

**SERIOUS
ABOUT
SOCIAL WORK**

The Leaving and After Care Service Finance Handbook 2021 / 2022 Version 2

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Essex County Council



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Introduction

This document outlines the financial protocols of Essex County Council's Leaving and After Care Service. The payment rates are current for the year April 2021 to March 2022. Where the document identifies a possible benefit entitlement, this is for signposting purposes only. Benefit legislation is complex, and no person has an absolute guarantee that they will receive welfare benefits, even where they have an underlying entitlement. The Leaving and After Care Benefits Adviser can provide further advice and information on all benefit related matters.

Children (Leaving Care) Act 2000 Care Leavers (England) Regulations 2010

These pieces of legislation created four categories of young people and care leavers who are entitled to support from the Local Authority after their 16th birthday.

Eligible child

Aged 16 or 17 and currently 'looked after', either on a Care Order (Sec 31 of the Children Act 1989) or accommodated (Section 20). To be 'Eligible' the young person must have been looked after for a period of 13 weeks, or periods amounting in total to 13 weeks, which began after their 14th birthday and ended after their 16th birthday.

Relevant child

Aged 16 or 17 and has left care, having previously been in the category of 'Eligible Child'.

Former relevant child

A young person aged 18 to 21 who has left care having previously been either 'Eligible', 'Relevant' or both. Or, they are aged 21 to 25 and in full time education, or have requested personal adviser support.

Qualifying child (Sec 24)

Aged 16 – 21 either where a special guardianship order is in force, or was in force when they reached 18 years old, and the child was looked after immediately before the makings of that order. Or, at any time after reaching the age of 16 but while still a child was, but is no longer, looked after, accommodated or fostered.

Post 21 Personal Adviser Support

The Children and Social Work Act 2017 enabled former relevant care leavers who are now aged between 21 and 25 years old, and who are not in education, to receive personal adviser support from the Leaving Care Service. The financial support entitlements that are outlined in this document do not apply to these young people, with the exception of the Setting Up Home Grant. If any young person is receiving a Personal Adviser Support Service and has a need for essential items for their home, and have not used all of the maximum amount of £2000, this Setting Up Home Grant money can be available for them to access up until their 25th birthday.

Unaccompanied Asylum Seeking Children (UASC)

Most children who arrive in the UK seeking asylum without a parent or guardian, will make an application for asylum and be seen by the asylum screening unit. Commonly they are granted UASC Leave for 30 months, or until they are 17 and a half years old, whichever is shorter. They then have the opportunity to make an 'in-time application' for this leave to be extended, and as long as they do this before their original leave has expired, they will usually have access to public funds, which includes entitlement to welfare benefits.

If the decision on their application to extend their leave to remain is negative, but they make an in-time appeal, they still have access to public funds until all of their asylum appeal rights have been exhausted.

For those young people who are refused asylum and have exhausted all of their appeal rights, the Leaving and After Care Service will work in partnership with the Home Office with a view to supporting the young person to return to their Country of origin.

Other possible outcomes of an asylum claim: -

- Refugee Status (i.e. granted asylum), usually with leave to remain for five years, and access to public funds.
- Humanitarian Protection - which would also allow access to public funds.
- No decision – a young person will not have access to public funds until they receive an initial decision on their claim for asylum.
- Refused asylum with no grant of leave. In this case the UASC would not have access to public funds and would be returned to his/her country of origin.

UASC and Higher Education (University)

To be eligible for home fees and Student Support (finance) for a higher education course in England, young people are required to have a 'settled' status and a right of permanent residence. The definition of 'settled' status is being both ordinarily resident in the UK and without any immigration restriction on their length of stay.

The regulations take this definition of 'settled' from the immigration law (Section 33(2A) of the Immigration Act 1971). Other young people may be eligible if they are from an EU country and have applied to the EU Settlement Scheme, or have a residency status that is one of the following:

- refugee
- humanitarian protection
- EEA migrant worker
- child of a Swiss national
- child of a Turkish worker

If a young person might not be eligible to student finance, they can consider applying to universities which have scholarship programs for people seeking refugee protection in the UK. A full list of which Universities may offer this can be found on the Student Action for Refugees website here:

http://www.star-network.org.uk/index.php/resources/access_to_university

Qualifying Young People (Sec 24)

A qualifying child who is 16/17 years old and has previously been looked after, but ceased to be looked after before their 18th birthday, does not have the same restrictions to claiming welfare benefits as eligible and relevant young people do. Because of this the Leaving and After Care Service will not pay a personal allowance or pay for the accommodation costs for these young people.

All qualifying children aged 16+ who would like a service from Leaving and After Care will have their needs assessed. Where, following the initial assessment, it is concluded that support will be necessary over a period of time, a plan will be drawn up with the young person. The plan will outline the support to be provided to the young person, including, if necessary, any financial support.

Young people in education

16 and 17 year olds

Personal Allowance

Leaving and After Care have a duty to provide for the maintenance of young people who are eligible or relevant. In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this.

Treatment of earnings

Young people who receive a personal allowance from the Leaving and After Care Service can earn up to £50 per week before it affects the amount of their personal allowance. Anything earned over £50 will be deducted from their personal allowance £1 for £1. So, if a young person earns £70 per week their personal allowance will be reduced by £20.

16-19 Bursary Fund

Young people in care and care leavers will be eligible to apply for a vulnerable student bursary of up to £1,200 per year. Some education providers pay this in cash, and some provide items such as a travel pass, free meals or books instead of money. The provider could also stop payments if certain rules are breached such as attendance or how the bursary money is used.

To be eligible the young person must be aged under 19 at the start of the academic year and studying at school or college, or on an unpaid training course.

In respect of asylum-seeking young people, the Education and Skills Funding Agency has issued this guidance in terms of their eligibility to the 16-19 bursary:

Unaccompanied asylum-seeking children do not receive cash support from the Home Office and are the responsibility of the local authority. They are treated as looked after children and are eligible for a vulnerable bursary ('in care' group).

When these young people reach legal adulthood at age 18, institutions must consider their immigration status. If the asylum claim is decided in their favour the local authority must provide them with the same support and services as they do care leavers. As such, they continue to be eligible for a vulnerable bursary until they reach the upper age limit.

Where an asylum claim is not supported, the individual may not be able to stay legally in the UK. When asylum claims have been fully heard and the appeals rights exhausted, an individual has no entitlement to public funds (with a few exceptions because the withdrawal of support would be seen as a breach of human rights).

