Personal Budget Options – Direct Payments Information Starter Pack

1. What are Direct Payments?

Direct Payments are a sum of money based on the amount agreed in your support plan to meet your needs. You can use the Direct Payment to arrange and pay for services that you are assessed as needing to support you to live independently.

Bradford Council social care assessors should discuss personal budget options, including the choice of Direct Payments, with you when your social care assessment takes place, and when your support plan is reviewed. Alternatively, if you already receive adult social care services you can ask to discuss the option of taking up Direct Payments at any time with your allocated social care assessor or the Independence Advice Hub (IAH). Bradford Council social care assessors will help you or your representative to make a decision about what the best option personal budget option is for you.

You can choose to have a Direct Payment instead of the Council arranging your support. Direct Payments give you control over your care and support, you can decide how your needs are met and buy services that suit you best.

It is your choice to opt for a Direct Payment, but we must be satisfied that you or your representative understand what this involves and the way you use the money will meet your needs and achieve the agreed outcomes.

If you cannot or do not want to manage the Direct Payment yourself, then you can ask for a representative to manage the Direct Payment on your behalf. Most people choose a family member or a trusted friend to act as their representative. If a representative is managing the Direct Payment on your behalf, this person will be responsible for signing the Direct Payment contract and ensuring that the terms and conditions of the contract, and any employment or contractual arrangements for your support are complied with.

People who receive Direct Payments use the money to meet their needs in various ways, for example:

- Employing a personal assistant (PA), providing support at the times they want.
- Buying support from a care agency of their choice (if the care agency is providing personal care it must be registered with the Care Quality Commission)
- Alternative types of respite support to what the Council could arrange.
- Accessing support and community activities provided by voluntary and community services

What Direct Payments Can Be Spent On (this is not an exhaustive list):

- ✓ To meet identified needs and outcomes as detailed in your support plan
- ✓ Employing PAs
- ✓ Buying support from a care and support agency
- ✓ Accessing social activities and support from voluntary and community organisations
- ✓ Respite support

What Direct Payments Cannot Be Spent On:

- Permanent residential and nursing accommodation
- Anything illegal
- Employing family members living in the same household as you (unless agreed by a Social Worker, in certain circumstances)
- Council owned social care services
- NHS services
- Personal household expenses, for example bills, clothes, food, paying off debt or anything not related to your assessed eligible care and support needs
- Adaptations to your home
- Anything that does not represent value for money, for example where a valid cheaper alternative is available
- Anything that makes life worse or places you at an intolerable risk
- Paying people cash in hand
- Anything that is not identified on your support plan

The way you use the Direct Payments must be legal and keep you safe and well.

2. How will the Direct Payment Be Set Up?

The Direct Payment Contract

You and/or your representative will need to sign a contract to agree to the terms and conditions before the Direct Payment can start. Please take time to read through the contract so that you understand what is required. We advise that you take advice independent of the Council before signing the contract. By signing the contract, you are confirming that you have sought independent advice, or you are electing to proceed without its benefit.

Your Direct Payments will not begin until the Council has received a copy of the contract signed by you or your representative.

If you or your representative fail to comply with the terms and conditions of the Direct Payment contract, the Council reserves the right to suspend or terminate the Direct Payment, while at the same time considering how the Direct Payment recipient's needs can continue to be met.

If a representative is managing the direct payment on behalf of you, they are legally responsible for administering the Direct Payments on your behalf.

How You Will Receive the Direct Payment and Direct Payment Accounts

Most people choose to have their Direct Payment paid onto a pre-paid card. The Council will supply you with this card and will pay the Direct Payment onto the card every four weeks. The Direct Payment Support Team will provide you with an information leaflet about the pre-paid card scheme.

If you do not opt for a pre-paid card you will need to set up a separate bank account, solely for the use of the Direct Payment funds. The Council will pay the Direct Payment into the account every four weeks.

You and/or your representative(s) should keep all the Direct Payment money in the specific Direct Payment bank account (pre-paid card or separate bank account). You and/or your representative(s) must not transfer Direct Payment funds to any personal or business accounts held by you or your representative(s). You should keep copies of your bank statements for 7 years as these will be requested by the Council when they carry out financial audits of the Direct Payment (see Section 4 for more information about financial audits).

It is a requirement of all financial services, including banks and pre-paid card companies, for the account holder to provide proof of their identity and address before the account can be set up. If you are opting for the Direct Payment to be paid to a pre-paid card, then the Direct Payment Support Team are able to support you with this process.

