed every 12 months, on the same day. Transferring your Short Breaks budget to you in total, once per year, allows you to plan how you will spend it over the 12 months.

It helps to sustain the carer's health and prevents burnout.



# Case Studies

## **Case study 1:**

Mrs Smith completed her Support Plan with her Social Care Professional; Mrs Smith discussed feeling lonely and isolated. Her relationship with her partner of 10 years had ended, she had moved home and had no local friends. Mrs Smith is a wheelchair user; she has a mild learning disability, experiences anxiety, depression, and can self-neglect.

Mrs Smith discussed the options available to her with her Social Care Professional; she decided to have a Direct Payment so that she could tailor her package of care to meet her eligible needs. Mrs Smith was allocated a personal budget of £248 per week.

In line with the eligible needs identified in the Support Plan and personal budget, Mrs Smith employed a Personal Assistant for 5 ½ hours each week to help with getting up, getting dressed and preparing breakfast, (30 minutes each morning), and a shower twice a week for 1 hour each visit.

To help combat her social isolation Mrs Smith employed a second Personal Assistant to access the community and build her confidence. They would assist with shopping trips, attending a coffee morning, and going to other social activities.



To support her independence, Mrs Smith wanted to learn to make more meals herself. She found a cooking class that was taking place in her local community and wanted to use her Direct Payment to attend the 18-week course, at a cost of £300 for the course.

Mrs Smith worked out the cost of her package of care alongside her Social Care Professional to see if her personal budget would cover all these costs to meet her needs, as identified in her Support Plan. As Mrs Smith employs Personal Assistants, with the support of the Direct Payment team she was able to identify employment costs that would be met through her personal budget. These included accountancy fees, Public Liability Insurance, and overheads for

employing Personal Assistants (national insurance, any pension and tax contributions). If Mrs Smith wanted to use the services of a payroll/accounting company, the additional cost of it would have to be considered.

Mrs Smith would need to consider making emergency plans for a third assistant to cover sickness/holidays etc, so she would not be left without support if her assistant was to be absent. Mrs Smith did have enough personal budget, so she employed the Personal Assistants and booked onto the cooking course.

She made new friends during the course and with her new cooking skills, was able to regularly invite them for dinner ending the sense of social isolation. Personal assistants helping her take care of her appearance gave her the tools to combat anxiety and grow in confidence.

## **Case Study 2.**

Mr. Kowalski lives in Calderdale and has Parkinson's disease. He was diagnosed at just 35 years old. Mr. Kowalski finds it difficult to balance when walking; his left leg can't keep up with his right, and the hand tremors make it hard to use any hand tools. As a result, he can no longer work as a car mechanic.

Mr. Kowalski's mental health deteriorated rapidly due to daily frustrations. He had always been very independent, and suddenly he felt powerless. Depending on his wife for personal care was difficult for him, as it changed the dynamic of their relationship in a way that made him depressed. He also felt guilty knowing his wife was considering leaving employment to care for him.



He tried home care services, but having strangers come to his home daily made him very uncomfortable. Socialising became increasingly difficult; he felt that asking friends to take him out impacted his dignity. He tried attending day centres but did not enjoy them, as he shared no interests with other visitors. He became very focused on what the disease was taking away from him and felt anxious about the future.

Eventually, he contacted a Social Care Professional, who suggested the Direct Payments Service. Together, they worked on a new Support Plan

that included employing personal assistants (PAs) and reconnecting Mr. Kowalski with his social circles.

Mr Kowalski and his wife decided how they will share the management of his Direct Payments. The Calderdale Direct Payments team assisted in setting everything up. Mrs. Kowalska now oversees the administrative tasks and PA payroll. Mr. Kowalski decides who to employ as his PAs and how his personal budget is spent. This arrangement allowed Mrs. Kowalska to return to full-time employment, and their relationship dynamic has greatly improved.

Mr. Kowalski's PAs assist with personal care and ensure he has access to healthy food and drink whenever he needs it. They have also removed many access barriers outside his home. He can now use public transport to visit places, friends, and family. He attends gentle exercise classes to maintain as much mobility as possible for as long as he can.

He has even returned to his weekly game of Dungeons & Dragons with friends—a PA acts as his hands, and he can host game nights with the PA's help in shopping for snacks and setting up the room. Reconnecting with his social network and talking openly about his condition helps him cope with anxiety and to accept support from his community. His friends have helped him find new purpose in life. A PA operates his computer so he can book theatre tickets for a date with his wife.



