

# NEEDS ASSESSMENT UNIT

#### ELIGIBILITY CRITERIA FOR POOR RELIEF ASSISTANCE

Reviewed by the Attorney General's Chambers on 21<sup>st</sup> August 2014 Revised with Minister Approval on 14<sup>th</sup> February 2017

# **PREFACE:**

Relief in the form of financial assistance is given to poor persons in the Cayman Islands in accordance with the Poor Persons (Relief) Law (1997 Revision) – herein after referred to as PPRL. Relief can be on a long term or short term basis and the amount available for disbursement is voted for in the Legislative Assembly annually.

This criterion should be read in conjunction with the criteria set out by the following agencies:

- The criteria for assistance for children in need as set out by the Department of Children and Family Services (DCFS) based on the Children Law (2012) with its accompanying regulations and the rights of children outlined in the Bills of Rights.
- The criteria set out by the Ministry of Health in accordance with the Health Insurance Law (2013 Revision) for indigents.
- The criteria set out by the Department of Counselling Services in regards to clients in the young parents programme.
- The criteria for the Housing Repairs Assistance Program set out by the Ministry of Community Affairs, Sports and Youth.
- The Disabilities (Solomon Webster) Law 2016.

**Note:** Please note that once funds are approved by the Legislative Assembly, the Needs Assessment Unit may from time to time vary the amounts to ensure that the poor persons will have funds available throughout the financial year.

# **DEFINTIONS**

"Basic Needs" refers to those fundamental requirements that serve as the foundation for survival. Access to the basic needs of life, including shelter, food, and clothing is necessary for the development of a strong community and a necessary precursor to individual self-sufficiency.

"Caymanian" the meaning as provided for under the Immigration Law (2015 Revision), part III, section 20-23. This includes persons who possess the right of being Caymanian by entitlement; by right as defined by grant of Caymanian Status under Section 22. Applicants must be born Caymanian or have had Caymanian Status at the time of qualifying service.

"Elderly" means a person over the age of sixty years.

**"Extenuating circumstances"** is any circumstances which places the client at significant risk or harm; where the client may be chronically or acutely ill or injured and have no means of support; or any situation where an inability to meet their basis needs as outlined in the criteria for relief as amended from time to time.

"Household" means a Caymanian living alone or a group of persons (not necessarily related) living at the same address *and* with common housekeeping i.e. sharing at least one meal a day *or* sharing a living room.

"Needs assessment" is a means test examining all sources of a person's income and expenses to determine the financial needs of a household.

"Poor persons" is defined in the PPRL as any person who is or has been in receipt of relief and has not reimbursed the same, but does not include any person who has been in receipt of any special extraordinary relief voted or granted to such persons on account of any loss or destitution, as in the case may be, occasioned by fire, storm, pestilence or famine.

"Relief" is relief given under the PPRL to needy, destitute and sick persons out of such moneys as may be annually voted by the Legislative Assembly for that object, and includes all burial assistance.

"Resident" means a person who maintains residency in the Cayman Islands for a period of not less than eight (8) months per year.

"Immediate Family" means a spouse, child, father, mother, brother, sister or grandparent.

# TEMPORARY RELIEF SERVICES PROVIDED

As provided in the Poor Persons (Relief) Law (1997 Revision), relief is made available to residents of the Cayman Islands, by the voting of funds annually by the Legislative Assembly in the form of Non-Government Supplier (NGS) or a Transfer Payment (TP). These services are outlined below:

# 1. NGS 68 - Rental Accommodation for Persons in Need

Clients who are unable to pay their rental in full or in part can seek relief from the Cayman Islands Government via the Needs Assessment Unit. Rental is provided for a maximum of 6 months within a fiscal year for families. Families with up to four (4) members may be eligible for up to a maximum of CI\$800 and families with five (5) or more members for up to a maximum of CI\$1200 per month. For single able-bodied individuals a maximum of CI\$650 per month inclusive of utilities or \$500 a month for rent only. Rental relief is payable to the landlord(s) for a fixed period of time and persons cannot rent to immediate family members.