You should not withdraw cash from your pre-paid account or Direct Payment bank account. It is recommended that you arrange bank transfers through online banking or telephone banking when paying for support. Using bank transfers allows you to track the payments out of your account. Payments for your pre-paid card account or Direct Payment bank account should only be for the provision of care/services/equipment as identified in your support plan.

3. Support

Direct Payment Support Team

If you do decide to opt for a Direct Payment, the Direct Payments Support Team can provide you with as much help as you need.

When your social care assessor refers you for a Direct Payment, an Officer for the Direct Payment Support Team will be assigned to support you through the Direct Payment process and will remain assigned to you for at least 3-months after the Direct Payment is set up to ensure that you and your representative are comfortable and confident in managing the Direct Payment. The Officer will be your first point of contact.

The Direct Payment Support Team is based at 5th Floor, Britannia House, Hall Ings, Bradford, BD1 1HX. In addition to the Officer who is assigned to support you during the first 3-months of your Direct Payment, the Direct Payment Support Team has a duty service which is available for you to contact throughout the course of your Direct Payment. The Direct Payment Support Team can be contacted between 8:30 and 17:00 Monday to Thursday and 8:30 to 16:30 on Fridays.

The Direct Payment Support Team can be contacted as detailed below:

Tel: 01274 434191 (press option 1 after dialing)
Email: dp@bradford.gov.uk

Payroll Companies

Most people use a payroll company to support with Direct Payment responsibilities, such as paying PA wages and agency invoices, issuing pay slips to PAs and processing any pension payments to PAs. Many people opt for payroll companies holding their Direct Payment fund on their behalf, and these companies will provide support around information that needs to be submitted to the Council for financial audits (see section 4). Details of payroll companies can be found in section 9.

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Three Month Review

Three months after your first payment, the Direct Payment Support Team will contact you or your representative to review the Direct Payment and offer any further support you may need to help you manage the Direct Payment. This review will include checking that all required payments are being made in relation to the Direct Payment contract and your assessed needs.

Insurance Companies

If you are employing PAs, you must take out annual employer and public liability insurance to cover any employment related claims, including redundancy and liability associated with the employment of staff and care provided in your own home. The insurance companies used to cover Direct Payments are able to give advice on PA employment issues, for example around redundancies, sickness policies, disciplinary issues etc.

4. Financial Audits

His Majesty's Revenue and Customs (HMRC) will require you to retain financial records for seven (7) years for auditing purposes. This means that you and/or your representative(s) will need to keep any documents and/or records generated in connection with the provision of these services for up to a period of seven (7) years. The Council will require access to your financial records, when carrying out regular checks to monitor the management of your Direct Payment.

It is important to know that by agreeing to have a Direct Payment, you or your representative have a responsibility to provide the Council with records of how you have spent the Direct Payment so that we can carry out financial audits. These audits normally take place once a year; we will write you to when we are due to carry out the financial audit, telling you what documents you need to send to us.

The paperwork that you will need to keep in relation to your Direct Payment is fairly simple. You must keep all of the following:

- ✓ A record of when any staff you employ have worked for you – this record should be in the form of timesheets or a staff diary (including the hours the staff have worked on each day)
- ✓ PA payslips
- ✓ All invoices and receipts – including any from care providers or agencies*
- ✓ Bank statements from your Direct Payment bank account, if you are opting for a separate bank account rather than a pre – paid card (see section 2)
- ✓ Employment contracts for each employee, if you are directly employing PAs (see section 7)
- ✓ Insurance certificates, if you are employing PAs

***** When you use an agency, they must give you an invoice when they ask for payment for their services. Check that they are charging you only for the time that they sent staff to work with you. Invoices should have an invoice number and detail the dates and times support was delivered. Invoices from self-employed PAs should include the person's HMRC Unique Tax Reference Number (UTR).
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All of the above paperwork must be kept by you so that the Council can see that the money is being spent appropriately and is accounted for. You must keep all documents for 7 years.

You should not withdraw cash from your pre-paid account or Direct Payment bank account. It is recommended that you arrange bank transfers through online banking or telephone banking when paying for support. Using bank transfers allows you to track the payments out of your account. Payments for your pre-paid card account or Direct Payment bank account should only be for the provision of care/services/equipment as identified in your support plan.

If you are finding any part of managing the Direct Payment difficult, or are worried about the financial monitoring, please contact the Direct Payment Support Team (the contact details can be found in section 3).

