



Your Guide to Direct Payments in Lewisham

ABOUT THIS BOOKLET

This booklet is here to help you understand Direct Payments in Lewisham.

A Direct Payment is money from Lewisham Council that helps you pay for the care and support you need. You get to choose who helps you and how you get support. That means you're in control.

THIS BOOKET WILL HELP YOU:

- Learn what a Direct Payment is
- Understand how to get one
- Know what you can and can't use it for
- Use your Lewisham pre-paid card
- Keep track of your spending
- Get support if you need help managing it

You can read this booklet on your own, or someone can help you go through it. It's for adults of all ages who get help from social care in Lewisham — and for anyone managing payments on someone's behalf.

If you find reading difficult, or need this in large print, Braille, audio, or another language, just get in touch. You'll find our contact details at the back of the booklet.

WHAT IS DIRECT PAYMENTS

A Direct Payment is money from Lewisham Council that helps you get the care and support you need.

Instead of the council arranging your care for you, they give you the money so you can choose how to spend it.

You can use this money to:

- Get help at home, like washing, dressing or cleaning
- Go out and about, like to activities, appointments or the shops
- Take breaks, especially if you're a carer
- Pay for a personal assistant or support worker
- Get short-term care if you need a rest or emergency help

This means you can:

- Choose who helps you
- Decide what your day looks like
- Stay more independent

You can even ask someone you trust to help you manage your Direct Payment if you don't want to do it all by yourself.

WHO CAN GET A DIRECT PAYMENT?

You can get a Direct Payment if:

- You are an adult who needs care and support at home or in your community
- You are a carer who needs help so you can keep caring
- You are a parent of a child with disabilities
- You are helping someone who can't manage their own money, and you've been officially chosen to help (like a power of attorney or court deputy)

To get a Direct Payment:

- You must have a care needs assessment
- You must agree to use the money only for support in your care plan
- You must be able to manage the money, or have someone who can help you

You don't need to be good with money or paperwork — there's help for that. You just need to want more choice and control over how you get your care.

HOW TO GET A DIRECT PAYMENT

Here's how it works, step by step:

1. Get a Care Assessment

Someone from Lewisham Council will talk to you about your needs — like what help you need day-to-day and what's important to you.

2. Get a Financial Assessment

They'll check how much money you can afford to pay toward your care.

(If you can pay the full cost, you won't get council funding, but you can still get advice.)

3. Get a Personal Budget

This is the total amount of money needed for your care and support.

It might come from the council, from you, or a bit of both.

4. Make a Care and Support Plan

You'll work with someone to write down how you want to use the money to get the care that suits **you**.

5. Choose to Get a Direct Payment

You can choose to get some or all of your budget as a Direct Payment.

You'll need to sign a simple agreement to say how the money will be used.

HOW YOU WILL GET YOUR MONEY

When you get a Direct Payment in Lewisham, the money goes onto a special card called a prepaid card.

It works a bit like a bank card, but it's just for your care money.

WHAT IS A PREPAID CARD?

- It's a card from Prepaid Financial Services (PFS)
- Lewisham Council puts your care money on the card every 4 weeks
- You use the card to pay for your care and support
- You can't get cash out unless the council has agreed it

YOU CAN USE THE CARD TO:

- Pay your personal assistant
- Pay a care agency
- Pay for other support that's written in your care plan

You can use it online, by phone, or in person — just like a normal debit card.

If you need help using your card or looking after the money, you can:

- Get help from a trusted person
- Ask Lewisham's Direct Payment Team for support
- Choose to have the council manage the money for you (this is called a managed account)

USING YOUR LEWISHAM PREPAID CARD

Your Lewisham prepaid card is how you get and spend your Direct Payments. It helps you keep your care money safe and easy to manage.

HOW TO USE THE CARD

- Pay online for services and care
- Pay in shops or over the phone (if your care plan allows it)
- Set up payments to pay your personal assistant or care agency

THINGS YOU NEED TO KNOW

- You can't take out cash unless it's been agreed in your support plan
- Only use the card to pay for things written in your care plan
- Don't share your PIN or card details with anyone, not even your carer
- Keep your receipts and invoices – Lewisham might check them

NEED HELP?

- You can ask someone you trust to help you use your card
- You can get support from Lewisham's Direct Payments Team
- If your card is lost or stolen, contact PFS right away
 - 020 3953 5588
 - lewisham@prepaidfinancialservices.com

Your prepaid card makes it simple to stay in control of your care and how you spend your budget.