18 years and older

Further Education (Non-Advanced)

Definition: Any course which leads to a qualification below the standard of degree, NVQ level 4, Higher National Diploma, Diploma of Higher Education, a teaching qualification or similar, which the young person attends for more than 12 hours per week in normal term time (includes tuition, practical work, supervised study or examinations.)

Benefits Entitlement/Personal Allowance

Young people leaving care who remain in further (non-advanced) education, and are not living with their parents or anyone acting in place of a parent, are likely to be eligible to claim Universal Credit when they are 18 years old. The rules state that if they enrol before their 21st birthday, they remain entitled to Universal Credit until the end of the academic year in which they turn 21.

The standard rate of Universal Credit for single people aged under 25 is £344 per month from April 2021 to September 2021, then £257.33 per month from October 2021; this will be paid instead of a personal allowance.

Rent

Young people who are in further (non-advanced) education and have a liability to pay rent are likely to be eligible for Housing Benefit or Universal Credit (housing costs) between the ages of 18 years old and until the end of the academic year in which they reach their 21st birthday.

Treatment of Earnings

For Housing Benefit if the young person's income is less than or equal to their applicable amount (£59.20 per week for a single person aged 18 to 24 years old), they will get all of their eligible rent paid for in Housing Benefit. If their income is greater than that, a calculation will be made to determine their entitlement.

For Universal Credit a taper rate of 63 per cent applies. This means that claimants will have their total Universal Credit award reduced by 63 pence for every £1 earned in work.

Financial Support from Leaving and After Care

Where young people remain in full time further education after their 22nd birthday, or they begin or are accepted on to a course after their 21st birthday, they will not be eligible to claim Housing Benefit or Universal Credit.

For these young people, it is possible that Leaving and After Care could provide some discretionary financial support. Any financial support offered to young people in these circumstances will be based on their assessed needs, including the appropriateness of the course, how it will help them to achieve their ambitions, and what other options are available to that young person to help them to attain their long-term goals. These details will be recorded and agreed upon in the young person's Pathway Plan.

Further Education Course Fees

Course fees for young people in further education between the ages of 16 – 19 years old are usually paid for in full by the Local Education Authority (LEA), where the course is approved by the LEA.

Young people aged 19 years and over who continue with further education, may get help with the costs of the course fees from the LEA if they are in receipt of certain welfare benefits. They may also be able to access Learner Support Funds and Hardship Funds directly from the college. In the first instance the young person should contact a Student Adviser at the college, with support from their Leaving and After Care Worker as necessary.

The availability of this funding is dependent upon the subject and level of the course studied, the young person's existing qualifications, and the resources of each individual college's hardship and support fund budgets.

Where all of these avenues for the funding of course fees have been explored, but the young person has been unsuccessful in getting help to pay their course fees, the Leaving and After Care Service may be able to provide some discretionary financial support. This will be based on the assessed needs of the young person, including the appropriateness of the course, how it will help them to achieve their ambitions, and what other options are available to that young person to help them to attain their long-term goals. These details will be recorded and agreed upon in the young person's Pathway Plan.

Advanced education (University)

Definition: A course in preparation for a degree, a diploma of higher education, a higher national diploma, or a teaching qualification, or any other course which is of a standard above an ordinary national diploma, a national diploma, a national certificate of Edexcel, a general certificate of education (advanced level), or a Scottish national qualification at higher or advanced level.

Student loans/grants/bursaries

Young people going to University are eligible to apply for a **Tuition Fee Loan** and a **Maintenance Loan** from Student Finance England, the rates for full-time courses are:

Tuition Fee Loan of up to £9,250

Maintenance Loan of up to £12,382 if studying in London or £9,488 if studying elsewhere for independent students.

A **Care Leaver Bursary** may be available to students who are studying at a University and have previously been in care. Each University has their own rules about this so it is best to contact them directly to see what they can offer. Many University's publish this information on their websites.

Additionally, for students who have a disability, a **Disabled Students Allowance (DSA)** is available. The amount awarded is based on individual needs, and eligibility for the allowance is assessed by Student Finance England.

The Leaving and After Care Service has a duty to provide a **Higher Education Bursary** to young people at University, as required within The Children Act 1989 (Higher Education Bursary) (England) Regulations 2009.

The total amount of the bursary is £2000 and will be paid in four instalments of £500, as follows:

1st instalment – to be paid approximately one month before the start of the course, to enable the young person to pay for accommodation fees / deposits and any other pre-course expenses as required.

2nd instalment – after successful completion of the first year of the course

3rd instalment – after successful completion of the second year of the course

4th instalment – during the third year of the course.

Rent

The Leaving and After Care Service will pay the young person's rent during the official vacation periods of the course. This applies to all vacations within a course but not any time immediately preceding the first term or after the final term of the course as a whole. It also does not apply to reading weeks, or any other times within the official term dates when the student's attendance is not compulsory.

The amount paid by Leaving and After Care will be for rental charges only, not for food or utility costs. Where the amount of rent that the young person is charged is more than the Local Housing Allowance (LHA) rates for the area in which they are staying for the vacation periods, the rate will be capped as follows:

If the young person has their own bedroom – The LHA 1-bedroom rate will apply

If the young person is sharing a bedroom or the living arrangement is informal (eg sleeping on the sofa) – The LHA shared room rate will apply

The local Housing Allowance rates are available online at:

<https://lha-direct.voa.gov.uk/search.aspx>

The young person will be responsible for paying their own term time rent. They will not usually be eligible for Housing Benefit or Universal Credit as a higher education student unless they are a lone parent or have a disability.

Treatment of earnings

The young person is able to participate in part-time work whilst studying at University. Student loans, grants and bursaries are not affected by any earnings.

Gap Year

A young person may consider taking a 'gap year' between finishing further education and beginning higher education. Where they use this time to positively engage in volunteering, working, studying or gaining other valuable relevant experience, the

Leaving and After Care Service would consider making a financial contribution towards any incurred costs up to a maximum of £500.

The details of the Gap Year and costs involved should be identified within the young person's needs assessment and pathway plan, and requests for funding should be made via the young person's Leaving Care Worker to the Service Manager.

Post Graduate Study (eg Masters / PHD)

A Postgraduate Master's Loan of up to £11,570 is available from Student Finance England. Students can apply if they are studying a Master's degree. A Postgraduate Doctoral Loan of up to £27,265 is available from Student Finance England. Students can apply if they are studying a doctoral degree.

