



Financial Procedures for young people leaving care

Revised September 2016

1. Introduction

These financial procedures should be read alongside Gloucestershire County Council's Leaving Care Policies which can be accessed on-line at: <http://gloucestershirechildcare.proceduresonline.com/>, which sets out the overview and general principles by which the local authority will support young people leaving care.

These procedures are designed to assist those making financial decisions in respect of young people leaving care. They are also designed to give young people leaving care and their carers a transparent view of what support they can expect from Gloucestershire County Council.

The young people who are eligible for support under these procedures are:

- Young people defined as 'eligible' and 'relevant' (16 or 17 years old) within the definitions of the Children (Leaving Care) Act 2000.
- Young people defined as 'former relevant' (18-21 or beyond if in a continuing programme of education) within the Children (Leaving Care) Act 2000.
- Young people defined as 'qualifying' (16-21 or up to 24 years old) within the Children (Leaving Care) Act 2000.

Young people who are not eligible support for under these procedures are:

- Young people who are looked after on a respite care basis (less than four weeks), as they are not defined as eligible even where the total period aggregated is 13 weeks or more

- Relevant young people once they have returned home for a period of 6 months or more
- Young people aged 16 to 21 for whom the local authority has powers and duties but who fall outside of the definitions of the Children (Leaving Care) Act 2000.

Financial assistance to young people aged 16 and over who are leaving care falls into two categories:

- **Entitlement to provision**, which is laid down in statutory instruments and where there is a legal duty to make such provision
- **Discretionary assistance**, where the local authority as the corporate parent has the legal power to provide assistance, but not a legal duty.

The use of public money to support young people in and leaving care is a responsibility placed upon Gloucestershire County Council in its duty to act as a reasonable corporate parent.

This duty is one which the local authority takes seriously and will, therefore, endeavour to use public money to promote the positive transition young people are making from being a child in public care to being a young adult, with opportunities, aspirations, stability and support.

Financial decisions will be based upon statutory entitlement and individual assessed needs. Pathway Plans will outline the individual financial planning for young people based on assessment.

Young people have different needs, which change over time. Assessment and planning will be based on individual needs and young people will not be discriminated against due to their age, ethnicity, gender, sexuality, religion, disability or status as a young parent.

Any payments made to young people as a result of an application to the Criminal Injuries Compensation Board or money left in trust for a young person will be disregarded for the purposes of statutory entitlements. Any discretionary payments to young people will take into account their income from other sources.

2. Overview of statutory entitlements:

The table below shows the minimum entitlement that Gloucestershire County Council has a duty to provide.

Type of financial support	Eligible	Relevant	Former Relevant	Qualifying

Personal Allowance	Yes Where an eligible young person no longer lives with foster carers or in a children's home, a personal allowance, paid in cash or kind, equivalent to current level of Income Support/Job Seekers Allowance. NB If in full time employment, this should be taken into account and the amount payable be adjusted.	Yes A personal allowance, paid in cash or kind, equivalent to current level of Income Support/Job Seekers Allowance. NB If in full time employment, this should be taken into account and the amount payable be adjusted.	No	No
Accommodation Costs	Yes	Yes, although a young person is likely to need to pay a service charge if they live in supported accommodation	No	No
Higher education Bursary	No	No	Yes	No

3. Personal allowances for 16/ 17 year olds

Each young person's situation at the age of 16 or 17 is different and every individual Care Plan and Pathway Plan should reflect the particular needs and circumstances of the young person, including their financial situation and plans.

The contribution that young people aged 16 and 17 years might make towards to their accommodation and maintenance will be means tested, but in most cases it is expected that young people aged 16/17 will not be making a contribution directly unless they are receiving a personal allowance equivalent to Job Seekers Allowance

/Income Support, because they are living in semi-independent or their own accommodation as an eligible or relevant young person, in which case they should be paying service charges or utility bills .

The overall financial support levels for eligible and relevant young people will not be below the level of benefit support to which they would be entitled if they were not a looked after or a care leaver. The level of payment of personal allowances will be subject to annual review, adjusted according to inflation and national benefit award.

