

## What is a Personal Budget?

A Personal Budget is an amount of money allocated to you by the Local Authority (LA) that gives you the freedom to spend it on the social care and support of your choice. It is based on an assessment of your personal needs and circumstances, your current level of support and your financial circumstances. This allows you to take greater control of your life and to effectively manage your own mental and/or physical health. If you are supported by a carer (an unpaid person who looks after you, such as a family member) they can also apply and be assessed for eligibility for a Personal Budget.

## Personal Budgets in the light of the Care Act 2014

With the implementation of the Care Act 2014, there is now a duty upon Local Authorities to produce a care and support plan and offer a personal budget for people who are eligible for care and support under the Care Act. An assessment will be carried out to ensure that your needs are adequately met. For the first time from April 2015 when the Care Act came into force, Local Authorities have a legal obligation to offer Personal Budgets to both people with care needs and their unpaid carers.

## What are the benefits of a Personal Budget?

A Personal Budget promotes flexibility, choice, control and quality of life. It aims to give disabled people/carers (who use social care services and health services) the ability to take charge of the support they require in order to live independently and be in control of the care they choose that best meets their needs.

## What can I use a Personal Budget for?

Your Personal Budget can be used for services that relate to your care and support. It is based on the categories of your needs that are identified in your assessment. (See below for more information about the assessment process).

When planning for your Personal Budget you can choose what support you would like to receive, based on your identified unmet needs that will also be beneficial and effective in improving your mental health. The support will need to be agreed with your assessor on how these additional services will help you to achieve specific goals relating to these unmet needs. For example your Personal Budget can't be spent on things that are already provided by someone else, e.g. support from an unpaid carer such as a family member, an occupational therapist, social worker or care co-ordinator. If you are found to be

functioning well in any areas of the assessment, you will unfortunately not be eligible for any service that relates to this area (i.e. the areas you score option A). Services can only be purchased for areas that you require the highest support for (ie the areas you score option D). It is important to note that this assessment focusses on social care needs only ie ways to improve your day to day functioning and wellbeing. Personal Budgets cannot be used for health needs eg gym membership, unless they relate to a social care need eg if access to the gym also meets the need to access the local community.

Please see the table below for examples of what you can and can't use your Personal Budget for:

What you can use your Personal Budget for	What you can't use your Personal Budget for
Gym membership Swimming A support worker A Befriender An exercise class. Courses/training which enable you to build upon your skill set (Writing, Art, Maths etc.) Therapeutic courses (yoga, mindfulness, meditation etc.) Specialised equipment related to identified care need (Mental Health based)	Paying bills Residential care Nursing care Anything that is not directly related to your care and support Food Tobacco Counselling and psychotherapy

NB This is list is not exhaustive, if a service you would like to apply for is not on the list, please discuss with your key professional.

## How do I get a Personal Budget?

To obtain a personal budget you would need to have a care and support needs assessment carried out by your key professional. This person could be a:

- ✦ Care Co-ordinator (Social Worker, Community Psychiatric Nurse, Occupational Therapist)
- ✦ Personal Budget Link Worker

If you do not have a professional, as listed above at present, e.g. you are seen by a Doctor, you may still be eligible for a Personal Budget, depending on the outcome of your assessment.

## How can I arrange an assessment?

### Aged under 65

If you know who your Care Co-ordinator (Social Worker, Community Psychiatric Nurse, Occupational Therapist) is, it is advisable to ask them for an assessment. Otherwise, if you are under the age of 65 years and live in Harrow, you or someone caring for you can request an assessment by contacting the Single Point of Access (SPA) service on **0800 023 4650**. The SPA is provided by CNWL NHS Foundation Trust (the NHS mental health service) for several boroughs across North West London, including Harrow. Under the Care Act 2014, you have a legal right to request an assessment for your eligibility for a Personal Budget. **When you ring the SPA, please ensure that you state that you are requesting a Personal Budget assessment, as is your legal right under the Care Act, for your social care needs which cannot be met by any other means.** They will refer your situation to a Personal Budget Link Worker in the Harrow service, who will contact you for an appointment to assess your needs and inform you if you are eligible.

