



<b>Policy / Procedure Details</b>	Title:	<b>Regulations for Service Users' Monies</b>		
	Type:	<b>Finance</b>		
	Related Personal Outcome Measure:	<b>I Exercise My Rights</b>		
	Code:	<b>1.12</b>		
<b>Original Version Details</b>	Date Released:	<b>15/03/2004</b>		
<b>Previous Version(s) Details</b>	Date(s) Released:	<b>31/10/2013</b>		
<b>Current Version Details</b>	Written By:	<b>James Roche, Financial Controller</b>		
	Reviewed By:	<b>Finance Sub-Committee</b>		
	Approved By:	<b>Board of Directors</b>		
	Date Released:	<b>20 / 01 / 2017</b>		
	Monitoring Process:	<b>Procedural Review Process</b>		
	Date Due for Review:	<b>20 / 01 / 2020</b>		

## Table of Contents

1. Introduction.....	3
2. Service User Contributions .....	3
3. Procedures for administration of Disability Allowance.....	4
4. Records to be maintained.....	4
5. Service Users' Property .....	5
6. Procedures on Discharge/Death of a Service User .....	6
7. Guidance on Service Users' Monies.....	6
8. Departure from these Regulations .....	6

### APPENDICES

APPENDIX A Service Users Property Register.....	7
APPENDIX B Guidance on Service User's Monies (Frequently Asked Questions) .....	8-9
APPENDIX C Accounting for Service Users' Monies .....	10-13
APPENDIX D Service User Contribution .....	14
APPENDIX E Charge for Accommodation .....	15

#### ***Policy and Procedure Feedback Form***

*A Policy and Procedure Feedback Form is available on the Western Care Association Intranet (under Procedures) which will provide an opportunity to comment on any policy/procedure.*

*Your comments will be forwarded to the person who has the lead for the on-going development of the policy/procedure.*

*All comments will be collated by the person responsible and will inform the three-yearly review cycle for updating procedures.*

## 1. INTRODUCTION

### **Access to and Use of Personal Money**

All personal monies held by Western Care Association are the property of individual service users. We will support each service user in having full access to their funds. This will be achieved through discussion and negotiation with service users, families and others, in the context of the Individual Planning (IP) process, and recognizing their different needs for supports. The arrangements for and organization of access to and use of personal money will be made clear on admission to Western Care services. This should be done by the relevant Senior Manager.

All decisions in relation to the use of service user's money must be person-centred and driven by their needs and desires. Staff must ensure that where decisions in relation to the spending of money are being taken, they are made in the context of what the service user wants. Decisions in relation to the spending of large amounts of money should be made having regard to the IP process, the appropriateness of the purchase, and having obtained the approval of the relevant manager. Records of expenditure should be maintained in line with the provisions contained in this policy.

Where Western Care Association provides support staff, personal monies should not be used to pay for such services. It may however be appropriate to employ people, who are paid from personal monies, where the support is needed for non-essential services which are additional to services provided by the Association.

### **Money Management Skills**

Western Care Association will endeavour at all times to ensure that each service user is supported to develop their skills in managing their own money and considering all options for this available to them, having regard to their different needs for support.

## 2. SERVICE USER CONTRIBUTIONS

Each service user in receipt of Disability Allowance, Blind Pension or similar and availing of Residential or Respite accommodation, will contribute a specified amount towards accommodation and daily expenses of the household. This contribution rate may be revised from time to time. In addition, service users may contribute towards food, diesel/petrol, etc., locally within their services. The specific details of charges and contributions will be outlined in the Individual Service Agreements with individuals who use residential or respite services.

The Senior Manager will submit details of all Service Users' accommodation for the week ending each Sunday, to the Accounts Office each week.

The balance of Disability Allowance or Blind Pension will be for the personal use of the Service User.

The terms of the policy will be discussed with and explained to each Service User, or their representative, on their entry into Residential or Respite accommodation. A decision will also be made at this stage, in the context of the IP process, as to who will be responsible for administering each Service User's personal monies, in a manner so as to ensure their best interests are always safeguarded.

### **3. PROCEDURES FOR THE ADMINISTRATION OF DISABILITY ALLOWANCE**

Monthly contributions will be paid over by recurring standing order except where the Service User expresses a wish, or it is considered more appropriate, to pay by alternative means.