Each case is assessed on an individual basis, and as flexibly as possible within the constraints of statutory guidance. Please discuss with your allocated Social Care Professional and/or the Direct Payment team if you wish to make changes in how you spend your Direct Payment or are unsure if the purchase is valid. You must not make any purchases before allowance has been added to your Support Plan. Direct Payments Officer will complete an Exceptional Expenditure Form for you and will seek authorisation of additional funds.

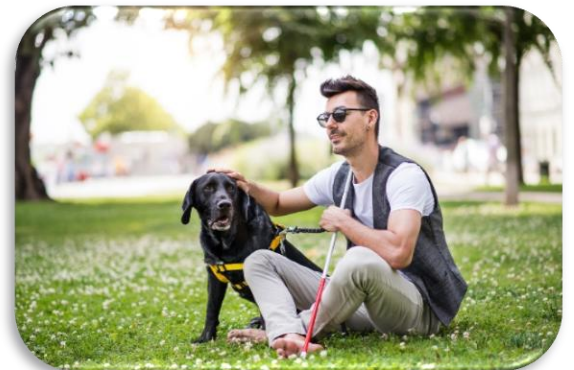
# Physical Activities

Our aim is to help people find enjoyable and realistic ways to move more. We know that being active can boost mood, improve health, build confidence, increase independence, and help people feel more connected to others. Even a very brief physical activity can help to improve health and reduce stress. Regular movement enhances mental and physical wellbeing, and everyone should be able to benefit from that.

We work with partners including Moving Social Work, Active Calderdale and our Active Social Care Project Lead, to make physical activity a natural part of everyday life.

When social care meet with you to discuss accessing Direct Payments, they will explore what a physical activity means to you—what you enjoy, what you already do, and what new ideas might work for you. Being active doesn't have to mean going to the gym or doing sports. It can be creative, fun, and built into daily routines.

This could include things like stretching while the kettle is on, doing balancing exercises while watching TV, walking to the shop instead of driving, it can include seated exercises, playing with a pet, gardening.



It can be based on setting fitness goals around hobbies, events or social activities such as – “I will be able to climb 40 stairs before my next theatre visit”, or “I will be able to dance a whole song on my cousin’s wedding”. It can be based on staying physically fit as long as possible or it could be that you wish to rectify something such as posture, endurance, balance.

We believe that access to physical activity plays a role in fairness and inclusion. Many people face barriers to being active, and we want to help them overcome those barriers or find alternatives. Individuals accessing Direct Payments are encouraged to talk to their social care practitioner about trying new ideas and finding activities that fit their life, abilities, and interests.

# Help and support

Managing a Direct Payment for the first time may seem overwhelming, but please remember that we are here to help.

If you are having any difficulties with your Direct Payment bank account, contact the Direct Payment Team as soon as possible and we will help you to sort things out.

Telephone: 01422 393 370

Email: [HSC.directpayments@Calderdale.gov.uk](mailto:HSC.directpayments@Calderdale.gov.uk)

If you do not want to manage the money yourself, talk to the Direct Payment Officer about a “managed account” where someone else pays all the bills and sends the documentation to us to monitor the account on



your behalf. There is a small charge for this that can be paid out of your Direct Payment. Calderdale Council will monitor your Direct Payments in the same way as outlined above.

## Helping us to help you

We need to be sure we are delivering the Direct Payment service in the right way and to do this, we'd like to consult with you from time to time on particular issues. You will be added to our mailing list for our Direct Payment Newsletter which will be issued every 3 months, giving you details of upcoming events, training opportunities, additional support, and updates from the Direct Payment Team. If you would like to be part of our consultation group, please let your Direct Payment Officer know at your review visit.