5. Client Contributions

People over the age of 18 years old are assessed to check whether they will need to make a financial contribution to the cost of their support. Following on from your social care needs assessment, the Council will complete a financial assessment to work out how much you need to contribute to the Direct Payment and how much the Council will contribute.

Someone from the Council's Financial Support Services Specialist Finance Team will contact you to carry out a financial assessment and calculate how much you are able to contribute to the Direct Payment. The Financial Support Services Contracts Team will also inform you by letter how much money you will need to pay; this amount will also be recorded in the Direct Payment contract.

Your client contribution should be paid into your Direct Payment account regularly (weekly/monthly), preferably via a standing order, from your personal account.

Most people set up a standing order to pay their contribution into their Direct Payment account (pre-paid card account or separate bank account). **If you do not pay your assessed contribution, you will not have sufficient funds in your account to pay for services**. Your client contribution must be back dated to the start date of the Direct Payment contract.

With your agreement, the Council may choose to arrange for the Direct Payment to be paid in full (gross) and then issue an invoice to collect your financial contribution. During the process of setting up the Direct Payment, it will be confirmed if your Direct Payment will be paid net or gross of your assessed financial contribution.

The Council will carry out an annual review of your client contribution amount; the amount you need to pay may change following this review, we will write to you informing you of any changes If the amount you need to pay changes then you will need to amend the standing order.

The Council will monitor the payment of any assessed financial contribution and Council staff will contact you and/or your representative(s) if they notice any irregularity. Where the Council becomes aware that the financial contribution is not being paid, a review of your care and support plan may be required.

If part of your Direct Payment is funded for health support by MHS West Yorkshire Integrated Care Board (ICB), then you will not pay a contribution for this part of your Direct Payment.

6. Using an Agency or Support Organisation

You may want to use a care and support agency or community organisation to provide your support. In this case you will not be the employer, and the agency will be responsible for managing the staff, they will pay their wages and will be responsible for ensuring they have adequate employer liability insurance.

The Connect to Support Bradford and District website has lots of information about care and support agencies who cover the Bradford District and community directories detailing support provided by voluntary and community organisations. The website is available at:

https://bradford.connecttosupport.org/

If you do choose an agency or community organisation to provide your support, then they will need to invoice you before you can pay for any support provided. You should check that the invoice breakdown matches the hours or days of support you have asked the agency to provide. Once you have checked the invoice, you will need to pay the invoice from your pre-payment card or Direct Payment bank account, alternatively, if you are using a payroll company you will need to confirm to your payroll company that the invoice is correct for payment.

You/and / or your representative(s) should have an up-to-date Service Agreement/Contract with the provider. This should describe the service being provided, include confirmation that the provider has appropriate current insurance and provide specific details relating to how your needs and outcomes will be met. Please read the Service Agreement/Contract through carefully and ensure that you are happy with the terms and conditions such as a breakdown of costs and notice periods (the Council notice period for agencies is usually 14 days).

When you are choosing an agency, we recommend the following:

- Check that the agency is registered with the Care Quality Commission (CQC) if personal care is to be provided. It is compulsory to use a CQC registered agency for personal care.
- Check with the agency that staff have a valid Enhanced DBS certificate.
- Ask to see a copy of the insurance policy.
- Ask what qualifications and experience their staff have and what training and support is provided.
- Ask for a risk assessment to be carried out for you and the staff who will be working with the Direct Payment recipient.
- Ask how the agency manages their staff and how often a manager will check things are working.
- Ask how complaints are dealt with and for a copy of the complaints procedure.
- Ask the agency whether you will receive support from regular support workers to ensure consistency.

- Ask what cover will be in place for staff sickness and holidays.

You should note that the Council is not party to any contract that you and / or your representative(s) have entered into with any care and support agency.

7. Employer Responsibilities When Employing Personal Assistants (PAs):

Many people in receipt of Direct Payments choose to employ PAs to provide their support. The advantage of employing PAs is that you can directly choose who will provide your support. If you opt to employ PAs, then you or your representative will be the employer.

Employing PAs does not need to be difficult; there are a number of Payroll companies who are able to help with paying wages, insurance companies will be able to provide advice on employment issues and the Direct Payment Support Team is also able to offer you advice and support with employment matters.

When you and/or your representative(s) are directly employing PAs you must comply with all legal duties and obligations of being an employer in the United Kingdom including Working Time Regulations, payment of tax, National Insurance, Statutory Maternity Pay (SMP) or Paternity Pay (SPP, National Living Wage, pensions and Statutory Sick Pay.