Each Service User in receipt of Disability Allowance or Blind Pension shall have a bank account and monies will be paid in directly by the relevant department into this bank account.

Western Care Association will support Service Users so that bank accounts may be wholly or partly administered by themselves, where a wish to do this is expressed, and recognizing their different needs for support. Where there is a need for this support, bank accounts will be administered on behalf of Service Users by Western Care Association, and on a day-to-day basis under the direction of the relevant manager. Where on-line banking is used passwords and associated security information must be held securely and only accessed by nominated persons.

### **4. RECORDS TO BE MAINTAINED FOR SERVICE USERS WHOSE MONIES ARE BEING ADMINISTERED BY WESTERN CARE ASSOCIATION**

Where service users are wholly responsible for the management of their own finances, records of transactions need not be maintained by staff. Service users will be supported appropriately to do this.

Where accounts are administered by staff, a personal ledger account in respect of each Service User in each Group Home will be maintained, showing:

- a) Date
- b) Details of receipt or payment
- c) Receipt number
- d) Money in
- e) Money out
- f) Balance
- g) Staff signature/Initials

A bank account shall be maintained in respect of each Service User. All lodgements to the account should be verified. Withdrawals from the account should agree with corresponding credits to the Personal Ledger Account.

Expenditure receipts shall be kept for all purposes, and should be numbered to coincide with the Personal Ledger Account. It is recognized that it may not always be possible or appropriate to obtain expenditure receipts, and in these situations they will not be required.

The cash withdrawal slip should be completed and countersigned in all cases where money is taken home or given to Service Users for personal use. This form should also be used where purchases of a material nature are being made on behalf of Service Users, and evidence of having adhered to the IP process should be recorded on it.

Cash on hand should be kept to the appropriate minimum amount necessary at any time. An adequately secure place should be provided to hold balances of money, bank books, etc., and individual balances should be clearly identifiable. The manager should ensure that Service Users are involved in decisions about the safekeeping of their money, where appropriate.

The manager shall ensure that accurate records are maintained up-to-date. Individual Personal Ledger Accounts should be balanced at the end of each monthly period, and completed Disability Allowance/Blind Pension returns should be forwarded following this to the Financial Controller.

Annually, Service Users, their advocates, or representatives should be informed that their financial records are available for inspection, and that they can do this if they so wish. Notwithstanding this, Service Users can reasonably have access to and examine their accounts at anytime.

The financial records of each residence shall be subject to inspection at regular and irregular intervals by the Financial Controller. Financial records will also be subject to inspection by Internal Audit from time to time.

Where staff support people in using their personal monies, they should ensure the cash on hand tallies with the amount in the personal ledger both before and after the purchasing is complete.

Please refer to the Association' Record Management Procedure in relation to the retention and archiving of Service Users' financial records.

## **5. SERVICE USERS' PROPERTY**

A record of all property of material/personal value purchased by and on behalf of each Service User shall be maintained on a Service User Property Register.

This form should include:

- Date of purchase/acquisition
- Description of item
- Cost/value of item
- Date disposed of

Additions to or disposals of property should be recorded on this form as they occur and receipts should be kept with the form. The Service User Property Register and associated receipts should be kept with the Service User's financial records. Service Users should be involved in the maintenance of this record, and it should be available to them for inspection as is reasonably required. (*See Appendix A*).

## **6. PROCEDURES ON DISCHARGE/DEATH OF A SERVICE USER**

On the death or discharge of a Service User, Western Care shall ensure that:

- a) The balance of monies due per the Personal Ledger Account is correct.
- b) Any rent or other charges due to the Association have been paid.

On the discharge of a Service User, any properties/remaining monies/bank accounts will move with them.

On the death of a Service User, Western Care shall ensure that property is handed over to the next of kin.

If the deceased person has left particular instructions regarding their preferences, these should be respected

Prior to the transfer of property, the Association will require the next of kin to list and acknowledge in writing the receipt of the items.

Monies/accounts held on behalf of the service user, after deduction of any funeral or other expenses necessarily incurred, will be identified and lodged back into the service user's bank account. Details of bank accounts and where they are held will be passed on to the service user's next of kin, and Western Care Association will endeavour to assist the next of kin as much as possible in this matter in dealing with third parties.