The Leaving and After Care Service supports and encourages young people to continue with their education after they have completed a degree course, where appropriate. For any young person who would like to go on to post graduate study, their worker will help them to explore their options, and make a full assessment of their needs. These details will be recorded within the young person's Pathway Plan, including details of any discretionary financial support that may be offered to them by Leaving and After Care, based on their individual circumstances.

Education related costs – books / materials

Each young person who requires it can also be considered for discretionary financial support towards the costs of course related books and materials. Each young person will be assessed individually for these costs, as it will be dependent on the type of course studied, the essential items that are required for that course, and the circumstances of the young person.

Young people in training / apprenticeships

Apprenticeship Bursary

Care leavers aged between 16-24 are eligible for a £1,000 bursary payment when choosing to do an apprenticeship. This extra financial support is to help with the first year of their apprenticeship as learners' transition into the workplace for their practical studies.

16 and 17 year olds

Personal Allowance

In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this.

Treatment of earnings

Young people on apprenticeships will be receiving an apprenticeship wage. If they receive a personal allowance from the Leaving and After Care Service, they can earn up to £50 per week before it affects the amount of their personal allowance. Anything earned over £50 will be deducted from their personal allowance £1 for £1.

18 years and over

Benefits Entitlement

Young people aged over 18 years old who are attending a training course may be entitled to claim Universal Credit. Any training allowance that they receive from the training provider will be deducted from this amount.

Young people on apprenticeships will be receiving an apprenticeship wage. This will be treated as earnings.

Rent

Young people who are over 18 years old and attending training courses or on an apprenticeship can claim Housing Benefit or Universal Credit (housing costs) to help them to pay their rent.

Young people in work

16 and 17 year olds

Personal Allowance

In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this. Any earnings will not affect these rental payments.

Treatment of earnings

Young people who receive a personal allowance from the Leaving and After Care Service can earn up to £50 per week before it affects the amount of their personal allowance. Anything earned over £50 will be deducted from their personal allowance £1 for £1. So, if a young person earns £70 per week their personal allowance will be reduced by £20.

18 years and older

Treatment of Earnings/Benefits Entitlement

A young person who is working could claim Universal Credit (UC) if they are on a low wage, a taper rate of 63 per cent applies. This means that claimants will have their total Universal Credit award reduced by 63 pence for every £1 earned in work.

Rent

Housing Benefit or Universal Credit (housing costs) can be claimed if the young person has a liability to pay rent, and they are on a low income. The amount that they will receive will depend on how much their rent is and how much they earn.

For Housing Benefit, if their income is less than or equal to their applicable amount (£59.20 per week for a single young person aged 18 to 24 years old), they will get all of their eligible rent paid for in Housing Benefit. If their income is greater than that, a calculation will be made to determine their entitlement.

For Universal Credit a taper rate of 63 per cent applies. This means that claimants will have their total Universal Credit award reduced by 63 pence for every £1 earned in work.

Young people NEET (not in Employment, Education or Training)

16 and 17 year olds

Personal Allowance

In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this.

18 years and older

Benefits Entitlement

Young People who are aged over 18 years and unemployed can claim Universal Credit. The basic rate of payment for living costs for a single person aged under 25 years old is £344 per month, reducing to £257.33 per month from October 2021.

Rent

Young people who are over 18 years old and unemployed can claim Housing Benefit or Universal Credit (housing costs) to help them to pay their rent.

Young people unable to work due to sickness/disability

16 and 17 year olds

Personal Allowance

In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this.

Benefits Entitlement

If a young person is deemed as not capable of working due to sickness or disability, they may be eligible to claim Universal Credit. To claim via the sickness / disability route they will initially need to supply medical certificates from their GP to support a new claim. They will then enter a 13-week assessment phase where a healthcare professional appointed by the Department of Work and Pensions (DWP) will carry out a work capability assessment.

Additionally, if a young person has an ongoing disability or a condition which affects their daily life, they should consider making a claim for Personal Independence Payment (PIP). PIP can be paid in addition to any other benefit or income, advice can be sought from the Benefits Adviser if any young person is in receipt of, or is wishing to claim PIP.

Treatment of earnings

Young people who receive a personal allowance from the Leaving and After Care Service can earn up to £50 per week before it affects the amount of their personal allowance. Anything earned over £50 will be deducted from their personal allowance £1 for £1.

There are detailed benefit rules about working whilst claiming Universal Credit as someone who has a 'limited capability to work' due to sickness or a disability. Advice should be sought from the Benefits Adviser in these circumstances. PIP payments are not affected by any work or earnings.

18 years and older

Benefits Entitlement

If a young person is deemed as not capable of working due to sickness or disability, they may be eligible to claim Universal Credit. They will initially need to supply medical certificates from their GP to support a new claim. They will then enter a 13-week assessment phase where a healthcare professional appointed by the

Department of Work and Pensions (DWP) will carry out a work capability assessment.

Additionally, if a young person has an ongoing disability or a condition which affects their daily life, they should consider making a claim for Personal Independence Payment (PIP). PIP can be paid in addition to any other benefit or income.

Rent

Housing Benefit or Universal Credit (housing costs) can be claimed if the young person has a liability to pay rent, and they are on a low income. The amount that they will receive will depend on how much their rent is and how much they have in income and savings.

Treatment of Earnings/Benefits Entitlement

There are detailed benefit rules about working whilst claiming Universal Credit as someone who has a 'limited capability to work' due to sickness or a disability. Advice should be sought from the Benefits Adviser in these circumstances. PIP payments are not affected by any work or earnings.

Young parents and pregnant women

16 and 17 year olds

Personal Allowance

In line with Universal Credit rates, £79.20 per week is paid if young people are living independently, or in semi-independent accommodation (e.g. supported lodgings), this is reducing to £59.20 per week in October 2021.

Universal Credit

A young person may be able to claim Universal Credit if they are responsible for a child aged under 16, or they live with a partner who is responsible for a child and their partner meets the criteria for claiming Universal Credit. Under these circumstances Universal Credit can be claimed even if the young person is still aged 16 or 17 years old and is eligible or relevant. The rate for a single person aged under 25 years old is £344 per month, reducing to £257.33 per month from October 2021. This will be paid instead of the personal allowance, which should be stopped once the Universal Credit claim is in payment. Additional amounts for dependent children can be paid with Universal Credit. The rate is £237.08 per month for children born after 6th April 2017.