Recruitment and Selection

The Direct Payment Support Team can provide you with assistance in recruiting PAs, for example by helping you develop job adverts, advertising jobs, sending out job applications and questions to ask applicants during interviews.

The Council operates a PA register, this register is a list of people who are looking for work as PAs. Please contact the Direct Payment Support Team if you wish to source a PA from the PA register.

Contracts of Employment

All PAs employed by you must be given a copy of their employment contract. PAs must receive a copy of their contract on or before their first day of employment. The Direct Payment Support Team can issue the employment contract to your PAs on your behalf or send you a template for you, or your representative, to develop the contract.

You should note that the Council is not a party to any employment contract that you and/or your representative have for services between you and any PA, i.e. the Council is not the employer to your PA.

Working in the UK

As an employer, you must ensure that your PA is legally entitled to work in the United Kingdom by checking paperwork, before you employ them. This means you will need to obtain and check the validity of the person’s original documents showing their right to remain and work in the UK, such as a passport, national identity card or other acceptable and supporting documents – you must also make and retain clear copies and record the date the checks were made.

The Direct Payment Support Team will provide you with a form to complete with each new PA, this form has a list of documents that you should check to ensure your PAs are legally entitled to work in the United Kingdom. When the form is completed, your PA should sign the form and you and/ or your representative should also sign. Please retain a copy of the completed form for each employee.

Further information can be obtained from the Home Office: https://www.gov.uk/check-job-applicant-right-to-work

Employing Family Members

You and/or your representative(s) should not use your Direct Payment to secure services from a spouse (i.e. husband or wife or Civil Partner), a family member (i.e. son, daughter, step son/daughter, aunt, uncle, parent, parent-in-law, grandparent, brother, sister), or a partner (the other member of an unmarried couple) who lives in the same household as you unless the Council has provided prior written consent, and this is recorded in your care/support plan.

Disclosure and Barring Service (DBS) Checks

If the Direct Payment is for a child under 18 years of age, or there are children in the household where the support is to be provided, or if you lack capacity to make decisions about your care and support, you or your representative must ensure that your PA(s) have had a valid Enhanced DBS check to ensure that the person has no relevant criminal convictions that prevents them working with children or vulnerable people. If an employee already has an Enhanced DBS check that is dated from within the last 12 months, they can start work immediately, however, Bradford Council will still complete a new Enhanced DBS check with your PA.

We strongly recommend that a valid Enhanced DBS check is completed for all PA's, even if they are only working with adults. Bradford Council will process all DBS checks and cover the cost.

If any DBS check contains a disclosure for a PA you and/or your representative(s) must seek advice from the Direct Payments Support Team before the employment commences.

Pension Scheme

Under the Pensions Act 2008, it is the law, depending on your PAs age and level of earnings, that you may be required to enrol your PA into a workplace pension scheme. If your PAs are not currently eligible for a pension scheme, they may become eligible in the future in which case they will need to be then enrolled in a pension scheme. All PAs have the option to opt out of these arrangements, if they wish to do so.

If your PA is eligible and opts to remain enrolled in a pension scheme, then your contribution, as their employer, will be paid through your Direct Payment.

The Direct Payment Support Team or your payroll company will be able to provide further help, information and advice about pensions. Your payroll company will make all the arrangements for pension enrolment and contributions once all required paperwork has been completed and submitted by you.

Insurance

It is a legal requirement when employing PAs to ensure insurance is in place. Employer liability insurance is compulsory. Your Direct Payment Support Worker will provide you with information about the correct level of cover to purchase. You must retain copies of your insurance certificate/confirmation of purchase to submit with the documents required for your annual financial audit. The insurance cover is bought through the Direct Payment money, not with your own personal money. Whilst you are employing PAs, the insurance must be renewed annually at the correct level.

Paying your PA's Wages

It is your responsibility to pay your PA's wages. You must ensure that a wage slip is produced and that the right amount of tax, National Insurance, pension (if applicable) and other statutory deductions are made. There are 2 ways to pay your PA:

- Through a payroll company. The payroll company will ensure that all deductions from your PAs wages are made, for example income tax, National Insurance, pension and other statutory deductions and can produce wage slips for your PAs.
- You may choose to manage your PA's wages yourself. You will be legally responsible for ensuring the right amount of National Insurance, income tax, pension and other statutory payments such as sick pay, holiday pay and maternity pay are paid. You will also need to ensure that a wage slip is produced for your PA.