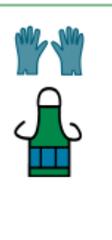
## **7. GUIDANCE ON SERVICE USER'S MONIES: FREQUENTLY ASKED QUESTIONS**

This guidance contains advice in a Question and Answer format to assist staff to address issues that have most frequently arisen in relation to the use of people's money. (*See Appendix B attached*).

## **8. DEPARTURE FROM THIS REGULATION**

Departure from the terms of this regulation shall be made only with the prior written approval of the Executive Director.



	<p><b>Q.9(c) Should the Service User pay for incontinence wear?</b> All citizens, in receipt of Disability Allowance and Medical Cards are entitled to a monthly allowance of incontinence wear from the HSE. If there are instances where this is not happening for the individual it should be represented through the line management structure. If people require additional wear to the allowance they receive, then they will have to purchase them. In instances where there is an inability to pay for incontinence, this should be represented to the Organisation via the line management structure.</p>
	<p><b>Q.9(d) Should the Service User pay for protective gloves or aprons?</b> Protective gloves, aprons and hand-wash are for the protection of personnel, therefore the Organisation should provide these.</p>
	<p><b>Q.10 If the person I am supporting is a Ward of Court, what does this mean?</b> Immediate support and information may be accessed from the person's assigned social worker. The main purpose of Wardship is to look after the welfare and to protect the property of the person where this is considered necessary. You can access any information booklet from the Ward of Court office which has details of what ward of court means to an individual and their assets. It can be sourced from <b>The Court Service Information Office, Phoenix House, 15-24 Phoenix Street North, Smithfield, Dublin. www.courts.ie.</b></p>
	<p><b>Q.11 Where can I get additional information supporting policy on Service User Monies?</b> You will find additional information in the Organisation's Regulations for Service Users' Monies which is attached.</p>
<p><b>Name of Procedure:</b> Guidance on Service Users' Monies <b>Written By:</b> Service Users' Monies Working Group: Anne Chambers (RSM West) Ruth Kneafsey (RSM Children's Services) David Tuomey (Principal Social Worker) <b>Reviewed By:</b> Senior Management and Services Team <b>Date Approved:</b> Monday 22nd February 2010  <i>Guidance on Service Users' Monies 31st October 2013</i> <span style="float: right;">4</span></p>	



## GUIDANCE ON SERVICE USERS' MONIES

	<p><b>Q.1 What do we mean when we refer to one's income and resources?</b> Personal assets An individual's wages Training allowance Disability allowance Additional pensions, i.e. Blind pension, Mobility allowance Personal savings/Gifts Any possessions belonging to the individual</p>
	<p><b>Q.2 (a) How do I support someone to make a decision about what they spend their money on, particularly if they are considering spending in excess of €500, or consider this in the context of the person's means?</b> <i>Consideration should be given to the following</i> By talking to the person in the first instance and following up with the person's family, staff or others who advocate for them to establish that the money is being used for something that is a demonstrated priority for the person, i.e. that it is one of the most important things in the person's life. Consideration should be given to: the cost, the on-going cost, and the value for money and the impact this will have for the individual. <i>Who should be involved in the decision-making?</i> The Circle of Support selected by the individual, which could include the person's family, friends, advocates, Named Staff and the Regional Service Manager. In situations where there is difficulty in reaching a decision the Circle should consider using an independent advocate to represent the individual. An independent person could be a friend/volunteer advocate for the person, a member of the Rights Review Committee or an Advocacy Officer. The family are the final decision-makers when a child is involved. <i>Recording</i> A record of the outcome of this decision-making process will be held within the individual's I.P./Main File, which should be signed off by the people involved in the decision-making. The Citizens Information Bureau has a service of an access officer who can be accessed through their office.</p>
	<p><b>Q.2(b) Occasionally it may not be clear about the person's preference, and this can be interpreted differently by people — what should I do?</b> If the person's preference is not clear, or the value to the individual is also not clear, use the process described in Q.2(a).  <i>Guidance on Service Users' Monies 31st October 2013</i> <span style="float: right;">1</span></p>