Healthy Start Vouchers

Pregnant women under the age of 18 years old qualify for Healthy Start vouchers. These vouchers can be used to buy fruit, vegetables, milk and infant formula milk. Pregnant women and children aged between one and four will receive one voucher each, worth £3.10 per week. Babies under one-year-old will receive two vouchers, worth a total of £6.20 per week. Healthy start beneficiaries are also entitled to free

vitamin supplements. For more information, the Healthy Start website is www.healthystart.nhs.uk and the phone number is 0845 607 6823.

Maternity Grant

Young people who are eligible or relevant are often unable to access the Sure Start Maternity Grant of £500 until after their child is born, as they need to be in receipt of a qualifying benefit such as Universal Credit. A Sure Start Maternity Grant claim can be made up until the baby is 6 months old, but there will be no entitlement if there is already another child in the household for whom they are responsible for.

From 11 weeks before the baby is due, a Maternity Grant of up to £250 may be paid from the Leaving and After Care Service via the Section 17 budget. This is discretionary and will be spent with the young person's personal adviser on essential items that may be required for the baby. However, if the plans are for the baby to not live with his/her mother, then this grant will not be payable. Any financial support regarding the baby's needs will have to be considered in line with Section 17 funding availability.

Child Benefit

Child Benefit can be claimed for the child once it is born. If the child does not stay living with the parent however, special rules apply. Please seek advice from the Benefits Adviser in these circumstances. The rate of Child Benefit is £21.15 per week for the eldest child, and £14.00 for other children. Further information at www.hmrc.gov.uk/childbenefit, their telephone helpline is 0845 302 1444.

Rent

16/17 year olds who are eligible or relevant are unable to claim Housing Benefit or Universal Credit (housing costs) until they are 18 years old. Where they have a liability to pay rent, it is the duty of the Leaving and After Care Service to pay this.

Care to Learn

Young parents who are in education, and began their course before their 20th birthday may be able to get help with childcare costs via the Care to Learn scheme. Further information is available from this website: <https://www.gov.uk/care-to-learn>.

Young parents and pregnant women

18 year olds +

Universal Credit

The rate for a single person aged under 25 years old is £344 per month, reducing to £257.33 per month from October 2021. The couples rate (both aged under 25) is £490.60 per month, reducing to £403.93 per month from October 2021. Additional amounts for dependent children can be paid with Universal Credit. The rate is £237.08 per month for children born after 6th April 2017.

Healthy Start Vouchers

Pregnant women qualify for Healthy Start vouchers. These can be used to buy fruit, vegetables, milk and infant formula milk. Pregnant women and children aged between one and four will receive one voucher each, worth £3.10 per week. Babies under one-year-old will receive two vouchers, worth a total of £6.20 per week. Healthy Start beneficiaries are also entitled to free vitamin supplements. Further information is available at www.healthystart.nhs.uk. Their telephone number is 0845 607 6823.

Maternity Grant

A Sure Start Maternity Grant of £500 is available for the first child, if the young person is in receipt of Universal Credit. The Grant can be claimed from 11 weeks before the baby is due up until the baby is 6 months old. Sure Start Maternity Grant helpline telephone: 0800 169 0140

Child Benefit

Child Benefit can be claimed for the child once it is born. If the child does not stay living with the parent however, special rules apply. Please seek advice from the Benefits Adviser. The rate of Child Benefit is £21.15 per week for the eldest child, and £14.00 for other children. Further information is available at www.hmrc.gov.uk/childbenefit, their telephone helpline is 0845 302 1444.

Rent

Housing Benefit or Universal Credit (housing costs) can be claimed where the young person has a low income and has a liability to pay rent. These are means tested benefits so the amount that will be awarded will depend upon the level of the young person's income and savings.

Care to Learn

Young parents who are in education, and began their course before their 20th birthday may be able to get help with childcare costs via the Care to Learn scheme. Further information is available from this website: <https://www.gov.uk/care-to-learn>.

Housing Benefit (if in 'exempt' accommodation)

Housing Benefit has largely been replaced with Universal Credit (housing costs) for anyone making a new claim for benefits. However, those people who are living in accommodation provided by a local authority, or a registered social housing provider, where they either receive support, or were placed there temporarily to prevent or relieve homelessness, are unable to claim housing costs under Universal Credit. These tenants can continue to claim Housing Benefit for their rent costs, whilst claiming Universal Credit for their living costs.

Housing Benefit is administered by the local District Council and can be claimed independently of any other benefit. It is available to help people on a low income to pay their rent.

Where someone is renting from a registered social landlord, Housing Benefit can cover up to all of the 'eligible' rent, it will not pay for utility costs or services that are included in the rent, such as electric, gas, water or meals, these are 'ineligible' items.

Universal Credit (housing costs)

Tenants that are not living in 'exempt' accommodation can claim Universal Credit (housing costs) for their rent, which will be paid in the same claim as their Universal Credit for living costs.

If a tenant is renting from a registered social landlord, UC housing costs can pay up to all of their eligible rent, but not anything that is included in the rent for 'ineligible items' such as electric, gas, water and meals. If the tenant is 'under-occupied' (they have spare bedrooms) they could lose 14% of their UC housing costs for one spare bedroom, and 25% if they have 2 or more spare bedrooms.

If someone is renting from a private landlord, then Local Housing Allowance (LHA) rates apply. The maximum amount that can be claimed is restricted to the LHA rate for a particular property size and geographical area. LHA rates are available online at www.lha-direct.voa.gov.uk.

Young people leaving care have special rules that apply to them in the calculation of the maximum Local Housing Allowance rate that applies to their claim. The rate of Local Housing Allowance that normally applies to single people aged under 35 years is the shared room rate. However, care leavers are eligible to the rate for a 1-bedroom self-contained property. This is because the single room rent restriction that applies to most single people aged under 35 years old does not apply to care leavers until they are 22 years old. From June 2021, this single room rent restriction exemption will be extended to all care leavers until their 25th birthday.

Because of this rule, even if the young person is living in lodgings or shared accommodation the maximum amount of rent that the Local Housing Allowance will cover is that of a self-contained 1-bedroom property.

Council Tax

Young people who are aged under 18 years old are not liable to pay Council Tax. They are also ignored if living in someone else's household, so will not affect the Council Tax Bill.

