



Helping you to manage your personal budget

If you have disability or mental health needs, and you need support to live independently, you may be eligible to receive a personal budget. The personal budget is a sum of money to pay for your support needs. The council will help you to identify your needs and will advise you on how to plan, arrange and manage your support.

This factsheet is about how we will support you to manage your personal budget.

Choosing to manage your personal budget

If you choose to manage your personal budget, payments can be made directly into a separate bank account set up solely for this purpose. This payment that you will receive is called a direct payment.

If you do not have a bank account, your direct payment can be paid onto a pre-paid card and used to pay for your support in the same way you would use a debit card.

If you opt for a direct payment you will need to show us how you are spending that money. The Self Directed Support Team will explain how you need to do this and how often.

How can I use this Account?

The money in this account is solely for paying for the services and support identified in your support plan.

You cannot withdraw cash unless it has been agreed by the council and it is the exact amount required to pay for your support needs identified in your support plan. Payments therefore can only be made from the account by cheque, direct debit or standing order. Bank charges, which result from overdrawing money, may be deemed to be your responsibility and you may be liable for such charges.

When will I receive my personal budget payments?

All personal budget payments will be paid into the account on the last working day of each month.

Any interest received in the account can be used for the purchase of support services.

If you have to make a contribution towards your personal budget you will need to pay it into this account. Paying on a monthly basis may make it easier for you to manage your budget.

What do I need to know if I choose to have my personal budget paid into a pre-paid card?

A pre-paid card is similar to a debit card and can be used to pay for support or services identified in your support plan. See Factsheet 'Using a Pre-paid card'.

Managing your personal budget expenditure

Once you start receiving your personal budget payments, you will need to keep records of your expenditure. These will include:

Tip:

“Cash withdrawals need to be agreed”

- signed time sheets of personal assistants and/or agency staff
- bank statements / invoices / receipts / payroll details
- any other additional information as appropriate

The council will check this information with you six weeks after your first payment. This is called the first monitoring review. Further monitoring reviews will take place at intervals agreed with you and the Self Directed Support Team. If you are having difficulty in managing your personal budget the Self Directed Support Team will help you. However, misuse or poor management of your personal budget, including not providing us with records of your expenditure may mean that we will have to stop making payments and transfer your care to council managed services whilst we investigate.

What happens if I cannot or do not want to manage my personal budget?

You have three options:

1. You may appoint another suitable person called the 'Appointee' to help you manage it.
2. You can try a pre-paid card.
3. You can ask the council to manage your personal budget for you.

Do I have to spend all of my personal budget?

You should not build up a credit balance of more than 2 month's payments in your bank account or on your pre-paid card, except, if agreed in your support plan.

If, for whatever reason, the balance exceeds this amount you may have to return all or some of the money in excess of this amount to us. If the council did seek to recover money from your personal budget account, it would only be the money paid by the council, not any money you had paid into the account.

What happens if I spend the personal budget on things not agreed in my support plan?

If you use council money for different purposes to those agreed, this may be considered to be fraud.

If someone managing the personal budget on your behalf misuses the money, this may be considered to be fraud, and would be investigated by the council if there were concerns of potential financial abuse.

If you are at any time unsure about the way that your payments are being used, you should contact your social worker who can give you guidance on the issue in confidence.

How do I complain if I am not happy with the service I am receiving?

If you are unhappy about any part of the support you have received, you can talk to your:

- Social Worker or,
- Self Directed Support Advisor or,
- Customer Relations Team Tel: **020 8583 3333** or fax: **020 8583 3071**
www.hounslow.gov.uk for an online enquiry form