	<p><b>Q.2(c) If there is a request for money from the person's account other than an identified priority, what should I do?</b> The individual's preference and rights should always be honoured. If the amount being sourced is significant, i.e. in excess of €500, then the process described in Q.2 should be adhered to.</p>
	<p><b>Q.3 Is it OK if I limit the amount of money a person I support has access to, if I feel it will damage their well-being, security or health with what they are spending it on?</b> The Organisation believes that each individual has the right to their money. In instances where there is a restriction imposed on the person, the supports should use the <b>Rights Checklist</b> to determine appropriate actions and safeguards. In relation to children, discussion around access needs to be in consultation with the family.</p>
	<p><b>Q.4 If a Service User requires private medical appointments or equipment to support their well-being, who should pay for this?</b> Private medical, dental appointments etc. can be purchased, given that the conditions for agreement and consent are met. Medical insurance can also be purchased if this is deemed to be the right decision. In some instances, there is funding available through Aids &amp; Appliances via Occupational Therapy or Speech and Language Therapy or directly from the HSE; however, sometimes there are not enough funds to respond to each request for aids or appliances and in such instances the Organisation suggests that the person and their Circle of Support should follow the process identified in Q.2(a). Note: the family are the final decision makers when a child is involved.</p>
	<p><b>Q.5 What is the role of Support Workers/Named Staff in relation to supporting people in the management and understanding of their monies?</b> The Organisation believes that each person should be supported to understand and manage their money and that each support personnel should explore the most meaningful method of enabling the person to do this. Each person learns in a different way, and this should be considered when choosing a method to help the person. In relation to children, families should be consulted regarding management of monies.</p> <p>The Organisation's <b>Regulations for Service Users' Monies</b> should always be adhered to when supporting people with their finances. Additionally, there are a number of organisations externally who have expertise and literature which may be helpful to individuals and their supports.</p> <p>Money Advice and Budgeting Services <a href="http://www.mabs.ie">www.mabs.ie</a>      Inclusion Ireland <a href="http://www.inclusionireland.ie">www.inclusionireland.ie</a>      It's Your Money <a href="http://www.itsyourmoney.ie">www.itsyourmoney.ie</a>      Disability Allowance <a href="http://www.welfare.ieschemes/ill/da.html">www.welfare.ieschemes/ill/da.html</a></p> <p><i>Guidance on Service Users' Monies 31st October 2013</i> 2</p>

	<p><b>Q.6 When a Service User is being supported to go out socially, does the Service User pay for the support person's costs?</b> Service User should only be expected to pay for their own expenses, unless there is a reciprocal arrangement with the individual supporting them., i.e. they take turns to pay for drinks etc. In relation to volunteers, refer to Policy Guidelines for the Development of Natural Supports and Volunteer Networks</p>
	<p><b>Q.7 If a situation arose where a Service User identified a priority that has significant costs for the supports/Organisation, could it be considered that a Service User pays for the support or their expenses, to make this happen?</b> It is suggested that one explores what exists within both the current core resources of service provision and natural supports to the person. There should be a clear evidence of problem-solving and a strong rationale for decision-making which identify that, if core supports to the person cannot meet their identified priority, the process identified in Q.2(a) should be used.</p>
	<p><b>Q.8 Where there is a vehicle available to a Service, who should pay for the running costs and upkeep of this?</b> People who use the vehicle should pay for the running costs and upkeep; this should be agreed locally and consented to by each individual or their advocate. In situations where the Service is considering purchasing a vehicle, it is essential that there is an agreed plan on the day-to-day costs and maintenance of same prior to purchase.</p>
	<p><b>Q.9 (a) If an individual lives in a group home, what are they expected to contribute?</b> The Organisation has an agreed rent which includes furnished accommodation. As with any rental accommodation, the tenant can pay to upgrade or personalize their accommodation with agreement from the landlord. It is expected that individuals should use their income to support their day-to-day living expenses and utilities.</p>
	<p><b>Q.9(b) When an individual uses the Organisation's Respite Service, what are they expected to pay?</b> Individuals are expected to pay the agreed overnight rent charge for respite; also it is expected that individuals have money to cover their living costs while in the Respite Service.</p>

## Accounting for Service Users Monies

The process for decision making and accounting for service users monies should be transparent and interpreted across the organisation on a consistent basis, and Individual Service Agreements should reflect this. The use of these monies must be consistent with Association policies and Individual Service Agreements.