Once they reach 18 years old however, they do become liable to register for and pay Council Tax if they have their own tenancy, or are the main householder in a property. They could also affect the discounts or benefits of the Council Tax payer, where they are living in someone else's household.

From April 2020 young people leaving care, who were previously looked after by Essex County Council will be exempt from paying Council Tax between the ages of 18 to 21 years old if they are living in the following District Council areas:

Basildon	Braintree	Brentwood	Castle Point
Chelmsford	Colchester	Epping Forest	Harlow
Maldon	Rochford	Tendring	Uttlesford

In addition, if they are living in someone else's household, their presence will not result in the householder having to pay more Council Tax.

These young people will need to inform the District Council that they are a care leaver and claim any council tax discounts that they are entitled to, such as Council Tax Reduction, Single Person Discount, or Student Exemption. The young person's Personal Adviser can confirm their care leaver status with the Council Tax Department, in order for the exemption to be processed.

Discounts

There is a Single Person's Discount of 25% if only one adult lives in the property, or if more than one adult lives in the property but all but one are 'disregarded'.

Students who are on a full-time or qualifying course of education do not have to pay any Council Tax, they are 'disregarded'

Some other people are disregarded for Council Tax purposes; the list below covers the main categories. People with these circumstances will not impact upon the Council Tax where they are living in someone else's household. If they are living independently and are the only person in their household, they will get a 50% reduction on their Council Tax.

Apprentices – are not counted if employed to learn a job, and, as part of that learning, are undertaking training leading to a qualification recognised by the Qualification and Curriculum Authority (QCA). They must not be earning more than a set amount per week.

Young Persons in Training - will not be counted if they are under 25 years old and are receiving approved training funded by the Learning and Skills Council.

Severely Mentally Impaired – People who are severely mentally impaired are not counted for Council Tax. A doctor's certificate will be required as evidence, and the person must also be entitled to a disability benefit.

People in Prison - Prisoners who are on remand or in prison are not counted. However, people who are imprisoned for not paying a fine or the council tax are counted.

People Staying in Certain Hostels or Night Shelters - A person whose main or only residence is in a dwelling such as a short stay hostel or night shelter providing communal accommodation for people who have no fixed abode or no settled way of life are not counted.

This list is an example of the main categories, and is not exhaustive.

Council Tax Reduction / Localised Support Schemes

Council Tax Reduction is available through local councils to help certain people in their area to pay their Council Tax Bills.

Each District Council operates their own version of this Localised Council Tax Reduction scheme, so it is necessary to check with the relevant District Council what help is available, depending on the area in which they live, and their personal circumstances. The young person's personal adviser will be able to support with this.

Benefit Cap

There is a limit on the total amount of benefit that most working age people can receive. This is called the Benefit Cap.

The cap applies to the total amount that a benefit claimant (and family included in their claim) can receive from the following benefits:

- Universal Credit
- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance

The cap does not apply if the claimant or their partner:

- Get Working Tax Credit (even if the amount is £0)
- are over State Pension age (if one is under, the cap may apply)
- get Universal Credit because of a disability or health condition that stops them from working (this is called 'limited capability for work and work-related activity')
- get Universal Credit because they care for someone with a disability

- get Universal Credit and they or their partner earn more than £604 a month combined, after tax and National Insurance contributions

The cap is also not applied if the claimant, partner or any children under 18 get:

- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance (DLA)
- Employment and Support Allowance (with the support component)
- Guardian's Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a War Disablement - Pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment (PIP)
- War pensions
- War Widow's or War Widower's Pension

There is a grace period of up to 9 months, where the cap is not applied to Universal Credit in certain circumstances where the reason for claiming Universal Credit is because the claimant stopped working, or their earnings reduced to less than £604 per month.

In addition, the benefit cap is not applied where Housing Benefit is being claimed due to the tenant living in accommodation provided by a local authority, or a registered social housing provider, where they either receive support, or were placed there temporarily to prevent or relieve homelessness

The Benefit Cap is set at:

Outside Greater London

- £384.62 a week if you are a couple – with or without dependent children
- £384.62 a week if you are a lone parent with dependent children
- £257.69 a week if you are a single person without children

Inside Greater London

- £442.31 a week if you are a couple – with or without dependent children
- £442.31 a week if you are a lone parent with dependent children
- £296.35 a week if you are a single person without children

Universal Credit (UC)

Universal Credit replaces the following 'legacy' benefits with one single monthly payment:

- Income-based Jobseeker's Allowance (JSA)
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Income-related Employment and Support Allowance (ESA)
- Income Support

Claims need to be made online at:

<https://www.universal-credit.service.gov.uk/postcode-checker>

There is also a UC telephone helpline 0800 328 9344 which is available Monday to Friday 8am to 6pm.

Care Leavers are able to prepare their online claim for UC up to a month in advance of their 18th birthday. They are also able to access a Single Point of Contact (SPOC) worker in their local Job Centre, this can be arranged through their leaving care worker.

More details of this are available via a video here:

https://www.youtube.com/watch?v=T0gAb92C_WM.

Claimant Commitment

When a claim for UC is made, a claimant commitment will be drawn up during a conversation with a work coach at the local Job Centre. The claimant commitment will set out what has been agreed for the claimant to prepare for and look for work, or to increase earnings if they are already working. It will be based on personal circumstances and will be reviewed and updated on an ongoing basis.

Young people who are in full time relevant will not be required to look for work.

Claimants who are sick or disabled may also not be required to seek work. They can provide a medical certificate (fit note) and may also be referred for a separate work capability assessment.

Sanctions

Sanctions can be applied to UC claims if the claimant fails to stick to their claimant commitment. Sanctions can last for up to 3 years for repeat offences. A sanction will be a removal or reduction of the personal allowance element of UC and should not affect the housing costs element.

Hardship Payments

If a claimant has been sanctioned for UC, they can apply for hardship payments, which will be paid at a reduced rate, and will be a loan that will be required to be paid back.

Payments

By default, UC is paid monthly and both the standard allowance element and the housing costs element is paid directly to the claimant. However, if claimants are struggling with this, they can request an Alternative Payment Arrangement (APA). Care Leavers have been recognised by the DWP as being in a high priority group of people who may need APA's. These can be requested during the new claim interview and can include housing costs being paid direct to the landlord and / or standard allowance elements being paid more frequently, such as twice monthly instead of monthly.