### Aged over 65

If you are over the age of 65 years, you can also arrange an assessment by making a request to Harrow Social Services. You can make a referral yourself or someone caring for you can do it on your behalf by contacting Harrow Social Services on **020 8901 2680** or you can email your request to [AHadults@harrow.gov.uk](mailto:AHadults@harrow.gov.uk).

## Care Act Advocacy Service

If you require support during your assessment to ensure you are fully informed about what the assessment will involve, the implications for you and that your wishes are being adequately communicated, you may be able to request an advocate under the Care Act 2014. For details on how to request an advocate, please also see our factsheets on **Advocacy and The Care Act 2014**.

## How is eligibility assessed?

In order to be eligible for a Personal Budget, the professional assessing must deem that you are unable to meet your care and support needs in at least 2 of the areas described below. Eligibility is based on the Care Act 2014, for which there is also a separate factsheet. When you meet with the professional assessing, they should provide you with enough information in an accessible form to enable you to make informed choices.

## What will happen during the Supported Self-Assessment?

During your assessment you will be asked to self-assess what areas you require support with on a daily basis, which are not currently being met. Each section has options A-D: 'A' being no support needed and 'D' being highest support needed. **Make sure that you include in your self-assessment the level of support you need when life is most challenging for you.** To complete the assessment process, you will need to work out with the

professional assessing your 'final agreement' on your level of support needs arising from any physical or mental health problems. This assessment will assess cover the following areas:

- ✿ Managing/ maintaining nutrition
- ✿ Managing personal hygiene
- ✿ Managing toilet needs
- ✿ Being appropriately clothed
- ✿ Maintaining a habitable home environment
- ✿ Able to use the home safely
- ✿ Developing/ maintaining family/ other personal relationships
- ✿ Accessing / engaging in work, training, education or volunteering
- ✿ Using local community facilities/services, including transport and recreational services
- ✿ Carrying out childcare responsibilities.

For each of these areas, you will need to self-assess and then reach agreement with the professional, if you have:-

- ✿ All the support you need
- ✿ Much of the support you need
- ✿ Some of the support you need
- ✿ Little of the support you need.

## What should you expect from your Local Authority?

To calculate how much money you could be offered to meet your needs identified in the assessment, a 'Resource Allocation System' (RAS) is used. This is a standard formula which converts your level of need scored on the self-assessment (A-D) into an amount of money.

Your local authority must:

- ✿ Inform you how they calculated your personal budget
- ✿ Ensure that the budget is sufficient to meet your needs
- ✿ Consider the local cost for the type of services you require, and that care may cost more if your needs are complex.

## Financial Assessment

As part of the assessment for a Personal Budget, you may be asked to complete a full financial assessment. This stage in the process in Harrow is completed by the Local Authority for people of all ages and needs. The purpose of the financial assessment is to establish whether you may need to contribute towards the cost of your care and support. You will be required to submit financial documents such as bank statements for this assessment. If you have property or savings over £23,250, you will be asked to provide a contribution towards your care. If your capital falls between £14,250 -£23,250, then you will be charged £1 per week for every £250 over the limit until your capital falls below that limit. If your capital falls below £14,250 then you will not be asked to contribute towards your care. The Local Authority has a written 'Fairer Contributions Policy', which it can provide upon request.

It may not be necessary to complete a full financial assessment, if there is clear evidence available to indicate your ability to contribute. For example, if your property and/or savings clearly exceeds the threshold or if you are in receipt of means tested benefits which indicates you fall below the lower threshold. If you exceed the financial thresholds you will be required to pay for all of your care, also known as 'Self-funding'. You or your unpaid carer will still be able to decide to if you wish to purchase the care you need.