Monies should be accounted for in the case of each individual by use of a Personal Ledger . In the case of each service there should be separate records held on Household Contribution Ledgers and a Diesel Contribution Ledger. If there are local variants of this practice for service ledgers they should conform to the same standard requirements to ensure all contributions and expenditures are accounted for.

To achieve this, the following is in place with regard to service user records maintained:

- An A4 sized Personal Ledger should be maintained for each individual service user.
- A page is allocated for each month, and all outgoings and incomings of monies are recorded.
- Typically the following information will be recorded – Date, Details of Expenditure or Income, Receipt No, Monies in (Income), Monies out (Spending), Balance of cash on hands, staff signature/initial.
- Cash balances should be checked on a regular basis, and the date, amount and staff initials doing this should be recorded in the ledger.
- At the end of each month, columns for credits and debits should be totalled, and the balance of cash on hands should be checked and verified.
- The manager of the service should check this, agree totals with the monthly return, and sign the ledger. They should also check the use of monies during the month to ensure that the appropriateness of spending.
- The manager of the service should ensure that the monthly return is submitted each month.
- Receipts for all purchases should be obtained, numbered, cross referenced with the ledger, and held in sequence on a monthly basis.
- Receipts should be obtained for all monies sent to day or other Western Care services.
- Where monies are received from home or other sources, receipts should be issued, and a copy retained.
- Where monies go missing or are lost an incident form should be completed with the details and the Senior/Regional Manager or Head of Department should be informed as soon as is practical. A follow up report must be prepared, and reviewed and signed off by the manager of the service describing any subsequent information of relevance and any additional actions taken to prevent a recurrence.

### **Service User Contributions**

In order to ensure consistency across the organisation in relation to how this is dealt with the following practice should be followed ;

- A separate Household Contribution Ledger for service user contributions is in place for the Service and this is maintained similarly to that outlined above. Contributions are taken from service users at the beginning of each month, and internal receipts issued for these.
- The uses of these contributions should be discussed with service users, their families or advocate, and this should be written into Individual Service Agreements.
- The use of these contributions for staff purposes is not appropriate and is prohibited.
- The manager of the service should check and sign these ledgers on a monthly basis. This should include checking to ensure that the use of these contributions was appropriate, and in line with guidelines issued by the Association.

### **Monies Sent Home**

The guidance below should be followed:

- The practise in place should be written into Individual Service Agreements, and also discussed and agreed with individuals and their families or advocates.
- A signed receipt/cash withdrawal slip recording the amount being transmitted should be sent to the family.
- This should be signed and returned as proof that the money transmitted was received.
- If this is not returned, a letter should be issued to the family, stating the amount and date money was sent home for the relevant service user.
- While the amounts sent home to families can vary for individuals, in general an amount of up to €15 per night would be appropriate. Monies sent home for an individual's own personal use while at home will depend on the range of activities they may be involved in while at home.
- Where monies being sent home are in excess of the amount above, the reasons for this and the agreement of the family should be set out, and this should also be recorded in the Individual Service Agreement.
- If issues arise in relation to monies sent home, these should be brought to the attention of the manager of the service and the Regional Services Manager as soon as is practically possible.

### **Transport Contributions**

Transport to and from Western Care services do not come under this heading. These contributions arise ONLY where a service user uses transport provided by Western Care for social or personal reasons. The guidance below should be followed;

- Contributions are made where transport is used for social or personal reasons
- The level of contribution should be based on the individual's estimated normal usage of transport.

- The estimated monthly usage (Miles) should be multiplied by 30c to get the appropriate individual monthly contribution.
- Individual usage should be reviewed on an annual basis, and any changes arising made and recorded in the Individual Service Agreement. In exceptional circumstances, where an individual's use of transport changes significantly, this contribution should change accordingly immediately.
- A maximum contribution of €50 per individual service user applies.
- The contributions should be made by service users at the beginning of each month, similar to service user contributions. Internal receipts should be issued for contributions made.
- Individual arrangements should be discussed and agreed with service users, their families or advocates, and these should also be written into their Individual Service Agreements.
- A separate Diesel Contribution Ledger should be maintained where monies in, monies out, receipts nos, etc, are recorded, similar to that for service user contributions. This ledger should be checked and signed on a monthly basis by the manager of the service.
- Where personal journeys of an exceptional nature occur, outside of normal usage, these should be paid for separately on an individual basis.

