

Policy on Managing Service Users Monies / Property

Kare Policy Document.

Policy Owner: Manager Children and Adult Supports.

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Section 1: Policy

1.1 Background to this Policy

This policy was first developed in 2009. The current version is underpinned by National Standards, Guidelines, Regulation and Legislation including:

- Health Care Act 2007 (Care and Support of Residents in Designated Centres for persons (children and adults) with disabilities) Regulations 2013.
- HIQA National Standards for Residential Services for Children and Adults with Disabilities
- New Directions Interim Standards
- Patient Private Property Account [Patients Private Property Guidelines - HSE.ie](https://www.hse.ie/eng/health/privaterealty/Pages/PatientPrivatePropertyGuidelines.aspx)
- Assisted Decision Making Act
- HSE consent policy

Kare policies relevant to this policy:

- Individualised Planning Policy
- Trust in Care
- Safeguarding of Vulnerable Persons at Risk of Abuse Policy
- Child Protection and Welfare policy
- Restrictive Practices Policy and the report and findings from annual audit of Service Users money/property
- Risk Management
- Inclusive Communication Policy

1.2 Aim of this Policy

The aim of the policy is to ensure that people using Kare services are empowered to manage their own money with the greatest degree of independence and that where required, staff support individuals with their money and property in a safe and transparent manner.

Kare aims to ensure all employees and volunteers engaged in any support of a person's finances or property are aware that financial and material abuse is an identified category within the Safeguarding Vulnerable adults from abuse and neglect National policy and procedure, and as such there is a significant responsibility that staff comply with this policy. The procedures outlined in this policy are intended to promote safeguards for the

person, their families and the staff member when managing money and property. Each individual supported by Kare will have a Kare Assessment of Need / Review of Support Needs and this will determine the support required by the person. Each person has the right to make decisions about their finances. Under the Assisted Decision Making Act every person is deemed to have capacity and have the right to make all decisions about their finances and property.

1.3 Scope of this Policy

- The policy applies to all people working with/ supporting people who use Kare services on behalf of Kare.
- Support required by individuals living in a Kare house to manage their cash, current and savings accounts and property
- Support required by individuals in Local Services, Adult Short breaks and children availing of Short Breaks and Pre-school to manage cash they bring to their service for activities, outings etc.
- For the purpose of this policy the following applies:
 - o Children refers to 0-16 years
 - o Young people are 16-18 years
 - o Individuals are adults 18 years +
 - o Person refers to all of the above

1.3.1. Non-Scope

Areas and activities outside the scope of the policy are:

- Cost payable for activities.
- Charges/contributions for Residential and Adult Short Break services
- Donations
- Qualified Financial investment advice
- Property of people who don't live in a Kare house

1.4 Policy Statements

1.4.1 People using Kare services and supports will be empowered to exercise their rights and each individual and young person will have access to and retains control of their finances and personal property in line with their will and preference.

Kare will respect the privacy of individuals and young person using the service and their entitlement to independence with regard to their own monies and property.

- 1.4.2 Kare will use its assessment of need to support each adult and child accessing respite services to identify their support and training needs with regard to the management of their monies and property. This will, with the development of the money support plan, seek to provide support in a way that maximises their independence, dignity and welfare.
- 1.4.3 Children who use Kare's preschool will have a money support plan developed with the child's parent / guardian and will not have an Kare assessment of need completed.
- 1.4.4 Kare will respect the choice and decisions of people using the service and will empower them to manage their own monies and property. Kare will provide Information advice, and / or assistance to enable individuals and young people to manage their own money and ensure that all aspects of the money support plan are provided in a format that suits the persons communication style.
- 1.4.5 The person and in line with the persons wishes, their family/advocate will have access to the record of their financial transactions and supporting documentation as agreed in their money and property support plan as applicable.
- 1.4.6 Individuals shall be the sole beneficiary of all personal financial transactions, e.g., loyalty cards. Individuals using the service should be supported to have their own Loyalty Cards where they wish to do so.
- 1.4.7 Kare provides support to people living in a Kare community home with electronic accounts in accordance with the individuals will and preference and assessed need. In specific circumstances as approved by the operations manager some individuals using other services may be supported by the staff team in relation to electronic accounts.
- 1.4.8 Individuals living in a Kare community home must have bank account in their own name with their income lodged i.e. DA / Wages where relevant to this account unless the individual wishes to continue to collect income personally. All bank statements must be addressed to the individual at their address.
- 1.4.9 People who live in a Kare community home will be supported to bring their own furniture and furnishings into their bedroom and retain control over their clothes and supported to

manage their laundry in line with their wishes and their needs as detailed in their assessment of need.