Income that will be disregarded, in terms of the statutory entitlement, when young people are aged 16/17 are in receipt of any of the following:

- Money from any Criminal Injuries Compensation award
- Any inheritance monies
- Bursary payments for further education (formerly Education Maintenance Allowance)

If a young person is in receipt of a bursary payment (formerly Education Maintenance Allowance) because they are in further education, this will be disregarded for overall income maintenance purposes, as this is viewed by Gloucestershire County Council as an incentive payment for young people attending education and should be used to support young person's learning. However, this additional income should be taken into account, on an individual basis, in terms of deciding the amount of disposable income given directly to a young person by Gloucestershire County Council.

The financial arrangements for young people aged 16/17 must be clearly specified within the young person's Care Plan and/or Pathway Plan.

Costs will be met by the local authority for:

- The equivalent of a personal allowance, in cash or in kind, matching the relevant Jobseeker's Allowance/Income Support level commensurate with the young person's age and needs. Note that when a young person is still living in foster or residential care, the costs of such a placement will far exceed the personal allowance and young people will not need to receive a full personal allowance, but an agreed proportion of it, as a looked after child, for pocket money and as a clothing allowance
- Specific needs in relation to culture, religion, language or disability that are not met by other benefits available to them;
- Other expenses relating to the support of family and social relationships, such as contact with family and friends and reasonable transport costs on public transport, based on assessed need.

Eligible young people living with foster carers or in a children's home:

Where a young person is living with a foster carer or in a children's home, it is recognised that they are already receiving a package of care which makes them financially better off than most young people aged 16/17 living independently.

These young people are, in general terms, unlikely to require a personal allowance payable directly to them which is equivalent to Job Seekers Allowance or Income Support.

It is important that the local authority does not give young people who are still in foster or residential care unrealistically high amounts of disposable income whilst they are still in care. But it is also essential that young people learn how to manage money and are given some responsibility for some aspects of their maintenance.

The amount of money given to the young person should be relatively small and clear expectations set out regarding what the money is to be specifically used for (e.g. to buy clothes, leisure activities, to buy a travel pass, to top up a mobile phone). It is recommended that the amount given in total should not exceed £20.00 per week.

Relevant young people and eligible young people who are living in semi independent accommodation

The 11+ Service will usually arrange payment of the personal allowance into the young person's bank account. Workers are required to complete a Bank details form with the young person and return the signed and verified form with a completed SS7 to their team administrator. Requests for payments to start directly into a bank account should allow two weeks for set up and processing, alternative arrangements for cash payments should be in place during this time.

Where a young person is not able to open a bank account due to their immigration status, the 11+ service will make payments directly to young people on a weekly basis.

Young people must be made aware that they are responsible for paying for any service charges relating to their accommodation from their own income, this information needs to be included within the Pathway Plan.

Where young people are finding it challenging to budget their money, perhaps due to a substance misuse problem or gambling, weekly payments can be divided up into smaller amounts, and payments be made in cash or in kind.

Where this is the case, proportions of the allowance can be set aside by the 11+ Service for payment directly to the accommodation provider for service charges.

If this decision is made, young people should be involved in the discussions and be made fully aware of the reasons for the decision. This should be reviewed and the agreed appropriate action recorded in the Pathway Plan.

Income from employment for 16 /17 year olds

Young people aged 16/17 who are either eligible or relevant and are in full-time employment should be getting paid at least the minimum wage level for their age group, which is £3.87 per hour.

Where a young person aged 16/17 is in full time employment (i.e. over 30 hours per week), their income after deductions will easily exceed the level of the personal allowance. The local authority therefore has no duty to pay a maintenance allowance.

Young people in part time work (i.e. under 30 hours per week) who are eligible or relevant will only have their personal allowance reduced if they are earning per week more than Job Seekers Allowance/Income Support. After this amount is reached, their Personal Allowance will be reduced by £1.00 for every additional £2.00 they earn. This is to incentivise work as an option and for young people to gain valuable experience.