## Support Plan

The Care Act 2014 requires a Support Plan to be developed between you and your Care Co-ordinator (Social Worker, Community Psychiatric Nurse, Occupational Therapist) supporting you through the process. In the Support Plan you will need to include exactly what support you need, where you will buy it from, how much it will cost and for what period. A copy of your agreed costed support plan will be sent to you once this has been authorised by the Panel.

## Panel approval

The Personal Budget Panel is a group of professionals who meet on regular basis to review and approve the Support Plan applications submitted by Care Co-ordinators (Social Worker, Community Psychiatric Nurse, Occupational Therapist). You won't be able to go ahead with your plans for your care until this panel has approved your Support Plan.

## Personal Budget Reviews

In your Support Plan, there should be a date stated for your Personal Budget to be reviewed with you at least once year or if your care and support needs change. If your needs do change before your review date then do inform your Care Co-ordinator (Social Worker, Community Psychiatric Nurse, Occupational Therapist). Your reviewed Support Plan, including any changes, will be presented to the Personal Budget Panel for a decision as to whether you will receive money for your care for a further period. Usually the maximum period for a Personal Budget is one year, at which point a review is required to re-assess your eligibility under the Care Act 2014 (see assessment process above).

## How is the payment of your Personal Budget managed?

Since you decide how you want to be supported and what works best for you to suit your care and support needs, you can receive your Personal Budget in a number of ways depending on which service is responsible for assessing and managing your care:

### Aged under 65

CNWL NHS Foundation Trust (the NHS mental health service) is responsible for assessing and managing your care. You can choose from the following options to use your Personal Budget:

- ✦ **Direct payments** - your entire Personal Budget funding which has been agreed by the Panel is paid into your bank account or a separate bank account held by a person. You utilise direct payments to buy your own support.
- ✦ **Payment on your behalf** - CNWL NHS Foundation Trust will manage your budget and will commission services on your behalf. Please note that this will be subject to the provider following the invoicing procedures of CNWL.
- ✦ **A mix** - you may wish to receive your Personal Budget by using a mixture of the above ways.

Please note that all methods of payment will be decided on a case by case basis according to the clients' individual circumstances. No payments will be made to an individual or a provider until the costed support plan has been finalised.

### Aged over 65

Harrow Local Authority is responsible for assessing and managing your care. For people over 65, all payments are managed through **MyCommunity ePurse** online system and made via PayPal, which is an electronic payment system. Your Care Co-ordinator will show you how to choose and purchase your care by using **MyCommunity ePurse**.

## Appeals

There are several types of appeal:

### A. Appealing the Personal Budget process prior to panel:

- ✦ Appealing eligibility under the Care Act
- ✦ Appealing accuracy of the self-assessment/ indicative budget

Appeals should be submitted in writing by you or your carer to the case manager's immediate supervisor (ie the Team Leader).

If the client casework is being undertaken by the Team Leader themselves, then this should be reviewed by the Lead Social Worker. If the information available to the reviewer is not sufficient, further information gathering or re-assessment will be considered.

Once a written appeal is received, you should receive a written acknowledgement to confirm receipt and to advise on an approximate timeframe for response (normally within 28 days).

The Team Leader will review and then feedback to the service (and professional) their decision and whether appeal should be upheld.

If you or your carer are still unhappy with this decision, the appeal can proceed to the Personal Budget Appeal Stage 2 Review.

## **B. Appealing the Panel decision making**

If you or your carer disagree with the Panel's decision; the Panel will review cases on the basis of:

- ✦ A personal statement from yourself or via an advocate who is authorised to speak on your behalf
- ✦ A request to reconsider the decision from the Care Co-ordinator/ Personal Budget Link worker supported by their Line Manager
- ✦ A request to reconsider the decision from the carer supported by the service user.

The appeal will be reviewed at the Panel and an initial response sent to you or your carer.

If you are unhappy with the outcome of this decision, the appeal can proceed to the Personal Budget Appeal Stage 2 Review.

