Your Personal Budget – options available to you

**What is a ‘Personal Budget’?**

A **Personal Budget (PB)** is the amount of money North Somerset Council agrees you require to meet your support needs.

With a PB you can either receive the money yourself and use it to meet your agreed needs, or Adult Social Services can organise services for you.

You cannot have a PB if you live in a care home all of the time, but some people use a PB to pay for short stays in a care home.

**Could I have a Personal Budget?**

If you are struggling to manage at home (perhaps because you have a disability), you may be able to have a personal budget.

The Council would arrange for someone to meet you and your family and talk about what might help you manage better.

The Council has to agree you might be at risk without support.

**Would it cost me anything?**

A worker from the Council would contact you to arrange to talk to you about your financial situation.

They will tell you if you need to pay towards your support.

**What choices do I have in taking a Personal Budget?**

1. **If the money is paid to you, then you can buy and arrange your own support, or ask someone you trust (like a family member) to help you look after it. This is a ‘cash personal budget’. (Some people call this a ‘direct payment’ because the Council pays the money direct to you).**

2. **You can ask the Council to look after your PB and arrange and pay for support on your behalf. This is called a managed personal budget because the Council manages it for you.**

3. **You could have a mixture of the two above – a mixed personal budget (see over the page for more details).**
What are the advantages of a Cash PB?

You can choose from a greater range of services and can organise your support in a way that suits you and your family.

You could employ a Personal Assistant yourself so you could employ someone you feel suits you and works well with you.

Are there any disadvantages?

You have to be able to manage the money and show the Council that you have spent it as agreed.

If you choose to employ a Personal Assistant you take on a legal responsibility as an ‘employer’. The Direct Payment Support Team will help you with this.

What are the advantages of a managed PB?

The Council will organise your support from the list of providers with whom they contract (for example for help with personal care or day care); you don’t have to worry about making arrangements.

The Council will pay your provider directly and then bill you for your contribution; you don’t have to worry about the money.

Are there any disadvantages?

Because the Council only contracts with certain providers there is less choice and it might be less flexible for you.

You cannot choose to employ your own personal assistant

What is a ‘mixed’ personal budget?

It is simply a mixture of the Council managing some services for you, and you taking cash to buy some support yourself.

This has the advantages and disadvantages of both the cash and managed personal budgets as above.

How do I find out more about personal budgets?

If you would like to find out more you will need to contact Care Connect on 01275 888 801. If you choose to go further the Council will arrange for someone to get in touch with you.

This leaflet and leaflets about cash and managed personal budgets are also available via the Council’s website: www.n-somerset.gov.uk (January 2015)