



Glasgow City Council
SDS Individual Budget
Direct Payment Scheme

Financial Procedures for Service Users
SDS-03

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1. Introduction

These procedures outline the interim financial management arrangements for operating the Self Directed Support Direct Payment Scheme and will assist you to manage your Direct Payment. They should be used in conjunction with your Payment Agreement, and further guidance can be obtained from your Care Manager and/or Support Organisation.

As the Direct Payment Scheme develops these procedures may be subject to change. We will advise you in writing of any changes.

2. Your Personal Financial Contribution

Everyone who accesses an SDS Budget is assessed for a financial contribution towards the cost of their support. Your care manager will discuss with you the financial assessment process and any contributions due to be paid by you.

Any financial contribution you are due to make will be shown in your Payment Agreement.

If you are due to make a financial contribution, this will be deducted from the Direct Payment amount paid by Glasgow City Council, before the payment is made to your prepaid card account.

You are required to top-up your prepaid card account with the contribution you have been assessed to pay. You can do this weekly or 4-weekly.

This makes up the total Direct Payment amount, which is then used to purchase your care & support as agreed in your Support Plan e.g:-

Your Agreed Individual Budget paid by Glasgow City Council	<u>Annually</u> £20,000.00
Less Assessed Client Contribution paid by you:-	
Weekly x 52.143 weeks	- £20.00
4-weekly x 52.143 weeks	- £80.00
	£ 1,042.86
Net Annual Direct Payment to be paid by Glasgow City Council	<u>£18,957.14</u>
Net 4-weekly Payment to be paid by Glasgow City Council	<u>£ 1,458.24</u>

Failure to pay your assessed contribution may result in the Option 1 – Direct Payment being withdrawn.

Financial contributions are re-assessed annually and you will be advised in writing of any changes to this amount.

3. SDS Payment Agreement

Before the SDS Direct Payment Scheme can commence you will be issued with a Payment Agreement, which your Care Manager will discuss with you. The Payment Agreement will detail the Basis of the Agreement, your Individual Budget, when you will be paid and general rules on how to use the money. The Agreement must be signed by you, or your legal representative, to show that you are in agreement with the terms and responsibilities of the Direct Payment Scheme.

4. When you will be paid

The standard payment cycle is 4-weekly in advance, with any financial contribution already deducted. Payments are made by automatic top-up to your prepaid card.

Alternative payment cycles can be requested if this will help with the management of your funds e.g. annual or quarterly, or to fit in with timescales for meeting the outcomes in your Support Plan. You should discuss this with your care manager when you are planning your support arrangements.

For each payment you will receive an email/text notification, confirming the date the payment was made, how much was paid, and stating the period covered by the payment.

5. General Rules about How to Use the Money

5.1 Your Prepaid Card

Your prepaid card should only be used to purchase those services as agreed in your Support Plan

5.2 Making Payments

Your prepaid card can be used like any other debit card with payments by BACS transfer, standing orders, direct debits, online, by phone or in person

Cash withdrawals are not permitted from the prepaid card

5.3 What your Direct Payment cannot be used for

Your direct payment is Local Authority funding paid directly to you to purchase your care and support. You are responsible for spending these funds appropriately.

Your Direct Payment cannot be used for:

- Anything which is against the law, including employment law
- Gambling
- Financial investments
- Healthcare needs that should be met from the NHS
- Paying for things that personal income should cover - grocery shopping, clothes, alcohol, tobacco, personal entertainment (for example the purchase of your own concert/sporting event ticket), paying for you to go on holiday (unless this is agreed in your Support Plan), rent, mortgage payments, utility bills, home improvement, repairs and maintenance costs.
- You cannot normally employ your husband, wife or partner, or close relatives or their partner or husband or wife

If you are unsure about any aspect of this you should check with your Care Manager or Support Organisation.

6. Financial Monitoring Arrangements

6.1 What Records You Should Keep

You are required to keep appropriate financial records of how your Individual Budget has been used. You must keep these for a minimum of 7 years. These include:-

- Invoices and receipts where you have purchased support from a provider agency

- Records of other significant costs and receipts (i.e. purchase of equipment, annual maintenance records etc.)

If you are employing staff you must keep employment records of staff details which include:-

- Name
- Address
- National Insurance Numbers
- Date employment started and when it stopped
- Hours worked (timesheets)
- Payments received/made
- Pay as you earn tax (PAYE) and National Insurance contributions paid to the Inland Revenue
- Pension Contributions
- Staff training provided

Training will be provided to help you take on these responsibilities and manage your money effectively. Details of how to access this training are attached at the back of this document as Appendix D.

6.2 Scheduled Finance Audits

Glasgow City Council is required to carry out scheduled financial checks of your direct payment account and you will be advised of any issues arising from these.

7. Changes to your Individual Budget

7.1 By Us

i. Amendments

You will be notified in writing if your payments are amended for any of the following reasons:-

- your assessed needs change and this is reflected in your support plan/agreed outcomes (this includes emergency and one off payments)
- your prepaid card shows a surplus balance in excess of 10% after account is taken of irregular outgoings

- your financial contribution amount changes as a result of a financial re-assessment
- the Council agrees adjustments to be applied to all Individual Budgets e.g. for Scottish Living Wage / Provider rates increases

ii. **Suspensions**

Your payment will be suspended if the following situations arise:-

- evidence or suspicion of misappropriate/unauthorised spends
- accumulation of unspent monies
- if you do not give staff access to appropriate financial records to conclude the required audit

Your Individual Budget will only be reinstated following a review with your Care Manager and full compliance with the Financial Guidance and Payment Agreement.

iii. **Ending the Agreement**

At any time during this Agreement the Council may terminate the Agreement by giving one month's notice in writing if, after a review, it is believed that your needs are not being met through the provision of an Individual Budget.

Your payment will be terminated without the statutory notice period if it is found that you are in breach of the Payment Agreement/ Financial Procedures. We will write to you to advise you of this action prior to funding being withdrawn. If your Individual Budget is terminated and you still have assessed needs the Council will meet your assessed needs with alternative provision.

7.2 **By You**

i. **Amendments**

You must contact your Care Manager if you feel that your Individual Budget is not meeting your agreed outcomes.

ii. Suspensions

You may request a temporary suspension of your payments at any time. Please contact your Care Manager to arrange this.

iii. Ending the Agreement

You may terminate the Agreement at any by contacting your Care Manager/Support Organisation or the Council.

Appendix B

Training Support

Support is provided for individuals who wish to employ a Personal Assistant using all or some of their Individual Budget. This can be accessed from the Glasgow Centre for Inclusive Living who are based at:-

Crown Gate Business Centre
115-127 Brook Street
Glasgow
G40 3AP

Phone 0141 550 4455

Web www.gcil.org.uk

Your Care Manager will provide you with details of the training they provide, the joining arrangements and where and when these will take place.

Appendix C

Contact Details

All enquiries relating to the financial aspects of your Individual Budget should be made to:-

CBS-SWS Adults Finance
3rd Floor
220 High Street
Glasgow
G4 0QW

Phone 0141 276 5951

SW_DirectPayments.glasgow.gov.uk

All enquiries relating to the operation of the prepaid card should be made to the contact number on the back of the card