# 2. NGS 70 - Burial Assistance for Indigents

Clients who require relief to bury their loved ones can be provided assistance up a maximum of \$2,500 towards funeral package and/or a maximum of \$1,200 towards a vault.

# 3. NGS 63 - School Lunch and Uniform Programmes

Clients who are unable to pay for school lunches and/or uniforms can seek relief from the Cayman Islands Government via the Needs Assessment Unit. The maximum allowed for school uniforms within a fiscal year is 3 uniforms and 1 physical education uniform per child. The maximum allowed for school lunch is \$6.50 a day for primary school students and \$8 a day for high school students.

## 4. TP 41 - Poor Relief Payments

Clients who are assessed to be in need due to being elderly and/or having mental or physical disability can be assisted with a monthly stipend of \$550. Applicants are allowed to have a bank savings not to exceed \$8,000 KYD.

## 5. TP 43 - Poor Relief Vouchers

Clients who are eligible for weekly, bi-weekly or monthly relief on a temporary basis are given food vouchers, gift certificates or gift cards made payable to a particular vendor chosen by the client.

The assistance for food/groceries are set at the following amounts:

Family Size	Amounts Allowed (Cayman Islands (CI) dollars)		
1 person	\$75 per week	\$150 bi-weekly	\$300 monthly
2 persons	\$90 per week	\$180 bi-weekly	\$360 monthly
3 persons	\$100 per week	\$200 bi-weekly	\$400 monthly
4 persons	\$110 per week	\$220 bi-weekly	\$440 monthly
5 persons	\$120 per week	\$240 bi-weekly	\$480 monthly
6 persons	\$130 per week	\$260 per week	\$520 monthly

Families of more than six (6) persons are provided with an additional \$5 per person per week.

## 6. TP 50 - Pre-School Assistance

Clients who are unable to pay for pre-school assistance in full or in part can seek relief from the Cayman Islands Government via the Needs Assessment Unit. The maximum allowed for pre-school assistance is set at \$450 per month.

# 7. TP 75 - Needs Assessment Support

The following services are provided via Programme Support:

## a. <u>Utilities – Electricity, Water and Gas</u>

Relief is provided to poor persons who are unable to cover their utility bills (electricity and water) and propane.

The maximum amounts set are: \$2,500 in a 12 month period and up to \$90 for propane with a maximum set of three (3) times per year.

Persons who are indigent and deemed unfit to work per doctor's advice from the HSA are exempt for the period specified in the medical report. Single individuals under this category will be held to a monthly maximum of \$300.00 towards utility assistance; those with families will be provided with assistance dependent upon presenting need but not to exceed \$500.00 per month.

# b. Medical related expenses

The following limits are set for persons whose health insurance coverage does not meet medical expenses:

# Medical travel expenses

Eligible clients will qualify for \$400 per travel overseas but no more than twice in a twelve (12) month period.

Eligible clients travelling between the sister islands will qualify for \$150 per travel between islands but no more than twice in a twelve (12) month period.

#### Dental

Eligible clients will qualify for dentures up to \$500 in a 12 month period and up to \$1,500 within a 12 month period for braces not covered by insurance but medically required.

# **Optical**

Eligible clients will qualify for \$300 in a 2 year period. Exceptions will be given only in the case where ophthalmologist or optician has indicated a need for a special prescription.

#### **Medical Equipment and Supplies**

Eligible clients who require medical equipment and/or supplies that is not provided through their health insurance coverage will qualify for a maximum of \$1,000 within a fiscal year.

# c. Clothing

Eligible clients will qualify for a maximum of \$250 per person and a maximum of \$750 per household.

#### d. Other Child Related fees

The following limits are set for persons Clients who are unable to pay for summer camp and/or exam fees can seek relief from the Cayman Islands Government via the Needs Assessment Unit.

#### Summer Camp

Eligible clients will qualify for a maximum of \$600 per child and a maximum of \$1,500 per household.