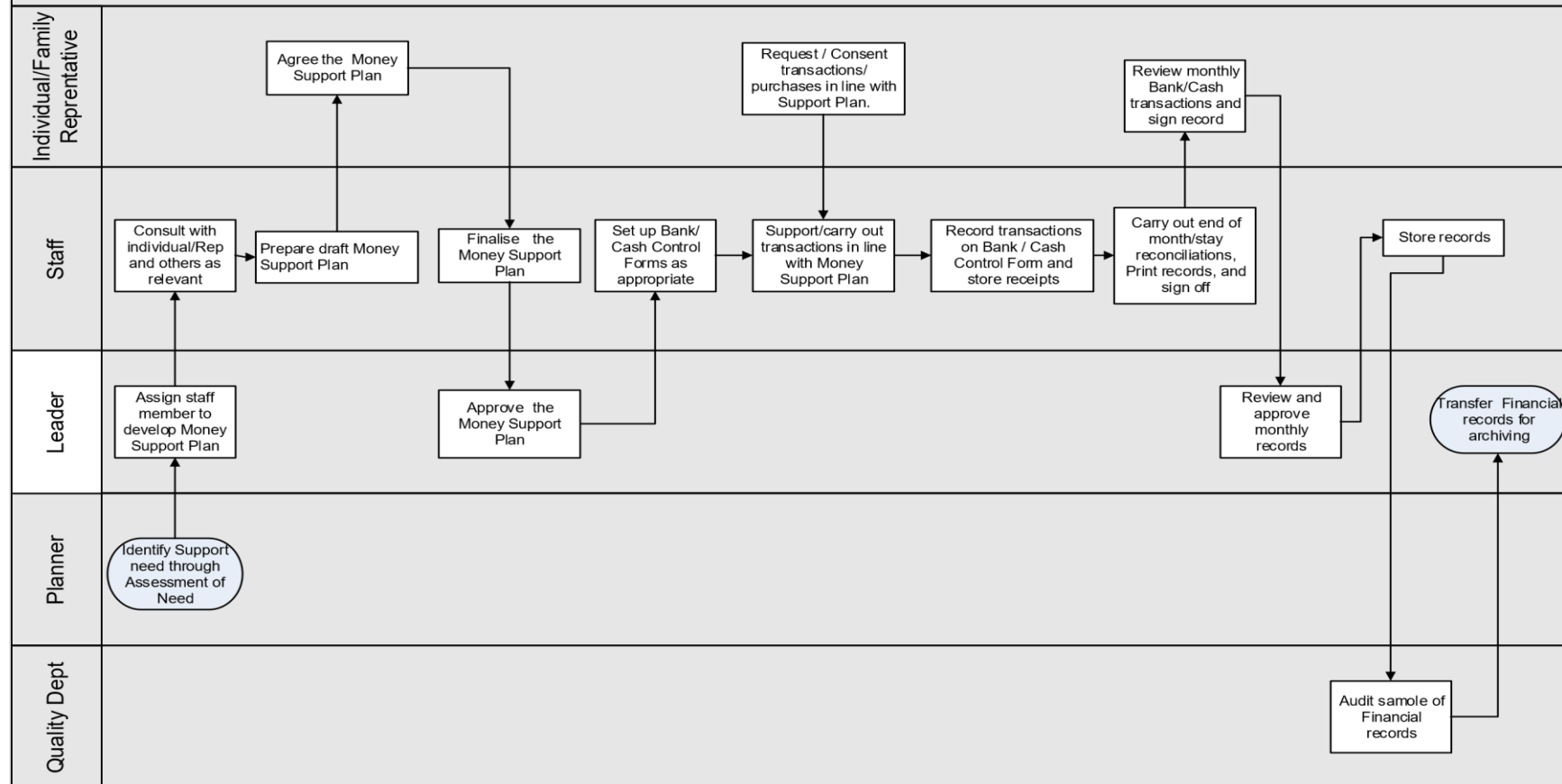
- 1.4.10 Kare will provide lockers/ other appropriate facilities for individuals and young people to store their personal possessions in Local Service buildings, Houses, Short Breaks and Preschool
- 1.4.11 Under no circumstances will staff borrow or loan money from/ to any person using Kare Services and Supports.
- 1.4.12 Staff will never use their own cash, personal bank cards or online accounts to support any person to complete transactions. E.g. Revolut, Amazon account etc.
- 1.4.13 Kare shall ensure that any staff member, shall not pay money belonging to any person into an account held in a financial institution unless the consent of the person has been obtained and documented; and the account is in the name of the person to which the money belongs.
- 1.4.14 A staff member must not, under any circumstances, sign any record on behalf on any person or their representative.
- 1.4.15 Kare will investigate any concerns of financial or material abuse reported using the appropriate policy e.g. Trust in Care, Safeguarding of Vulnerable People at Risk of Abuse.
- 1.4.16 Individuals should be sole beneficiary of the deposit return scheme for any items they have purchases under the scheme. Any monies or vouches received or returned to the should be documented on the appropriate control form.