Most people use a payroll company to manage paying their PA's wages. We recommend that you use a payroll company. The payroll company will charge a fee which is made from your Direct Payment money.

Record of Support Hours Delivered.

You must keep timesheets or a diary of attendance for all your PAs, which should include start times, finish times and breaks. The timesheets/diary must be signed by both you or your representative as the employer and the PA as an employee. Copies of the timesheets/record of attendance will need to be submitted for the annual financial audit and these records need to be kept for a minimum of 7 years.

Training

Regular learning and development will help ensure PAs can remain up-to-date with best practice to provide the best care and support.

Bradford Council's Skills for Work team work closely with the Direct Payment Support Team and are able to offer free training courses to any PAs that you may employ, to support you in the best way they can with your care and support needs. If you wish to discuss Skills for Work training opportunities for your Personal Assistant, please contact the Direct Payment Support Team.

Skills for Care fund lots of courses for adults in receipt of Direct Payments and review each application on a case-by-case basis. The funding can be used for first aid, moving and assisting, food and hygiene, or health and social care accredited qualifications such as diplomas etc. It can also pay for training to help you develop your skills as an employer. As well as paying for the course itself, the funding can cover any related costs, including any back fill and travel expenses. If you would like to apply for funding from Skills for Care for training, please contact the Direct Payment Support Team who can help you complete a funding application.

If the Direct Payment is for a child under the age of 18 years old, and there are specialist training requirements for your PAs, then you should discuss any funding requirements for any specialist training with your child's social care assessor.

The Council also runs regular safeguarding training. If you would like to access the Council's safeguarding training, for yourself and/or your PAs, please contact the Direct Payment Support Team.

Self Employed PAs

HMRC has strict criteria about who is classed as a self-employed worker. In most cases PAs will not meet this HMRC criteria. You should seek advice from the Direct Payment Support Team before you or your representative consider engaging a self-employed PA.

If you use your Direct Payment to pay a self-employed personal assistant to provide you with care and support, you are responsible for making the necessary checks to confirm they are self-employed and registered with HMRC, and that they have adequate liability insurance.

If you choose to contract with a self-employed person, the Council's Financial Support Services and the Direct Payment Support Team will ask to see the Unique Tax Reference (UTR) documents. The Council may not be able to pay Direct Payments if the arrangements you have in place do not meet the requirements as set out by HMRC. You can check if the Personal Assistant has registered themselves as self-employed by asking to see their letter from HMRC which states their Unique Tax Reference Number (UTR).

If the Personal Assistant is self-employed, they need to:

- provide you with a Unique Tax Reference number (UTR) issued by HMRC on HMRC headed paper stating they are self-employed
- arrange their own insurance to cover against public liability and, where needed, employer's liability insurance
- provide a contract agreeing the terms and conditions of the support provided, prices charged/cost of service, which would be mutually agreed by you, including when and where to undertake the work
- provide you with invoices quoting their HMRC Unique Tax Reference number (UTR) to request payment from you for the specific service(s) they have undertaken
- arrange payment of income tax, National Insurance, and production of their general accounts
- provide their own equipment (unless agreed otherwise in contract agreement)
- provide other workers to support you if they are unable to provide the service themselves.

A self-employed PA may work for more than one person. They declare their own income to HMRC, so Payroll is not required. A self-employed PA is not entitled to any holiday pay, sick pay, redundancy, or other employment related payment. Self-employed PA's must have their own public liability insurance certificate, which they should show to you and/or your representative(s), on request, before they commence work.

8. Managing Quality

You and/or your representative(s) are responsible for managing the quality of service delivery paid through your Direct Payment of employed PAs, self-employed PAs and care and support agencies. The Direct Payment Support Team have provided you this “Personal Budget Options – Direct Payments Information” starter pack, which provides information about support to help you manage your Direct Payment.

If the Council believes that an individual or organisation is not able to provide an appropriate service, from a quality perspective, or is unfit to provide the service that is needed, you and/or your representative(s) will be required to find an alternative service. The Council will help you with this.

9. The Weekly Budget and Use of Funds

The weekly budget for your Direct Payment will be calculated to ensure there are sufficient funds to pay for the support that will be funded through your Direct Payment.

If you and/or your representative(s) choose support that is more expensive than the weekly Direct Payment budget, you and/or your representative(s) will need to ensure that the difference is paid using your own money, which is known as a personal top-up. If the total cost of the care and support is being paid in full from the Direct Payment account you must pay your personal top-up into the account before making payment for the support.