## After-school

Eligible clients will qualify for up to CI\$200 per child per month towards afterschool care payments at a maximum of \$600 per family.

#### **Exam Fees**

Eligible clients will qualify for exam fees for public schools.

# School Shoes and Supplies

Eligible clients will qualify for up to a maximum \$150 within a fiscal year to cover 2 pairs of school shoes and up to a maximum of \$150 for 1 school bag and school supplies.

# **ELIGIBIITY CRITERIA**

Families with dependents that are unable to meet their basic financial needs and meet the criteria listed below are treated as priority. However, single able-bodied adults with no dependents that meet the criteria below may be provided with a maximum of 3 months assistance.

Requirements for person seeking temporary financial assistance are as follows;

## 1. Citizenship

Persons who are Caymanian, or who are dependents of a Caymanian.

# 2. Household Income Threshold

Persons with a monthly household net income of \$3,000 or less, after pension and health, and who have no other available funds to meet their basic needs are eligible to apply for relief as defined in the PPRL (1997 Revision) on a temporary basis or long term basis.

## 3. <u>Time Limitations and Maximum Amounts</u>

Relief given on a temporary basis is time limited to an initial maximum of up to three (3) months. If the client requires an extension the case shall be reassessed to determine eligibility for an extension of services.

Clients seeking relief for a period over three (3) months are subject to bank checks at all commercial banks in the Cayman Islands.

The maximum allowance relief per client within a given twelve (12) month period is \$15,000 with a lifetime cap of \$75,000.

# Clients Obligations:

In order to receive relief on a temporary basis, the clients have the following obligations:

# 1. Actively Seeking Employment

Clients are required to register with the National Workforce Development Agency if they are seeking relief as a result of unemployment.

## 2. Release of Information Form

Clients seeking relief are required to sign a Release of Information Form to allow contact with any entity as deemed necessary by the NAU to carry out its assessment of the client.

# 3. Proof of Applying for a Maintenance Order for Children

The client is required to provide proof from the courts on efforts to obtain maintenance.

## **CONFIDENTIALITY:**

All information gathered during the assessment is considered confidential will not be disclosed without the prior written consent of the individual, by order of the Court or through any required disclosure pursuant to any law in force in the Cayman Islands.

## **EXEMPTIONS/EXCLUSIONS:**

- 1. Persons who are elderly or permanently disable and deemed indigent are exempt from the time and amount limits.
- 2. Persons who are indigent and caring for disabled children are exempted from the time and amount limits.
- 3. Persons who are indigent and deemed unfit to work per a doctor's advice from the Health Service Authority are exempt for the period specified in the medical report.
- 4. The NAU will provide urgent aid on a one time basis, strictly in instances of domestic abuse situations and Natural Disasters for Caymanians and non-Caymanians where emergent aid is indicated by referral from one of the partnering agencies.

5. Relief given on a temporary basis which is requested beyond the specified period or amount (as outlined above) will only be given in extenuating circumstances as demonstrated by the assessing officer and with the final approval of the head of the NAU or person(s) delegated by that officer or to families who qualify under the Children's Law as identified by the Department of Children and Family Services.

## NON COMPLIANCE:

Clients who do not co-operate with the needs assessment process may have their requests for service denied or discontinued until they are willing to comply.

Clients who are referred to the National Workforce Development Agency, Department of Children & Family Services, Department of Counselling Services or any other partnering agency must actively participate in programmes the Agency recommends in order to continue to be eligible to access services from the NAU.

A refusal to follow through in filing for maintenance for clients who have child/children with a non-supporting parent may result in relief being denied.

Clients who damage property for which the NAU is responsible for payment of rent will be ineligible for further rental assistance for a minimum of one (1) year in the first instance and two (2) years in the second instance.

## FRAUDULENT CASES:

Clients who provide false information, falsify documents or defraud the NAU will be reported to the Royal Cayman Islands Police Service. Such persons will also be barred from accessing services for a period of one (1) year in the first instance and two (2) years in the second instance.