Advance Payments

UC is paid monthly in arrears, and the first payment is made 5 weeks after submitting the claim. However, the claimant can request an advance payment if they don't have enough money to live on during this period. The advance payment is a loan that will be paid back by deductions from future payments of UC.

Work

If a claimant starts work, they do not need to stop or start their UC claim, it will adjust according to how much they have earned within the relevant monthly assessment period. For single people and couples with no children, there is a nil work allowance (this is the amount you can earn before it affects UC), so for every £1 earned, UC will reduce by 63 pence.

Emergency Local Provision Scheme

For any Essex resident in financial need, Essex County Council has a scheme which is managed by Southend Borough Council. It can cover applications for furniture, furnishings, white goods, household equipment, fuel connection (or re-connection) charges, clothing and footwear, general living expenses (such as groceries, nappies, toiletries, cleaning / hygiene products, money for pay as you go fuel meters). If successful, applicants will receive food or supermarket vouchers, AllPay cards, high quality recycled furniture from a reputable charity or white goods from a reputable local dealer.

Applications for general living expenses can be made by telephoning 0300 7900 124. Applications for furniture / white goods / clothing and footwear / household equipment can be made online at:

http://www.southend.gov.uk/info/200288/extra_financial_help/69/essential_living_fund

Health Costs

The National Health Service (NHS) health costs scheme helps people who are on a low income to pay for the following chargeable NHS services:

- NHS prescriptions
- NHS dental treatment
- NHS Sight tests
- Glasses and contact lenses
- Necessary costs of travel to receive NHS treatment under the care of a consultant, or through a referral by a doctor or dentist
- NHS wigs and fabric supports

If the young person is a student or in receipt of certain benefits, then they can provide evidence of this to claim help with these health costs. Eligible and relevant young people who receive a personal allowance from the Leaving and After Care Service, will need to complete a HC1 form to claim help with these costs, as will over 18 year olds who are working and on a low income.

HC1 forms can be obtained from Jobcentres, GP practices, pharmacies and Citizens Advice. A form can also be obtained via the NHS website:

<https://www.nhsbsa.nhs.uk/nhs-low-income-scheme>

Additional funding available from Leaving and After Care

Rent Deposits and Rent in Advance

Where a young person's accommodation needs have been identified within the Pathway Plan as private rented accommodation (for example, where they have no access to social housing), there will usually be a requirement for the young person to pay a rent deposit and rent in advance.

Where there is a rent deposit guarantee scheme available in the area, the young person will be supported by their worker to access funding from this scheme.

If other funding streams are not available to assist young people to secure privately rented accommodation, the Leaving and After Care Service may provide discretionary financial support with deposits, advance rents and fees where appropriate, to eligible, relevant and former relevant young people who require it.

Rent Guarantee

Additionally, as above, where young people have an identified need to access privately rented accommodation, they may be disadvantaged in accessing this accommodation if they do not have someone to act as a rent guarantor.

The Leaving and After Care Service would consider acting as a rent guarantor for former relevant young people where the findings of their needs assessment are that they are motivated and able to maintain their own independent accommodation, and there are no other accommodation options available to them, and they have no other person to act as a guarantor.

The Rent Guarantee period would be limited to the first 6 months of a tenancy, unless the young person is at University, in which case it could be considered for up to one academic year. The request for a Rent Guarantee would need to be presented to the Local Resource Panel by the young person's Leaving Care worker.

Setting Up Home Grant

Leaving and After Care have a duty to provide eligible, relevant and former relevant young people a Setting Up Home Grant when they leave care and move into independent or semi-independent accommodation. This grant will be based on the young person's assessed needs, taking into account the items that are already available to them, and those that are included with their accommodation. The maximum amount of the grant is £2000.

The grant will be administered by the young person's worker, and will be used to ensure that the young person has the appropriate equipment and household items to set up safe, secure and stable accommodation.

The young person will have a choice in the essential items that they need within this overall budget. These can include:

- essential items of furniture (eg bed, sofa, wardrobe),
- essential items of furnishings (eg bedding, towels, curtains),
- carpets or floor coverings,
- kitchen appliances, such as a fridge, cooker and washing machine, and the installation of appliances as necessary,
- kitchen equipment (eg pans, cutlery, utensils, crockery),
- contents insurance,
- television and TV licence if required,
- cleaning products / decorating materials if required
- removal costs

Transition Payments at 18 years old

When a young person reaches their 18th birthday, any personal allowance or fostering allowance that is in payment will end. If a young person has an entitlement to benefits, they need to ensure that they make the claim in a timely manner, provide the information and documents that are required to complete their claim, and participate in any appointments that are required as part of the benefit claiming process.

The Leaving and After Care Service can provide a discretionary personal allowance for up to 2 weeks if the young person has no other resources whilst they are waiting for their benefit claim to be processed.

If the young person is claiming Universal Credit, they can request an advance payment, from the first day of their claim if they are in financial need. This will be need to be paid back from their future Universal Credit payments.

Where a young person turns 18 years old and makes a new claim for Universal Credit at the same time as moving into their own independent accommodation, they will have a five weeks wait until they receive their first payment of Universal Credit.

In addition to the discretionary two weeks personal allowance that can be paid at this time, the young person may also access their Setting Up Home Grant allowance to fund a 'new tenancy starter kit' which could include items such as:

- Food – essential items for stocking cupboards and fresh food to last until the first payment of UC is received
- Cleaning items – Hoover, brooms, dustpan and brush, cloths, wipes, sprays
- Toiletries – toilet paper, shampoo, handwash, toothpaste, shaving items, menstrual products
- Fuel – pre-payment of key / card meters to last until UC payment is received
- Laundry – detergent / powder, fabric conditioner

Identification Documents

The Leaving and After Care Service may provide discretionary financial support to ensure that all young people have a copy of their birth certificate, paying the fees to obtain a new one where necessary. Discretionary financial support for a provisional driving licence may also be provided where a young person requires it for identification purposes, or training and employment. The fees for obtaining new and renewal passports will not be met by The Leaving and After Care Service where the young person is requesting this for identification purposes only. Please see the travel section for details of when passport fees will be met for the purposes of foreign travel.

Christmas / Festival Gifts

The Leaving and After Care Service will provide discretionary financial support by way of a small Christmas gift to young people within the service who are living independently or semi-independently. For those young people who do not celebrate Christmas, they can choose to have their gift at another date throughout the year. The value of the gift will be up to £30.

Young people will not receive this gift if they are living in foster care, residential care, or at home with parents. Qualifying Children (Sec 24) are also excluded from this payment, as are the children of any young people who are parents.