## Helping others

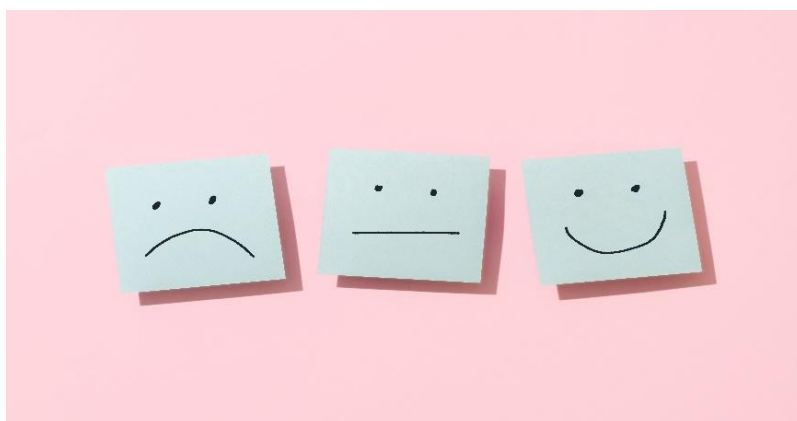
Sometimes people who are considering using a Direct Payment would feel more confident if they were able to speak to someone who is already managing a Direct Payment about their experiences. If you would like your Direct Payment Officer to put you in touch with another person who is thinking about using Direct Payments, please let them know at your review visit.

## Complaints and Compliments

Your feedback is important to us. Have we done well or do you think we can do better? Please let us know! Please complete our online form to:

- Compliment us.
- Give feedback about a service.
- Make a complaint. Please try to speak to the service your problem relates to in the first instance. If you are not happy with their response, we can look into it further.

<https://calderdalecouncil.custhelp.com/app/let-us-know>



You can also:

Phone: (01422) 288005.

Visit a Customer First in person.

Post to: Calderdale Council, Complaints and Compliments, FREEPOST RTGL-EXHR-SRLH, 19 Horton Street, Halifax. HX1 1QE.

If your complaint is about a Council adult care service, we need to know:

- Your full name, address and contact details.
- As much detail about the complaint, as possible.
- What went wrong.
- Who was involved.
- How would you like us to resolve this.

## **Complaints process**

You make a complaint. (Someone else can also make a complaint on your behalf. We must have your written permission to share information with them.)

We acknowledge your complaint within 3 working days and tell you who is handling it.

The complaint will normally be investigated by the service involved. They will contact you to try and understand why you are not happy and what outcome you prefer.

We will agree a timescale with you but aim to resolve within 20 working days (unless the complaint is complex).

If you are not happy after we have investigated your complaint, you can Ask the Ombudsman to review your case.

If your complaint involves more than one organisation, Adult Care and Health bodies will co-operate to provide a joint response.

## **Booklet Feedback**

Would you like to provide feedback about this booklet? Get in touch by:

Online Form: [Calderdale Direct Payments Booklet - Feedback Form – Fill out form](#)

Email: [DPTransformation@Calderdale.gov.uk](mailto:DPTransformation@Calderdale.gov.uk)



# Contact Us

If you have any questions or would like to know more about **Direct Payments**, please contact us at:

Telephone: 01422 393 370

Email: [HSC.directpayments@Calderdale.gov.uk](mailto:HSC.directpayments@Calderdale.gov.uk)

Gateway – Adults Social Care

Telephone: 01422 393 000

Email: [Gatewaytocare@Calderdale.gov.uk](mailto:Gatewaytocare@Calderdale.gov.uk)

## Other useful contacts:

Financial Assessment & Charging Team (FACT)

Team Telephone: 01422 393639

Email: [FinAssess@Calderdale.gov.uk](mailto:FinAssess@Calderdale.gov.uk)

Learning Disability & Neurodiversity Team

Email: [LDNduty@calderdale.gov.uk](mailto:LDNduty@calderdale.gov.uk)

Mental Health Social Work Team

Email: [Mentalhealthsocialworkreferrals@calderdale.gov.uk](mailto:Mentalhealthsocialworkreferrals@calderdale.gov.uk)

Care Charges Team

Telephone: 01422 264626

E-mail: [CareCharges@Calderdale.gov.uk](mailto:CareCharges@Calderdale.gov.uk)

Direct Payment Monitoring

Telephone: 01422 288287

Email: [HSC.DPAudit@Calderdale.gov.uk](mailto:HSC.DPAudit@Calderdale.gov.uk)

Locality Social Work:

Central 07843 822037

Email: [pltscentralpalliativemanagement@calderdale.gov.uk](mailto:pltscentralpalliativemanagement@calderdale.gov.uk)

Upper Valley 01422 393396

North Halifax 01422 393167