# Bread for the City

# Representative Payee Program

**Request for Payment of Consumer Expenses By Direct Deposit**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Date: |  | | |  | | | |  | |
|  | |  | | |  | | |  | |
| Consumer Name: | | |  | | | | SSN: | | XXX-XX- |
|  | | |  | | |  | | | |
| Community Support Worker: | | |  | | | | Phone: | |  |

Consumers who have **personal bank accounts** and the skills required to manage their expense money using those accounts can request to have their expense money paid by direct deposit. Community Support Workers should provide a budget plan that calls for either a once monthly, twice monthly or weekly payment and indicate clearly that this money should be paid by *Direct Deposit to Consumer’s Name*. This **Request for Payment By Direct Deposit** form should be attached to the budget.

**Please read and have the consumer initial the following details carefully before completing the request form:**

|  |  |
| --- | --- |
| Initial Below |  |
|  | I have read the details of the **Direct Deposit Payment Schedule** on the back of this form. |
|  | |
|  | The Consumer and Community Support Worker signing below are responsible for verifying the **bank account number** and the **routing number** with the financial institution. You may also attach a Direct Deposit Form provided by your financial institution in addition to signing below. |
|  | |
|  | The consumer **must forward a copy of his/her personal account statement to Bread for the City monthly** for review. This is to ensure that account balances remain within the required resource limits set by the Social Security Administration and that consumers are managing their accounts in such a way as to avoid overdraft fees or other penalties. Statements can be faxed to 202-265-1970. **Note that future direct deposits may be held for failure to send in monthly statements.** |
|  | |
|  | If a scheduled Direct Deposit payment cannot be completed successfully, the RPP will notify the consumer and the Community Support Worker as soon as possible and issue a paper check for payment. |

**Bank Account Information:** Please print clearly.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | | | | |
| **Name of Bank:** | |  | | | **Type of Account:** |
|  | | | | | 🞏 Checking |
| **Bank Address:** | |  | | | 🞏 Savings |
|  | |  | | |  |
|  | | | | |  |
| **Account Number:** | |  | | |  |
|  | | | | | |
| **Bank Routing Number:** | |  | | |  |
|  |  | | | |  |
| **Consumer Email for Payment Notification:** | | | |  | |
|  | | | | | |
| **Consumer Phone Number:** | | |  | |  |
|  | | | | | |

**Signatures:**

**Consumer** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Community Support Worker** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Clinical Team Supervisor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

(8/2020)

**Direct Deposit Payment Schedule**

Once Monthly Payments/Beginning of the Month – *these payment dates will vary!*

* The date that beginning of the month payments are received will vary depending on whether a consumer has conserved funds available or needs to receive an SSI or SSDI deposit before payments can be made.
* For consumers who have funds available we attempt to deposit funds on the first business day of the month.
* For SSI only recipients the direct deposit will be initiated on the 1st of the month (or prior if SSI is paid early because the 1st falls on a weekend or holiday).
* For SSDI recipients the direct deposit will be initiated on the 3rd of the month (or prior if SSDI is paid early because the 3rd falls on a weekend or holiday).
* The payments will credit to the consumer’s account 2 business days after it is initiated.
* Examples:
  + SSI is paid out on Wednesday, May 1st. The Direct Deposit is initiated on Wednesday, May 1st. Thursday, May 2nd is the first business day afterwards and Friday, May 3rd is the second business day. The consumer will receive payment on Friday, May 3rd.
  + SSDI is paid out on Friday, May 3rd. The Direct Deposit is initiated on Friday, May 3rd. Monday, May 6th is the first business day afterwards and Tuesday, May 7th is the second business day. The consumer will receive payment on Tuesday, May 7th.
* Please note that weekends may add extra processing time – for example, if the payment is initiated on a Friday, the second business day will be the Tuesday following.

Twice Monthly Payments/ Middle of the Month

* Middle of the month payments will arrive on 15th.
* If the 15th falls on the weekend, payments will arrive on Monday following.
* If the 15th falls on a banking holiday, payments will arrive on the following business day.

Weekly Payments

* Weekly payments will be credited to consumer accounts on Mondays.
* If Monday is a banking holiday, payments will arrive on the following business day (Tuesday).
* Budgets should be set up to account for the fact that some months will have 5 Mondays.

Additional Disbursement Requests

* Additional funds will be paid out by direct deposit, but will take at two – three business days to post to the consumer’s account depending on what time of day the request is received.
* The receipt requirement for amounts of $250 or more still applies. We will forward a Receipts Tracker Form to the Community Support Worker by email and expect receipts to be returned.

The Representative Payee Program staff does its best to send out payments by Direct Deposit in a timely manner and in accordance with these timelines – on rare occasions benefit payments delays and technological complications complicate these efforts. For questions and further clarifications please contact a RPP Coordinator or reach out to our accounting team at RPPach@breadforthecity.org.