Birthday Gift

Young people are eligible for a birthday gift up to the value of £25. Young people will not receive this gift if they are living in foster care, residential care, or at home with parents. Qualifying Children (Sec 24) are also excluded from this payment, as are any young people who are not engaging with their leaving care service.

Clothing Allowance

Young people are eligible for a discretionary clothing allowance of £100 per year, where they have an expressed need for emergency clothing, such as a winter coat, or shoes. Young people will not receive this if they are living in foster care, residential care, or at home with parents. Qualifying Children (Sec 24) are also excluded from this payment, as are any young people who are not engaging with their leaving care service.

Travel

Education and Training

Young people in foster care will be supported to travel to and from their school or college by their foster carer. Young people who are not in foster care, and all aged 18+ will generally be expected to use their 16-19 bursary fund monies to cover the costs of transport to and from their place of education or training.

The young person will be assisted by their Personal Adviser, with support from the Targeted Youth Adviser and Benefits Adviser as required, to ensure that the most cost effective and convenient transport solutions are used. Consideration will be given for the Essex County Council 16 plus transport scheme, or similar equivalent if living outside of the area, as well as any travel schemes that are run by the 6th form or college that the young person is attending.

For any young people who have unusually high transport costs, the Leaving and After Care Service may provide discretionary financial support to assist with these costs, this will be considered in line with any additional financial support that the 6th form or college is able to provide by way of an additional discretionary bursary.

Contact

There may be assistance with travel costs available to enable young people to have contact with significant people as identified as an assessed need and agreed within their Pathway Plan. The journey should be planned in advance taking into account the availability of fare discounts.

Travel Documents

Discretionary financial support for passports and travel documents (that may be required by unaccompanied asylum-seeking young people) will only be funded by Leaving and After Care where the young person's Pathway Plan identifies a specific need for one. This will usually be where it is a compulsory requirement linked to education or training.

Support with Leisure Activities

For 16/17 year olds living in independent accommodation

Young people are encouraged to make use of leisure facilities and to pursue sports and hobbies. Where the Pathway Plan identifies these activities and the young person shows a continued commitment the Leaving and After Care Service may provide discretionary financial support to contribute towards related costs for eligible and relevant young people who are living independently (ie., not in foster care or residential care).

Payments and Emergencies

Personal Allowances

Will usually be paid directly into the young person's bank account. For some young people, where there are concerns about their welfare or budgeting abilities, they may be paid in person by their worker.

Rent

Will usually be paid directly to the landlord.

Other Items

The Leaving and After Care Service will be flexible at administering the payments to or on behalf of young people. Where possible the payment will be made directly to the provider / supplier of goods or services. In some cases, where this is not possible, the young person can purchase the items themselves and provide receipts for reimbursement.

Emergencies

In an emergency the young person should initially contact their worker, or in their absence the duty worker at the Leaving Care Offices. If an emergency occurs out of office hours then the Emergency Duty Service can be contacted on 0345 606 1212.

Criminal Injuries Compensation Authority Payment

Young people who receive a Criminal Injuries Compensation Authority (CICA) payment will be assisted to seek independent financial advice regarding the use of their award and how, for example, by establishing a Discretionary Trust Fund, they may retain entitlement to means tested benefits.

Payments to young people – grants / loans

The Children (Leaving Care) Act 2000 Regulations and Guidance states:-

No young person should receive a package for their accommodation and maintenance which comes to a value less than they would have received if they had been entitled to claim Income Support or Jobseeker's Allowance, and Housing Benefit (or equivalent successor benefits). A relevant child has an absolute right that accommodation and maintenance should be provided by his or her responsible authority so long as his or her welfare requires it. This duty on the responsible authority is not qualified by any requirements on the young person.

The Children Act 1989 states that:-

No person shall be liable to make any repayment of assistance or of its value at any time when he is in receipt of universal credit (except in such circumstances as may be prescribed),] of income support, of any element of child tax credit other than the family element, of working tax credit, of an income-based jobseeker's allowance or of an income-related employment and support allowance.

In view of the above legislation it is not possible for The Leaving and After Care Service to make payments to young people in the form of a loan. Any payments that are made would be a grant, and the young person would not be asked to repay them.

Young people on remand or imprisoned

16 and 17 year olds

Young people who are remanded in custody for a period of time will have their personal allowance suspended. If they are subsequently convicted of the offence they will forfeit this money. If, however, they are released without conviction, they will be entitled to receive the back pay of their suspended personal allowance.

In line with welfare benefit rules, young people who are convicted of an offence and imprisoned will not be eligible to any personal allowances. Leaving and After Care however, do have a duty to provide them with small gifts or cash payments as appropriate to their needs, and as identified in their Pathway Plan. If young people are released on bail, or via a home detention curfew (electronic tagging) they will continue to receive a personal allowance at the rate appropriate to their circumstances.

18 years and older

The benefit rules connected to young people who are detained in custody awaiting trial or sentence, or who are serving a custodial sentence are complex. Advice should be sought from the Benefits Advisor for young people in these circumstances.

Young People who live at home with parents

16 and 17 year olds

Young people who were previously accommodated under Section 20 of the Children Act 1989 and have had a successful return home for six months or more revert to legal status Section 24 of the Children Act 1989 (Qualifying Child). This means that they are then able to access the benefits system (or their parents can claim for them). Leaving and After Care will not pay a personal allowance or accommodation costs for these young people, once they have been at home for 6 months and have reverted to legal status Section 24.

Young people who are subject to a care order under Section 31 of the Children Act 1989 are not able to access the benefits system, nor can their family claim benefits for them, (with the exception of Child Benefit, that the parent can claim for the young person if they are in education).

Leaving and After Care will pay a personal allowance of £79.20 per week, reducing to £59.20 per week from October 2021, to those 16/17-year-old young people living at home who are Section 23a (for the first six months) or Section 31, but not rent. However, for any young people in this situation who are not in education, training or education, they will be required to engage with the Targeted Youth Service every 2 weeks, or their personal allowance may be reduced or stopped.

18 years and older

In most circumstances young people who are over 18 years old and living with their parents will have full access to benefits. They can claim Universal Credit if they are unemployed and available for and actively seeking employment, or if they are employed but on a low wage.

If the young person is in education their parents will be eligible to claim Universal Credit / Child Tax Credits and Child Benefit for them until they are 20 years old.