WHAT YOU CAN USE DIRECT PAYMENTS FOR

You can use your Direct Payment to pay for care and support that helps you live your life in the way that works best for you.

But it has to match what's written in your care and support plan.

YOU CAN USE YOUR DIRECT PAYMENT TO PAY FOR THINGS LIKE:

- Help with washing, dressing, cooking, or cleaning
- A personal assistant (PA) to support you at home or when you go out
- Daytime activities or social groups
- Help to get out and about, like travel to appointments or hobbies
- Short breaks or respite care to give you or your carer a rest
- Equipment or services that help you stay independent
- You don't have to spend the same amount every week — it's your budget, and you can use it flexibly as long as it adds up right.

YOU CAN USE YOUR DIRECT PAYMENT TO PAY FOR THINGS LIKE:

- Buy alcohol, cigarettes or drugs
- Gamble or play the lottery
- Pay rent, bills or household food
- Go on a holiday unless it's agreed in your plan
- Pay for council-run day centres
- Pay someone you live with or are related to (unless the council says it's OK in writing)

YOUR RESPONSIBILITIES

Having a Direct Payment gives you freedom — but it also means you have to use the money sensibly and fairly.

Don't worry, you won't be left on your own. You can get help to manage it.

WHAT YOU'RE RESPONSIBLE FOR:

- Spending the money only on the care in your plan
- Keeping receipts, invoices and records of what you spend
- Paying your contribution if the council says you need to (this is your bit of the cost)
- Letting the council know if your needs change
- Using your card safely and not sharing your PIN

IF YOU EMPLOY SOMEONE (LIKE A PERSONAL ASSISTANT):

You need to:

- Be a proper employer
- Pay them the minimum wage or more
- Register with HMRC for tax and National Insurance
- Have employer's liability insurance
- Do a DBS check (to make sure they're safe to work with you)

If that sounds like a lot — you can get help with payroll, contracts, and more.

IF YOU DON'T FOLLOW THE RULES:

- You might have to give the money back
- The council might stop your Direct Payments

But don't panic — if you're stuck, just ask for help. That's what the Direct Payments Team is there for.

HOW WE CHECK YOUR PAYMENTS

Lewisham Council will check your Direct Payments now and then — just to make sure everything is going smoothly.

This isn't to catch you out. It's to keep things safe and fair.

WHAT WE CHECK:

- That you're spending the money on your care, just like your plan says
- That you're paying your share if you were asked to
- That you're keeping receipts and records

WHEN WE CHECK:

- Around 8 weeks after you start your Direct Payment (your first check-in)
- Then once a year
- Or anytime if there's a change in your care or a problem

HOW MUCH MONEY YOU CAN KEEP:

You're allowed to keep:

- Up to 8 weeks of care money in your account
- Extra money for holiday pay, insurance, and unpaid invoices

If there's too much money left sitting on your card and you're not using it, we might ask to take some of it back — but we'll always talk to you first.

Keeping your spending clear and tidy means fewer questions and more independence.

IF YOU GO AWAY OR INTO HOSPITAL

Sometimes life happens — maybe you go on holiday, visit family, or need to stay in hospital.

That's totally fine! But you need to let the Direct Payments Team know.

IF YOU GO AWAY (OUT OF LEWISHAM OR ABROAD)

- If you're away for less than 4 weeks – tell the team in advance, and say how you'll manage your care while you're gone
- If you're away for more than 4 weeks – your Direct Payments will usually stop until you're back
- If you employ someone (like a PA) while away, make sure you follow the employment rules of the country you're visiting

Always keep receipts and records if you spend care money while away.

IF YOU GO INTO HOSPITAL

- You can't use your Direct Payment to pay for healthcare, but you might still use it for other support like keeping your PA job safe
- If you're in hospital for more than 4 weeks, your Direct Payment will usually stop
- A review will happen to see if your care plan needs to change

The main thing? Keep us in the loop. That way, we can make sure your care and payments don't go off track.

ENDING DIRECT PAYMENTS

Sometimes, Direct Payments need to stop. That's OK — there are always other options to get support.

