

# Court of Protection and Appointeeship

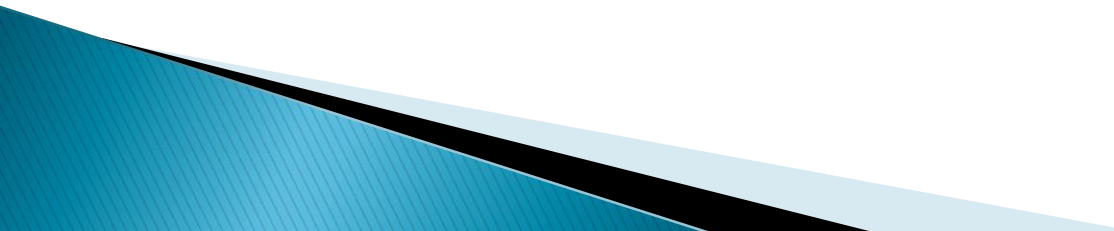
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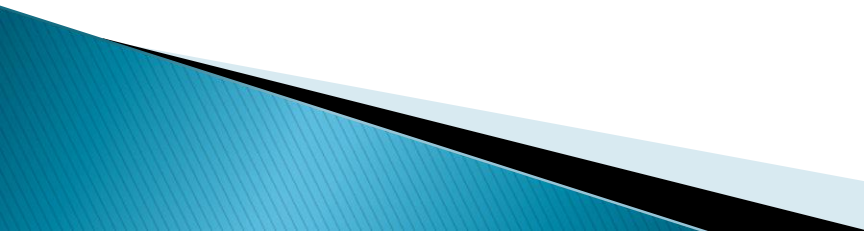
# 2009.....

- 6 residents finances managed under Court of Protection, 0 Appointeeships;
- Declining service (30 residents in service in 2001);
- No appetite to increase service, duty of care not being applied, strict acceptance criteria (residential care customers only);
- All transactions processed through council ledger – invoices addressed to the resident would not be paid;
- Cash and cheques has to be collected from an office at the other side of the city, usually requiring 5 working days notice;
- Poor service to the residents of York, and inefficient/ineffective process

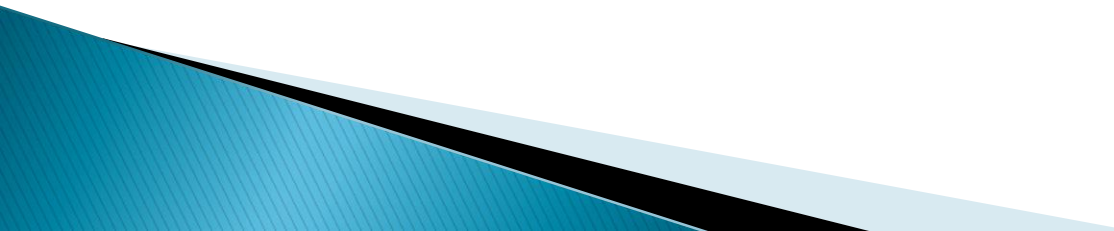
# What we did....

- 2010 – Launched appointeeship/deputyship service for all customers regardless of accommodation type;
  - Drafted control procedures to take account of the increased work;
  - Identified and sourced a clients money service;
  - Dedicated resource
  - Identified alternative to use of cash
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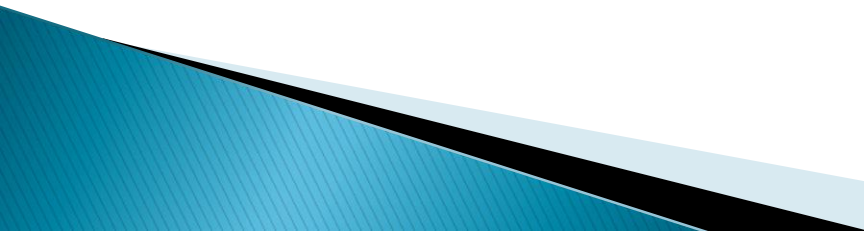
# Prepaid Option – September 2011

- ▶ Deputyship/appointee service used for council wide pilot of prepaid
  - ▶ 20 accounts operated within pilot
  - ▶ Test of flexibility and functionality as well as ability to meet customers needs
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- Findings:
    - Difficulties loading cards at short notice due to provider process
    - Some issues with ATM use as well as CHIP failure
    - Charges passed for ‘ghost ‘ transactions
    - **Poor overall service so we changed provider**
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## Where are we now?

- ▶ We have 83 active deputyship and appointeeship accounts;
  - ▶ 53 have active prepaid accounts in operation, a further 10 have accounts open for ad-hoc expenditure
  - ▶ Approx £150k per annum loaded into accounts
  - ▶ Clients money managed through NatWest, client management through Softbox
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# Hints & Tips – Our learnings

- ▶ Ensure the product meets the needs and outcomes of the customer from the outset;
  - ▶ Implement strong control procedures around internal processes and external card management (e.g. Money management policy for support agencies);
  - ▶ Check warning flags daily
  - ▶ Have a good relationship with your card provider
  - ▶ Decide which costs you will pass on to the customer from the outset, and write into your policy
  - ▶ Prepaid is part of the Client Money Management Solution
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# Jakes Story

- ▶ Jake was 19 years old when he was referred to the council's deputyship service
- ▶ Diagnosis of mild learning disabilities and ADHD
- ▶ Left foster care, began self-harming and had an outstanding drug debt;
- ▶ Poor financial management, money often given to acquaintances, often went without food ;
- ▶ Difficult situation, benefits frequently suspended for failure to attend work capability assessments;
- ▶ Danger of not being housed unless ceased using cannabis

# Jakes Story

- ▶ Supported Jake to sign a tenancy
- ▶ Prepaid Card used to enable Jake to buy weekly shopping
- ▶ Occasional money added to gradually replace furniture
- ▶ Controlled loading and supported expenditure helped Jake to save – his biggest achievement was being able to save money to buy Christmas presents
- ▶ 3<sup>rd</sup> year in flat, Jake remains vulnerable but more capable at looking after his money



Questions?