Young people will not be eligible to claim Universal Credit housing costs to help them to pay rent where they are living with their parents or another close relative.

Incentive and reward payments

Further discretionary financial support is available to young people within the Leaving and After Care Service via the Incentive and Reward Scheme. The purpose of these payments is to acknowledge any exceptional efforts that young people have made, and to inspire and motivate them to build and develop upon their achievements further.

For example:

- where a young person has sustained employment for six months or more;
- outstanding achievements in education or training, resulting in a completion of the course and a recognised qualification;
- particular sustained improvements in behaviour including engagement with services and participation in education, training or employment (including voluntary work);
- overcoming exceptional difficulties and maintaining an active involvement in education, training or employment (including voluntary work).

Applications for an incentive or reward payment should be made by the young person's worker to the Team Manager. Workers should provide as much information as possible about the young person's circumstances. The amount of the payment will be at the discretion of the Manager.

Staying Put

Staying Put is the term used for young people who continue to live with their former foster carer after their 18th birthday. There is a separate Staying Put Policy which contains further information.

Universal Credit (housing costs) / Local Housing Allowance

The young person is no longer a 'looked after child' once they have reached their 18th birthday. If the plan is for them to stay living with a former foster carer beyond this date, they would be expected to pay rent to them and the accommodation would be viewed as a lodgings arrangement. The young person would be eligible to claim Universal Credit housing costs to help them to pay this rent if they are on a low income.

The Universal Credit claim would be assessed under the Local Housing Allowance rules. The rate of Local Housing Allowance that normally applies to single young people aged under 35 years old is 'Category A', the shared room rate. However, care leavers are eligible to the 'Category B' rate which is for a 1-bedroom self-contained property. This is because the single room rent restriction that applies to most single people aged under 35 years old does not apply to care leavers until they are 22 years old, from June 2021 this will be 25 years old.

So, even if the young person is living in lodgings or shared accommodation the maximum amount of Universal Credit housing costs that will apply to their claim is that of a self-contained 1-bedroom property.

In order for the Universal Credit claim to be successful the tenancy must be operated in a 'commercial manner', this means that the tenant must be liable to pay rent, and the amount of rent charged should be put in writing. A formal tenancy agreement is not required, a letter from the landlord providing the relevant details will be adequate as proof of rent, or a copy of the Staying Put Agreement document. The Universal Credit claim is unlikely to be viewed as 'commercial' if the young person shares a bedroom.

Universal Credit housing costs cannot be claimed if the tenant is living in the same property as their landlord, and their landlord is a 'close relative'. For these purposes a close relative is defined as a parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, sister, step-parent, step-son, step-daughter or the partner of any of these. NOTE: These definitions do not include grandparents.

By default, Universal Credit housing costs are paid directly to the tenant. It can be paid to the landlord instead, if the tenant is considered to be 'vulnerable', or if they fall behind with paying their rent. Universal Credit (housing costs) payments direct to landlords can be requested from the start of the claim as an Alternative Payment Arrangement (APA).

Local Housing Allowance Rates are based on geographical areas. LHA rates are freely available from local District Council Benefits Offices, and online at www.lha-direct.voa.gov.uk.

The following table is an example of LHA rates. These are the rates for Basildon District Council (Feb 2021)

Number of Bedrooms	Category	Weekly Amount
Shared Room Rate	A	£76.64
1 bedroom	B	£161.10
2 bedrooms	C	£201.37
3 bedrooms	D	£247.40
4 bedrooms	E	£306.66

Income Tax

HM Revenues and Customs produce Help Sheet 236. This provides details of additional tax relief that is applicable to foster carers, shared lives carers, kinship carers, staying put carers, parent and child arrangements and supported lodgings schemes. Copies of this leaflet are available from the HMRC website.

Under this scheme known as 'Qualifying Care Relief' income received from Staying Put care is treated in the same way as that from foster care.

Additionally, if any Staying Put arrangements fall outside of the Qualifying Care Relief Scheme, all individuals can receive up to £7,500 a year tax-free by letting furnished rooms in their home. This is known as the Rent a Room scheme.

Benefit income of the landlord / provider

If the Staying Put provider (former foster carer) is in receipt of means-tested benefits (eg Housing Benefit / Universal Credit, Pension Credit, Local Council Tax Support) an assessment should be carried out to determine whether these benefits would be adversely affected by a Staying Put arrangement. The Leaving Care Benefits Adviser can assist with this.

If necessary, arrangements can then be made for additional funding to be requested from the Local Resource Panel to protect the (former) carer from any financial loss.

Additional 'Staying Put' Payments from Leaving and After Care

The separate Staying Put Policy gives further details about foster care placements moving to a Staying Put arrangement. Other placements such as supported lodgings, or semi-independent living may be considered to be extended beyond the young person's 18th birthday, for a limited period, and can be presented to the Local Resource Panel for funding to be agreed.

In all cases, young people will only be supported to remain in former placements, after their 18th birthday, whilst it meets their needs and is in their best interests.

A summary of the financial aspects of the Staying Put Policy

- The former foster carer's fee can be replaced with a Staying Put fee, at the same rate as it was paid previously. This will be capped at the maximum amount of £250 per week.
- The fostering allowance will not be payable during the Staying Put period, as the former foster carer will no longer be expected to pay for the same expenses for the young person that they did previously, for example food, clothing, travel etc. It will instead be replaced by the rent paid by the young person and the young person's additional contributions (towards food and utilities) from their own income (via Universal Credit if required)
- If the former carer is receiving means-tested benefits and these would be adversely affected by receiving a rental payment from the young person, then consideration can be given for the rent element to be paid by the Local Authority, rather than the young person.
- If a foster carer is going to be out of pocket with regard to additional Council Tax costs by having a young person Stay Put with them, consideration can be given to reimburse these costs. This will be decided on a case by case basis, and will usually only be agreed in exceptional circumstances.

- Any Staying Put payment will not take into account an 'agency fee' (where paid to the agency rather than the foster carer) as this will cease to be paid once a young person turns 18 years old.
- Where required a Staying Put Returnable Advance Payment can be paid to the carer at the beginning of a new Staying Put arrangement. The amount of this payment will be a maximum of 6 weeks rental payments and can be repaid by the carer when the young person's Universal Credit claim has been processed, or after 6 weeks, whichever is soonest. The repayments will be automatically recovered in instalments from the ongoing Staying Put monies paid to the carer.