Direct Payments: a short guide

What is a Direct Payment?

A Direct Payment is money from Croydon Council that you can use to arrange care and support that meets your agreed needs.

Instead of the council arranging all your support, a Direct Payment gives you more flexibility, choice and control over how you are supported and who supports you.

What are the benefits?

A Direct Payment can help you:

- choose support that fits your life and routine
- decide who supports you and when
- receive support from someone who understands and respects your needs, preferences, culture and identity
- use local services and activities that help you achieve your agreed goals
- have more consistent support from people you know and trust.

Is a Direct Payment right for you?

A Direct Payment may suit you if you want to be involved in choosing and arranging your support.

It comes with some responsibilities, such as using the money correctly, keeping records and acting as an employer if you employ a Personal Assistant.

How do I get a Direct Payment?

If you already receive support from Croydon Council, contact the social care team supporting you. If you do not currently receive support, contact Croydon Adult Social Care to ask for a Care Act assessment.

A social worker will talk to you about your needs and the support that could help you. If you are eligible, Croydon Council will agree a support plan with you. You will also have a financial assessment to decide whether you need to contribute towards the cost of your care.

If a Direct Payment is agreed, you will sign a Direct Payment Agreement explaining how much funding you will receive, how it can be used and your responsibilities. Croydon Council will then refer you to KCIL for support with setting it up.

What can I use it for?

Your Direct Payment must be used for support that meets the needs and outcomes agreed in your support plan. This could include:

- employing a Personal Assistant (PA)
- using a care agency or genuinely self-employed PA
- using a Community Micro-Enterprise or another local service
- activities, respite, equipment or other support agreed in your plan.

You cannot use it for ordinary living costs such as rent, household bills or food, or for services another organisation, such as the NHS, must provide. Check with your social care team or KCIL before spending if you are unsure.

Managing your Direct Payment

You must:

- use the money in line with your support plan
- keep records of payments, invoices and receipts
- make sure there is enough money for your agreed support
- take part in reviews and financial checks
- tell Croydon Council if your needs or circumstances change.

Following a financial assessment, you may need to pay a regular contribution into your Direct Payment account. If you have to pay a contribution, this will be part of your Direct Payment.

Managed and self-managed accounts

With a self-managed account, you or someone managing your Direct Payment has more control over the money. You must be able to manage the payments and keep accurate financial records, with support if needed. KCIL can provide advice and support.

With a managed account, KCIL carries out the financial administration, including making approved payments and keeping records.

Whichever option you use, you remain involved in decisions about your support.

Contact KCIL

Croydon Direct Payment Support Service
kcil.org.uk/croydon
020 8546 9603
croydon@kcil.org.uk

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