A personal top-up is in addition to any assessed client contribution. Before agreeing to pay a personal top-up, you should consider whether you can afford and keep up the payments. We advise you to discuss any additional costs with your social care assessor during your assessment and support planning.

If you choose to have extra support (support in addition to what is agreed in your support plan), you will also need to pay for this using your own money through a personal top-up.

10. Back Up Planning

It will be important for you or your representative to consider what arrangements would need to be put in place to ensure the continuity of your support, for example if you or your become ill or need a period in hospital. You may want to consider what these arrangements will be with your family, trusted friends and your social care assessor, and these arrangements should be recorded in your support plan. You can also contact the Direct Payment Support Team for further advice and information. If an agency is providing your support, you may want to discuss with them what arrangements they will put in place in these circumstances.

11. Change of Circumstances

If your circumstances change, for example:

- Change of your address
- Change of PA's address
- Change of your representative's address
- Change of PA/PA leaves your employment
- The Direct Payment is no longer meeting your assessed needs
- If your representative is no longer willing or able to manage your Direct Payment

If any of the above circumstances change, you **must** inform the Council immediately, please contact the Direct Payments Team between 8:30-17:00 Monday to Thursday and 8:30 -16:30 on Fridays.

Tel: 01274 434191 (press option 1 after dialling)
Email: dp@bradford.gov.uk

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12. Useful Contacts

Name	Details	Telephone Number	Email and Website Addresses
Bradford Council Contacts			
Direct Payment Support Service	Bradford Council's Support Options Team	01274 434191 (press option 1 after dialing)	dp@bradford.gov.uk
Adult Services Independence Advice Hub	Adult Social Care information and advice about staying healthy, independent and safe	01274 435400	https://www.bradford.gov.uk/adult-social-care/care-and-support-from-us/new-to-adult-social-care/
Bradford Council Contact Centre	General enquiries about all Council services	01274 431000	https://www.bradford.gov.uk/
Adult Social Care Charges Helpline	Information and advice about Adult Services client contributions/charges	01274 437975	fsscharges@bradford.gov.uk https://www.bradford.gov.uk/adult-social-care/money-and-legal-matters/paying-for-non-residential-care/
Bradford Council Debt Recovery		01274 437724	
Employer Liability Insurance Companies			
Mark Bates Ltd	Insurance company specialising in employing PAs	01476 514478	he@markbatesltd.com markbatesltd.com
Fish Insurance	Insurance company specialising in independent living	0333 331 3981	https://www.fishinsurance.co.uk/
Surewise.com	Insurance company specialising in employing PAs	01268 200 020	https://www.surewise.com/
Banking and Payroll			
Pre-paid Card Service (PFS)	Direct Payment money paid onto this card	02036331322	

Bradford Community Payroll and Accounts	Local Payroll service specialising in Direct Payments	01274 787800	http://www.bradfordcpa.co.uk/ payroll@bradfordcpa.co.uk
Pay Packet	Payroll service specialising in Direct Payments	0800 848 8998	https://paypacket.co.uk/
Smartpaye	Payroll service specialising in Direct Payments	01332 343601	http://smartpaye.co.uk/ info@smartpaye.co.uk
General Advice and Support			
Bradford Citizens Advice Bureau	Charity providing free, impartial advice, based in Bradford	03442 451282	https://www.citizensadvice.org.uk/local/bradford-airedale/
Carers Resource	Advice, info and support for carers	01274 449660	https://www.carersresource.org/
Age UK	Advice line offering advice and information for people over 50	0800 055 6112	https://www.ageuk.org.uk/
Equality Together	Local organisation for people with disabilities, their carers and families	01274 594 173	https://equalitytogether.org.uk/ enquiry@equalitytogether.org.uk
Bradford Connect to Support Community Directory	Information about community groups and activities available in the Bradford District		https://bradford.connecttosupport.org/
Employment Advice and Support			
ACAS	Offers free, impartial advice around employment	0300 123 1100	https://www.acas.org.uk/
Skills for Care	Employer info and PA training	0113 241 1275	https://www.skillsforcare.org.uk/Home.aspx information.team@skillsforcare.org.uk
Pensions Regulator	Information on automatic enrolment for employers	0345 600 1011	https://www.thepensionsregulator.gov.uk/
HMRC	HM Revenue and Customs	0300 200 3200	https://www.gov.uk/government/organisations/hm-revenue-customs