#### **Auditing/Checking of Service User Financial Records**

There should be thorough auditing and checking of service user financial records, to ensure that practise across the organisation is consistent, that records are maintained accurately and up-to-date, and compliance with financial procedures and policies and Individual Service Agreements. The guidance below should be followed:

- Financial records are checked once annually by Finance staff.
- Regional Service Managers as part of announced and unannounced checks check financial records twice annually.
- Service managers should sign off on and check all records thoroughly at the end of each month, to include service user ledgers, service user contribution records, transport contribution records, and any other financial records maintained in the service. This monthly audit should be robust to ensure accuracy, appropriateness of spending, and that procedural requirements are being followed.

Where staff are unsure or require clarification in relation to any matter arising with regard to service users monies, they should raise this through their service manager, who will bring the matter forward for clarification.

#### **Household Package**

This payment is made by the Department of Social Protection to households who have residents who are in receipt of Disability Allowance or some other long term social welfare payment. The household package is paid in residential services is paid to an individual service user, as this is the only way the Department will make this payment. Consequently this payment must be transferred to Western Care, as it is a

household payment not an individual payment, and this is done by way of standing order. The following should apply in this regard:

- The Individual Service agreement for the service user concerned should include details of the arrangement in place.
- The payment currently amounts to €1.15 per day. A standing order of €35 per month in favour of Western Care should be set up.
- If any existing standing orders are different to this amount, they should be amended with the bank concerned.
- If any bank refuses to change a standing order, this should be brought to the attention of the Regional Services Manager and Financial Controller for resolution.

## Service User Contribution

Each resident in residential services will contribute an amount of €50 per month towards the cost of their maintenance in Western Care Residential services.

This amount has been approved by our Board of Directors, and any change in this amount in future is subject to the approval of the Board of Directors.

This contribution from residents is used for the following purposes:

- These contributions are to be used for the benefit of residential users, and are not to be used to cover staff costs, or any costs that staff may incur
- These contributions may be used for the purchase of provisions, foodstuffs and general grocery shopping for use by residents
- Contributions may be used to purchase cleaning materials – washing up liquid, tea towels, washing powder and other washing agents, etc.
- These contributions may be used for costs associated with outings for residents – e.g. meals out, tickets to events, drinks, etc. Staff costs associated with outings should be covered from petty cash
- They may be used for specific purposes for individual service users in certain circumstances, where it is felt that this will be beneficial to a resident
- They may be used for other sundry costs that are resident related, e.g. ledger books, computer stationery & supplies, etc.

Generally, these contributions will be administered within the specific residential setting, to ensure as far as possible that they are being used for resident specific purposes that are benefitting the residents of the particular service.

Appropriate records of contributions and their use, including receipts, will be maintained in ledger format and will be subject to inspection from time to time.

As stated above, associated staff costs, e.g. meals out, drinks, etc. should not be paid for from service users' contributions. These staff costs should be paid for from petty cash.

## Charge for Accommodation

Each resident in residential services and each user of respite services will pay an amount of €13 per night in respect of stays in our residential and respite services.

This amount has been approved by our Board of Directors and is applicable from 1<sup>st</sup> November, 2016. This nightly rate may change from time to time, for example in line with changes in the rates of Disability Allowance and other Social Welfare payments, subject to the approval of the Board of Directors.

This contribution from residents is used for the following purposes:

- To maintain houses in a fit and proper manner for the provision of residential and respite services
- To fund maintenance costs associated with the houses – including general maintenance costs, glazing, painting, carpentry, plumbing, electrical and other maintenance costs that may arise from time to time
- Payment of waste removal costs
- Costs associated with the provision of heating – oil fills, servicing of boilers, boiler repairs, etc.
- Electricity costs – ESB charges, replacement of light bulbs & fittings, wiring, etc.
- Purchase of domestic household equipment – e.g. cookers, fridges, freezers, washing machines, dishwashers, etc. and the replacement of these from time to time
- General provision of household furniture and kitchen items – tables, chairs, cutlery, etc.
- General cleaning items – hoovers, brushes, mops, buckets, etc.
- General external upkeep – hedge trimming, grass cutting, power-washing, etc.

This contribution is not used to fund items that require funding of a capital nature – e.g. minor capital repairs of a significant nature, specialist furniture, aids and appliances, tracking and hoist systems, etc.