For example: Young person works 16 hours a week, and is paid £5.30 per hour. Their income is £84.80 per week. Of this amount, the £57.90 is disregarded (equivalent of Job Seekers Allowance/Income Support 2016). They keep the rest of their income, (for ease of calculation this has been rounded down to £26.00) but their personal allowance from the local authority will reduce by £13.00.

Exceptions to income maintenance duties of Gloucestershire County Council

Lone parents or sick or disabled young people

Lone parents and disabled children will continue to be eligible for benefits including Job Seekers Allowance, Income Support and any other benefits due to them because of their disability or parental status. Note that they will not, however, be eligible for Housing Benefit until they are 18.

Young people who return home

Young people who have returned home to live with a parent or person with PR for a period of 6 months or more are no longer relevant, but entitlement still remains to advice and support as a qualifying young person under Section 24 of the Children Act 1989. If the placement at home of a relevant young person breaks down within 6 months and before the young person is 18, he/she will become a relevant young person again.

Young people who return to live with their parents do not receive a maintenance allowance from Gloucestershire County Council. The parents are expected to claim Child Benefit and the young people are expected to engage in a course of education or training which renders them entitled for post 16 Child Benefit and an education bursary or to seek employment. Other benefits may be able to be claimed and the social worker or Personal Adviser must advise the parents and young person about this prior to them moving in together.

Young people in custody

If a young person is on remand or serving a custodial sentence they will be fully maintained within the institution and so will not be entitled to income maintenance from Gloucestershire County Council. We wish to support young people to maintain contact with family and friends whilst in custody and will pay a monthly allowance of £10 to support telephone contact. Young people in custody may have the opportunity to earn pocket money/weekly allowance whilst in custody. Requests for exceptional payments for items such as clothing and educational equipment will be considered in line with current procedures for other young people who are leaving care and will be based on need.

Qualifying young people

Care leavers qualifying for advice and assistance under Section 24(2) of the Children Act 1989 are able to claim benefits for income maintenance from the Department for Work and Pensions and Housing Benefit through the local authority in which they reside. Gloucestershire County Council will use its discretion in determining any additional financial assistance based on individual need or in exceptional circumstances.

What happens when a young person becomes 18

The local authority will cease to be responsible for paying the income maintenance and accommodation costs for eligible and relevant young people when they reach the age of 18.

Where a young person needs to claim benefits, the Personal Adviser will work with the young person at least 3 months before they are 18, to ensure they maximise their income and support them to make a claim for Income Support or Job Seekers Allowance, and other benefits, if they are eligible for these.

No ongoing payment of a personal allowance will be continued beyond the age of 18 years and 2 weeks, unless this has been approved at the appropriate officer level (Team Manager), and is outlined in detail within the Pathway Plan.

Gloucestershire County Council will not promote or assume young people's dependence on state benefits and where young people are not taking up employment, education or training, will work to assist and support them to do so.

Gloucestershire County Council may use its discretion to offer some financial support to those young people in further and higher education in particular circumstances, (see Sections 7 & 8) as well as provide a bursary payment for those in higher education.

4. Accommodation costs

Accommodation costs for 16/17 year olds

Payment of rent:

There is a duty to pay for the cost of accommodation for all young people who are aged 16 /17 and are either eligible or relevant. No young person is able to make a claim for Housing Benefit until the age of 18 and all rental elements of accommodation must be funded.

The rent costs will be covered in total by the local authority unless the young person is in full time employment or a training course. The local authority will cover in full the first month's rent if a young person aged 16/17 is in full time employment or awaiting payment of a training allowance. After the first month, the calculation for contributions to rent is as follows:

Where the young person's income is above the level of Job Seekers Allowance/Income Support, which for 2016 is £57.90, plus the £5.00 Housing Benefit disregard is added = £62.90. Gloucestershire County Council's will add a further disregard of £20.00 = 82.90, contribution to the accommodation costs will reduce by 50p for every £1.00 of additional income, and the young person will need to make up the difference. For example, a young person earns or gets a training allowance of £120.00 a week, their excess income is $£120 - £82.90 = £37.10$. At 50p for each £1.00, Gloucestershire County Council's contribution to the rent costs will reduce by $£37 \times 0.50 = £18.50$. The young person will be expected to pay £18.50 towards the accommodation and Gloucestershire County Council will continue to top up to the level of the full rent.