## **C. PB Appeal Stage 2 Review**

- ✦ This is a monthly meeting to review disputes held by: CNWL Community Services Manager and the London Borough of Harrow's Service Manager of Personalisation Intake, Support Planning, Finance, Older People's Mental Health and Hospital Teams.
- ✦ The meeting will review your appeals and respond to you directly.
- ✦ If you are unhappy with the outcome of the decision made at this stage you can progress the appeal through Harrow Council's formal complaints process. For more information on this process please visit:  
[https://www.harrow.gov.uk/www2/documents/s100549/Corporate\\_Complaints\\_and\\_Compliments\\_Policy1.pdf](https://www.harrow.gov.uk/www2/documents/s100549/Corporate_Complaints_and_Compliments_Policy1.pdf)



## Where can I get more help or information?

### Local services

#### Support and Wellbeing Information Service Harrow (SWISH)

Commissioned by Harrow Local Authority under The Care Act 2014 to provide information and advice regarding care and support needs to all Harrow residents, including information on Personal Budgets. Information can be provided over the phone, email or a face to face appointment on request.

Contact Monday-Friday 9am-5pm 020 8426 0929, [info@mindinharrow.org.uk](mailto:info@mindinharrow.org.uk)

Harrow Council website contains information on how to apply for a needs assessment for yourself if over 65 or for an unpaid carer.

To apply for a needs assessment please visit:

[http://www.harrow.gov.uk/info/100010/health\\_and\\_social\\_care/1906/applying\\_for\\_social\\_care](http://www.harrow.gov.uk/info/100010/health_and_social_care/1906/applying_for_social_care)

or for support as a carer visit:

[http://www.harrow.gov.uk/info/100010/health\\_and\\_social\\_care/1828/support\\_for\\_adult\\_carers](http://www.harrow.gov.uk/info/100010/health_and_social_care/1828/support_for_adult_carers)

<http://www.harrow.gov.uk>

### Finding Care providers

CarePlace is an information portal listing care and community services available to you in London.

The portal gives you direct access to information about care and community services as well as information and guidance on how to source local services and pay for them. You can sign up to CarePlace free of charge and use it to search for services that you can purchase via your Personal Budget.

CarePlace also has tools to help you assess your health and social care needs and financial situation, and will signpost you to appropriate services and information wherever possible.

[www.careplace.org.uk/](http://www.careplace.org.uk/)

### HAD Support Brokerage (Personal Budget) Service

Support brokerage is a service providing independent support workers to assist clients with managing and maintaining their direct payment or personal budget.

The support broker can assist you if you have a disability which makes it difficult for you to coordinate elements of managing a direct payment or Personal Budget.

For more information please contact Harrow Association of Disabled People (HAD) email: [general@had.org.uk](mailto:general@had.org.uk) Tel: 020 8851 9920



## National services

### Mind website

The National Mind website [www.mind.org.uk](http://www.mind.org.uk) contains further information in their publication on Health and Social Care rights. This is available at:

<https://www.mind.org.uk/information-support/legal-rights/health-and-social-care-rights/overview/#.WoaxdlPFK5s> or type 'personal budget' in the search bar.

### Disability Rights UK

Disability Rights UK website contains lots of information regarding rights and legislation focussing on all types of disability, including a factsheet on Personal Budgets available at:

<https://www.disabilityrightsuk.org/personal-budgets-the-right-social-care-support>.

Main website: <https://www.disabilityrightsuk.org>

They also provide a Free Personal Budget Advice Line for further information and advice about the Personal Budget Process.

Tel: 0330 955 0404 Available 9.30am-1.30pm Tuesdays and Thursdays

Please call Mind in Harrow on 020 8426 0929

For a large print version of this factsheet or a summary translation.



Mind in Harrow's Mental Health Information Service is a part of SWiSH, a consortium of five local charities, offering the local Care Act Information & Advice Service for Harrow residents, funded by the Council. [www.harrowca.org.uk](http://www.harrowca.org.uk)

**This factsheet was produced by Mind in Harrow**

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