Section 2: Process

Section 2: Process.

Managing Service Users Monies Process

Owner: Adult/Children's Supports Manager



Section 3. - Procedures

3.1 Assessing an individual's support need.

3.1.1 Community Homes and Outreach

Led by the individual and supported by their planner and relevant others, the level and nature of support required will be identified and agreed through the Kare approved Assessment of Need tool and documented in the Individual Money Support Plan and property support plan where applicable. This will be reviewed on an annual basis or more frequently if required.

Goals will be developed by the individual with support from their planner in line with their wishes and dream and support needs.

3.1.2 Local services / Adult and Children short breaks

Led by the person and supported by their keyworker and relevant others, the level and nature of support required will be identified and agreed through the Review of support needs tool and documented in the Individual Money Support Plan and property support plan where applicable. This will be reviewed on an annual basis or more frequently if required.

Goals will be developed by the person with support from their keyworker in line with their wishes and dreams.

3.1.3 Preschool

Children in Pre School who receive support from staff to manage their money for outings / camps will have a documented Money Support Plan developed with their parent / guardian. Cash Control Record/s will be reconciled at the end of each outing / camp. In order to facilitate this, any unspent cash should be returned to the Childs Parent / Guardian along with a copy of the Cash Control form and associated receipts in line with detailed procedures below.

3.2 Money Support Plan

3.2.1 The keyworker will ensure a money support plan is developed with the person or their representative for every person using Kare services and will include as appropriate a

detailed description of support. This description will include the support the person requires;

- to handle and access cash,
- access electronic accounts where applicable,
- store cash,
- store information for electronic accounts where applicable
- how the person will access their records
- records to be kept in relation to the plan including, records to be kept where a person declines to engage with their plan.
- how the Cash Control Record/s will be reconciled at the end of each month where a person is supported by two services

3.2.2 Staff will ensure the person is present, when supporting them with all aspects of their finances e.g. handling cash, withdrawing money, paying bills, online transactions, account details and associated PIN number/s etc. In circumstances where the individual does not wish to be present this will be documented in their contact notes. Where individuals routinely do not wish to be present, this will be documented in their plan and regularly reviewed with the person.

3.2.3 Where a payment is required to be made to a 3rd Party on behalf of the individual, this must be outlined in the Individual Money Support Plan. If an individual decides to use their money to contribute to a group collection, their money support plan should identify that they have made an informed decision to do so.

3.2.4 Individuals receiving support to manage electronic accounts will have their will and preference documented in their money support plan regarding the support they receive to access their electronic account and how this information is shared and stored as applicable.

3.2.5 The Leader will approve the Money Support Plan

3.2.6 The keyworker will review the money support plan at least annually or earlier in the event of a change in how supports are delivered.

3.2.7 Where an individual living in a Kare Community house requires support with cash transactions / debit card – e.g. Revolut and they are also supported with such transactions by another Kare service e.g. Local Service, the Social Care Leader will ensure that the Money Support Plan details how the Cash Control Record/s/bank control records will be reconciled at the end of each month. Any unspent cash should be returned to the house at

the end of each month or if more frequently at the end of the period as documented in their plan.

Where an individual attending Local Service requires support with cash transactions and also attends Shorts Breaks, their Money Support Plan developed by Local Service should clearly state the level and detail of support required while in Short Breaks.

Staff supporting Individuals in a Local service should never withdraw cash from an ATM or get cash back on a transaction with or on behalf of the Individual.

3.2.8 In the case where a person supported accumulates larger amounts of money e.g. bequeathed, lottery winnings, unspent long term savings etc, the most appropriate management of these funds will be discussed with the individual, their family, Kare, independent advocate and/or legal team as necessary. All decision making in this respect is clearly documented and filed. Independent legal advice will be sought to ensure that Kare are meeting all legal and ethical responsibilities in a transparent manner.