Payment of service charges: Young people aged 16/17 who are either eligible or relevant and living in semi independent or unregulated supported accommodation must make a reasonably realistic contribution to the costs of living in accommodation. This is another aspect of preparing them for living by themselves.

A contribution to service charges, including heating, lighting and water rate costs and use of telephone must be paid for from the young person's Personal Allowance. The level of contribution made to accommodation costs should not increase for a young person who is getting additional income as a result of being in receipt of the a bursary for further education (formerly Education Maintenance Allowance), as this is

an incentive payment for the young person in further education and should be used to support the educational course. For a young person on benefits it this contribution should be £20 per week.

Planning for when young person is 18

All social workers and Personal Advisers must address the issue of affordability of accommodation when the young person reaches the age of 18. When commissioning and planning with the with young person their future accommodation and housing related support needs the Pathway Plan will address arrangements for how the accommodation is to be afforded once the young person reaches 18. This may include:

- A pre tenancy determination of future Housing Benefit based on the Local Housing Allowance rate for the type of accommodation.
- Any support costs that can be met via Supporting People arrangements
- Any income the young person may have, including earnings, money from the Criminal Injuries Compensation Scheme or any inheritance monies.

Young people aged 18 and over

The local authority will cease to have a duty to pay for accommodation costs for eligible and relevant young people when they reach the age of 18.

The only exception to this is, where needed, the payment of rent for suitable accommodation for those former relevant who are in higher or further education and have no accommodation during vacation periods (*See Section 7 – Support with Higher Education and Section 8 - Support with Further Education*).

Where young people approaching the age of 18 will need to claim Housing Benefit, the Personal Adviser will support them to prepare a claim in advance of their 18th birthday to avoid any unnecessary delays in payments.

Where it is deemed that a young person aged 18 and over may need to continue to live in accommodation with a high level of support, the cost of which will not be covered in full by payment of Housing Benefit, and Supporting People services, the full financial implications for the local authority must be made clear to Head of Service prior to any final decision being made. Any decision to continue to make payments from Gloucestershire County Council's budgets will be at the discretion of the local authority. In addition, Adults' Services must be fully consulted from the age of 15+ where there is a possibility that the young person may need Social Care support beyond the age of 18.

Staying Put

It is recognised that many looked after children, like other young people, should be able to remain living with their carers if this meets their needs. Gloucestershire County Council promotes this ambition and supports Staying Put as a way of enabling young people to remain with their carers post 18.

The reasons for considering a staying put arrangement will in usual circumstances be linked to education though this is not a requirement, for example a young person's 18th birthday falls early in the academic year or the current course will last until the following July. A young person may be aspiring to attend university and wish to retain the support of former foster carers whilst completing further education. The staying put arrangement will allow stability of placement and for young people to continue to receive support to complete their chosen course. Though these arrangements are often for a reasonably short duration and often planned until the young person completes planned further education. Plans are individual and the length of time the support of a staying put arrangement is required, these arrangements are not supported past a young person's 21st birthday.

Following the young person's 18th birthday the placement is no longer deemed a foster care placement, it becomes a 'Staying Put' arrangement, the legal basis on which they occupy the property (former foster home) changes (the legal term is that the young person becomes an 'excluded licensee' lodging in the home). In terms of income tax and national insurance regulations the placement is deemed a vulnerable adult placement. Carers must be made aware of the Income Tax and National Insurance regulations relating to post eighteen placements that are set out in the HMRC Help Sheet 236.

The arrangements outlined within the HMRC help sheet 236 (<https://www.gov.uk/government/publications/qualifying-care-relief-foster-carers-adult-placement-carers-kinship-carers-and-staying-put-carers-hs236-self-assessment-helpsheet/hs236-qualifying-care-relief-foster-carers-adult-placement-carers-kinship-carers-and-staying-put-carers-2015>) refer to 'Staying put care', The Income Tax free allowance consist of two elements:

- Firstly, a fixed amount per foster care or 'Staying Put' household per year (for 2015/16 this is set at £10,000). Secondly, an additional amount per week per child £250 per week age eleven or over.