YOU MIGHT STOP GETTING DIRECT PAYMENTS IF:

- You don't want them anymore – just let the council know
- You're not using the money properly
- You're not keeping records or not paying your contribution
- Your care needs have changed and Direct Payments are no longer the best option
- You're no longer able to manage the money (and there's no one else to help)

If Direct Payments stop, the council will work with you to arrange care in a different way.

IF SOMEONE DIES

If someone who was getting Direct Payments passes away:

- The council will stop the payments
- Any money left on the prepaid card will be used to pay for any final care costs
- If they had a Personal Assistant (PA), the council might pay things like redundancy if there's proof they're owed

It's a difficult time, so the council will always handle it with care and respect.

Remember: you're never stuck. If something's not working, you can talk to the Direct Payments Team and figure out the next step that suits you best.

HELP AND CONTACT DETAILS

Need help? Have questions? Don't worry — there's a whole team here to support you.

Here's who to contact in Lewisham

DIRECT PAYMENTS TEAM

For anything to do with your Direct Payment, prepaid card, or if your situation changes:

- 020 8314 9675
- directpaymentteam@lewisham.gov.uk

FINANCIAL ASSESSMENT TEAM

For help with your contribution or financial questions:

- financialassessmentteam@lewisham.gov.uk

ADULT SOCIAL CARE GATEWAY TEAM

If you're new to social care or want to ask for a care assessment:

- 020 8314 7777
- gateway@lewisham.gov.uk

FIND A PERSONAL ASSISTANT OR CARE AGENCY

- Visit: www.lewisham.gov.uk/pa

EMPLOYMENT HELP

- Skills for Care: www.skillsforcare.org.uk
- ACAS (workplace advice): www.acas.org.uk
- CQC (to check care agencies): www.cqc.org.uk

HELP WITH MANAGING YOUR DIRECT PAYMENT

You don't have to manage everything on your own. Lewisham Council works with trusted organisations who can help you stay on top of your payments, paperwork, and legal responsibilities — especially if you're employing a Personal Assistant.

PAYROLL SERVICES

If you employ a PA, you'll need to deal with things like wages, tax, and payslips. That's where payroll companies come in. They do the hard work so you don't have to.

Lewisham recommends:

PAYPACKET

- They do your PA's payslips, taxes, and keep things in order
- Website: www.paypacket.co.uk
- Telephone: 0800 8488998

BARRIE BOOKKEEPING

- Offers personal support for Direct Payment users
- Helps with wages, records, and advice
- Ask the Direct Payments Team for contact info
- Website: www.barriebookkeeping.co.uk/localcouncil/lewisham-council
- Telephone: 01592 756 713
- Email: dp@barriebookkeeping.co.uk

DIRECT PAYMENT INSURANCE

If you employ a PA, you need insurance in case something goes wrong. It's the law.

Lewisham recommends:

MARK BATES LTD

- Provides insurance for people using Direct Payments
- Covers things like:
 - Employers' liability
 - Public liability
 - Legal support
- Website: www.markbatesltd.com

Not sure which service to use?

Talk to the Direct Payments Team — they'll help you choose the right support for you.

YOUR STARTER CHECKLIST

Here's a handy checklist to help you get started with your Direct Payment in Lewisham.

Tick things off as you go!

BEFORE YOU START

- ☐ I've had a care assessment from the Gateway Team
- ☐ I've had a financial assessment
- ☐ I know how much my personal budget is
- ☐ I've chosen to get a Direct Payment
- ☐ I've signed my Direct Payment agreement

SETTING UP YOUR PAYMENT

- ☐ I've received my Lewisham prepaid card
- ☐ I know how to use my card safely
- ☐ I've read what I can and can't use my payment for
- ☐ I've chosen if I want to manage the money or get help

IF YOU'RE EMPLOYING A PERSONAL ASSISTANT

- ☐ I've picked a payroll service (like PayPacket or Barrie Bookkeeping)
- ☐ I've set up employer's liability insurance (like with Mark Bates Ltd)
- ☐ I've checked my PA has a DBS check
- ☐ I've sorted a contract and job description
- ☐ I've registered with HMRC (or got help doing it)

KEEPING THINGS IN ORDER

- ☐ I'm keeping receipts and records of what I spend
- ☐ I know how to contact the Direct Payments Team if I need help
- ☐ I understand that Lewisham will check my payments
- ☐ I know what to do if my needs or circumstances change

BONUS TIP:

- ☐ I've saved all my contacts, emails and paperwork in one easy place!