3.3 Personal Property Support plan – Community homes

3.3.1 Led by the individual the keyworker will develop a property support which will state the items of personal belonging that the individual wishes to record on the Property Log.

3.3.2 The leader will approve the property support plan.

The individual will retain control of their property list in a format that suits the individuals communication style and a copy of this will be documented in Kare CID.

3.3.3 The staff team will maintain the property list in line with the individual's will and preference as documented in their property support plan, and ensure sufficient detail is provided in the log so the items can be easily identified. i.e. Type of property, make, model, colour etc.

3.3.4 Staff will ensure the property log is updated in a timely manner as new items of personal property are received / removed from the person's home and documented reason why any item is removed from the property list.

3.3.5 The keyworker will review the property support plan and property list at least annually with the person or earlier as required.

3.4 Supporting electronic accounts – Bank/ Post Office etc.

3.4.1 Where Kare are supporting an individual with their account(s), the account should be:

- in the individual's own name
- have a correspondence address which ensures that the individual and staff supporting them have access to statements and other relevant communication from the financial institution i.e. the residential house address
- set up to issue monthly statements on the account
- set up to access online banking

3.4.2 Where Kare staff support/carry out transactions on an individual's account provision must be made to ensure account statements are available to the individual and staff so that they can verify all transactions.

3.4.3 The Leader will ensure that only designated staff member/s have access to an individual's personal financial information such as account details and PIN numbers.

3.5 Documenting account forms when supporting any individual with financial transactions

3.5.1 Every Current, Savings, cash and voucher that the person is supported to manage will have an individual account control form

3.5.2 The designated staff member will prepare the relevant Account Control Form(s) for each month.

3.5.3 Each transaction will be recorded by the staff member supporting the individual with that transaction on the Account Control Form e.g. money received, money spent, lodgements, withdrawals, direct debits including:

- the receipt
- date of the transaction
- Receipt number (number receipts sequentially)
- description of the transaction.
- amount of transaction in relevant column i.e. Money In / Money Out
- Name of staff member completing record **Note the Balance Column will be automatically calculated.**

3.5.4 In exceptional circumstances where a receipt is for the transaction / receipt is expected but not available:

- a paper receipt will be documented and signed by the person, where appropriate and staff member who carried out/supported the transaction.

3.5.5 The staff member will issue a duplicate receipt for any money received, giving the original to the person giving the cash and retaining the duplicate as a receipt to be attached to the account control form.

3.5.6 The designated staff member will number the transactions and receipts sequentially as per Account Control Form(s) and store in a secure location as agreed in the Money Support Plan.

Where an individual is in Short Breaks, the original receipt should be returned home with the person and a copy the receipt clipped to the Account Control Record. A record will be kept of all financial transactions carried out by staff on behalf of an individual; receipts, invoices and statements will be kept on file to support this record in accordance with this policy. Staff will ensure that their signature on financial records is legible e.g. on receipts, transactions etc.

3.5.7 Where an individual needs support with spending a Gift Voucher a specific Cash Control Form should be set up to manage the expenditure of the voucher.

3.5.8 The designated staff member will reconcile the Account Control Form(s) for the month by:

- checking all transactions on the Account Control Form(s) are correctly entered
- checking there is a receipt for each transaction
- checking the cash balance against the cash control end of month balance
- checking the transactions against the electronic account statement
- entering any automated transactions not already entered for electronic accounts
- entering the Account Statement Balance / cash balance in the Account Control Form(s)
- checking the 'Difference'. If it is not zero review the record and correct any errors and where applicable follow procedure for discrepancies.

3.5.9 The designated staff member will save the finalised Account Control Form(s) and print.

3.5.10 The designated staff member will sign the printed Account Control Form(s) and

attach the related transaction receipts and statements to the appropriate form. Where an individual lives in a Kare house and cash has been sent to a Local Service, each location will have their own account control form. The completed associated Account Control Form and receipts from Local service should be returned to the house and be attached as evidence of use of the monies.

3.5.11 The person and/or their representative, as identified in the Individual Money Support Plan, must review the finalised Account Control Form(s) and must sign as appropriate. In the case of Short Breaks, the Cash Control Record should be signed by the Leader or their Designate at the end of each stay and a copy sent home with the individual.

3.5.12 The Leader or designate in short breaks will check and sign the Account Control Form(s) and file securely together with the relevant statements until they are transferred to archive.

In the absence of the leader the keyworker will alert the Operations manager to sign off the reconciliation within 31 days.