The carer/s will receive a staying put allowance of £210.00 per week. The financial support to the young person will change as they will no longer be a child in the care of the local authority and will be eligible to claim state benefits in certain circumstances. A Leaving Care Worker will advise the young person about benefits they may be entitled to claim. For a young person in further education they would be eligible to claim Income Support and Housing Benefit. In this case the staying put allowance to the carer would be made up from:

- Housing Benefit – towards the cost of rent (usually between £75 - £90)

- Young person's contribution – towards the cost of food, gas & electric (usually £20 if on benefits)
- Local authority – towards the cost of the support (remainder of cost difference usually £90 - £115 per week)

Local Housing Allowance / Housing Benefit payments made for a young person may affect any means tested benefit that the carer/s are receiving, particularly Housing Benefit/Local Housing Allowance, Income Support/Job Seekers Allowance and will need to be declared to the Department of Work and Pensions and specialist advice sought. As a guide a carer providing a staying put arrangement where meals or food is provided would use the following to calculate the impact of the payment/s on the carers benefits is the 'Income from Boarder' rules – The first £20 disregarded and 50% of the remainder.

- Example, carer received £210.00 per week, £100.00 is paid by the local authority under section 23C, the amount taken into consideration by the DWP will be £110.00. Of the £110.00, £20.00 and a further £45.00 (50%) is disregarded, therefore the carer/s will be deemed to have a £45.00 per week income from the 'Staying Put' arrangement and will lose £45.00 of their benefit. This arrangement would apply to each young person if two or more young people aged eighteen or over remain in the placement. However the local authority (GCC) will in these circumstances make a compensatory payment of £45.00 from section 23C (that would be disregarded by the DWP) which would negate the loss of the carer's benefit.

Additional guidance is set out in the publication "Staying Put" Arrangements for Care Leavers aged 18 and above to stay on with their former foster carers. DfE, DWP and HMRC Guidance May 2013. This is available from www.education.gov.uk

Specialist financial, benefit and tax advice should be sought in all circumstances to ensure that carers are fully aware of the implications of providing a placement to a young person over the age of eighteen.

Supported Lodgings scheme remains in place for young people living in family setting and receiving support where the provider is not a former foster carer. The current rate of support for a Supported lodgings arrangement is £180.00. per week.

Young people aged 18 and over who are in employment

If a young person is aged 18 or over and is in full time employment, the Personal Adviser must work with the young person to calculate the financial implications of employment in relation to Housing Benefit entitlement and any costs of support met through Supporting People arrangements.

If they are not able to claim the full amount of Housing Benefit as a result of their income, the shortfall of the rent element will need to be covered through the young

person's income. In the short term the Personal Adviser should contact the local Housing Benefit service and discuss the possibility of topping up the rent through use of Discretionary Housing Payments.

The costs of support within an accommodation based Supporting People service can act as a disincentive to taking up employment. Personal Advisers will need to assess with young people and providers of such accommodation and support, the costs, likely level of contribution needed and determine if it is viable for the young person to continue to live in supported accommodation whilst in employment.

Making payments of accommodation costs to landlords

Where possible and appropriate, young people whose accommodation costs are funded in part or full by the local authority, will be paid into their own bank accounts and be expected to pay the landlord/landlady the element of contribution themselves.

Where there are concerns about a young person's ability to do this, due to lack of budgeting skills, learning difficulty/disability, substance misuse etc, the young person should be given every opportunity and help to develop these skills and calculated risks then be taken by Leaving Care Workers (with their manager's agreement) to pay directly to young people and monitor the results. It should be noted that failure to take such risks will only perpetuate many young people's lack of financial management and sense of financial dependence.

Where young people are claiming Housing Benefit, the Personal Adviser should advise and if needed, make a recommendation on whether Housing Benefit should be paid directly to the landlord.

Living with parents or someone with parental responsibility

Gloucestershire County Council will not pay rent when a young person lives with a parent or someone with parental responsibility. This includes properties which are owned by the parent or person with parental responsibility, or a property where a young person may have a separate bedroom but shares communal facilities such as a bathroom or kitchen with a parent or person with parental responsibility for them.