3.5.13 The Leader or designate in short breaks will ensure the transactions and account balance between the printed Account form and electronic account form match. The Leader or designate in short breaks must archive the electronic form at this point on the electronic recording system. The form should be archived no later than one month after last transaction of the previous month using the archive feature on Kare CID.

3.5.14 All financial records will be checked and submitted to the central archive by the 31st of January of the following year. In the case of Community houses all RSSMACC and Rent receipts should be attached to the appropriate account control forms and included for archive.

3.6 Discrepancies

3.6.1 Kare will investigate any concerns of financial or material abuse reported using the appropriate policy e.g. Trust in Care, Safeguarding of Vulnerable People at Risk of Abuse. In circumstances where the balance on the account form and the balance in the cash box don't tally follow the steps below for inaccurate balances below:

- 3.6.2 Employees will immediately advise their Line Manager in the event or suspicion that monies or personal possessions have been illegitimately removed or misappropriated by telephone call and followed up by completing a safeguarding report on CID.
- 3.6.3 Discrepancies that occur during reconciliation of personal possessions or account forms i.e. bank, cash, voucher etc. must be notified as soon as is practicable to the team leader, or nominated person in the absence of the leader. The person supported and employee from the previous shift should be contacted to request any information they may have about the discrepancy.
- 3.6.4 If the discrepancy can be amended and all personal possessions and monies fully accounted for, a detailed note should be made in the account control form and daily contact note. The team leader may wish to discuss the incident further with any employee or person supported to ensure such discrepancies do not happen again.
- 3.6.5 Kare has a zero tolerance approach to financial and personal property misappropriation and as a result when a discrepancy is identified that cannot be rectified the designated officer for adult protection or Designated Liaison person for children is contacted and the appropriate reporting steps followed.
- 3.6.7 Kare will support people who use the service to actively seek reimbursement of their monies, this could be through legal processes such as insurance claim, bank processes or other means.
- 3.6.8 Following due process, any employee found to have misappropriated funds or property of a person supported for their own benefit will be subject to the disciplinary procedures, up to and including dismissal. The matter will be brought to the attention of a Garda Síochána. Kare will assist with any request for information requested by a Garda Síochána in the course of any investigation into misappropriated funds of people supported. It may be necessary to also report the incident to the Charities Regulator, HSE safeguarding team, Tusla and HIQA.

3.7 Auditing the financial records kept in relation to individuals

- 3.7.1 The Quality, Risk and Safety Manager with the Adult and Children's services Manager will agree a cross section of records to be included for auditing on the audit plan on an annual basis, as agreed with the Adult and Children's Operations Management Team.

3.7.2 The auditor will conduct the audit in line with the agreed audit plan.

3.7.3 The person carrying out the audit will sign and date each financial record checked and complete an audit report.

3.8 Procedure to be followed in the event of the death of an individual living in a Kare Community home.

3.8.1 The Leader will ensure that the Account Control records are up to date and the balance of cash held is correct.

3.8.2 The Leader will ensure that the individual's property is identified ready for handing over to their relevant person /Legal Personal Representative within 4 weeks of the individual's death.

3.8.3 Where the individual has left a will outlining their wishes in relation to their monies /properties, Kare will hand these over to the Executor.

3.8.4 Where the individual has died intestate i.e. without a will, Kare staff may hand over the individual's property/money to a known relevant person i.e. their closest blood relative or relatives. Where there is disagreement among relevant persons or no known relevant person, the Assistant Manager will consult with the Adult Supports Manager and the CEO to agree the appropriate next steps.

3.9 Procedure for individuals transferring out of Kare services.

3.9.1 When a person moves out of a Kare Community House or leaves Kare services, their property and personal belongings will be returned to them/ transferred as agreed with the individual/their representative. If the person is moving location within Kare or transferring to another service, their Transition Plan will include details of how their property should be managed.

3.10 Organisational procedures

3.10.1 In accordance with individuals and young persons will and preference people who use Kare services and supports will be provided with suitable secure storage for personal possessions.

3.10.2 Kare will advise individuals of insurance arrangements in relation to loss or damage to personal property.

3.10.3 Led by the person and supported by relevant others, people who live in a Kare Community home will develop a support plan outlining their wishes in relation to their

finances and property should the individual have changing health needs or as they grow older (in line with Kare's End of Life Policy).

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Rev 3.5	October 2020	December 2020	December 2020	Jan 2021 – March 2021
Rev 3.6	March 2021	April 2021	June 2021	–