Accommodation in the private rented sector

Where a young person is likely to move into private rented accommodation, the 11 + service will work with housing colleagues from the local District Council to consider:

- Is sharing a house /flat a good or viable option for a young person?
- Is there a cashless bond scheme or a rent deposit scheme that the young person can access?

- Will the landlord accept a cashless bond as an alternative to a deposit for the property?
- If the young person is claiming Housing Benefit, how quickly is this likely to come through?
- Should the Local Housing Allowance be paid to the young person, or would it be more prudent to pay this directly to the landlord, at least to begin with?
- Young people leaving care are only exempt from the Shared Room Rate¹ until they reach the age of 21. Once the young person reaches the age of 21, if they are not sharing accommodation and are claiming Housing Benefit, is the rent likely to be affordable?

See Appendix One for a further definition of suitable accommodation

Rent arrears

Where young people have built up rent arrears and are at risk of losing their accommodation as a result, Gloucestershire County Council will:

- Look at the circumstances which caused the arrears to build up
- Consider the affordability of the accommodation for the young person in the longer term
- Support the young person to negotiate a regular repayment with the landlord
- Look at the method of payment of rent to the landlord and if the young person is in receipt of Housing Benefit, consider a request of making direct payments to the landlord
- Use discretion to make a contribution to reduce the level of arrears in order to maintain the young person's accommodation and avoid the risks of homelessness. This decision can only be authorised by the Head of Service.

5. Setting up home costs

- There is no fixed amount of money that every young person will get, but the maximum total amount is £2000.
- Young people do not have an absolute right to the full amount of the setting up home money, because the local authority does not have a legal duty to provide this money. The local authority will provide money at its discretion, based on the different needs and circumstances of young people
- Rent deposits will only be considered as part of setting up home payments if a young person has been unable to access a cashless bond scheme or rent deposit scheme.
- Young people leave care at different times and move into different sorts of accommodation, which means that not everyone will need all the equipment

¹ The Shared Room Rate regulation restricts the level of rent on which Local Housing Allowance (Housing Benefit) will be paid to a single person under 25 (note this is changing to under 35s from 2012) to the equivalent market rent for a bedroom in a shared house or flat, irrespective of the size or tenure of the property they rent

and furniture for a home at once. Some young people may get a small amount of setting up home money to begin with, because, for example, they don't need to furnish and equip a whole house/flat, only a bedroom, but they can request more financial support later on, when they do move into their own self contained accommodation

- The 11 + Service will keep a detailed record of money paid to each young person within each financial year and the Personal Adviser will keep a record of payments to each young person in the 'Financial' section of the young person's case file.
- There is no set age for getting the setting up home money, because young people will move on at different times and in different circumstances, however money will not normally be given to care leavers after they have finished receiving a service from the 11 + Service. In exceptional circumstances this may be agreed at the discretion of The Head of Service, but should be written into the Pathway Plan.
- If a young person is going to live with a partner or share accommodation, there will not be an automatic assumption that the young person would only get 50% of the maximum amount available. The Personal Adviser will work with the young person to find out what they need, in terms of equipment and furniture and what essential items the other person/partner has. It is expected that the tenancy would be in both names and that it is jointly furnished. This should be taken into account when decisions are made regarding the amount of payment to be made.
- If a request is not considered essential (for example, a games console, or iPod) then it will be turned down.
- A setting up home payment will not normally be paid to young people returning home to a person with parental responsibility, but a part payment may be made for bedroom items such as bed and wardrobe, if the young person has not lived at home for some time.
- In most cases, the 11+ Service Personal Adviser or another person designated in their place (for example an ex –foster carer or a supported housing worker) should supervise the spending of any setting up home money. This is because it should be a learning exercise and the young person should be helped to achieve value for money, although this does not always mean buying the cheapest items.
- Second hand furniture and reconditioned electrical goods may be purchased, as long as they are certified as safe to use
- There are occasions when the young person's maturity is such that they may be able to spend the agreed money themselves. In these cases part payment can be released with the promise of the next payment when the young person returns with receipts for appropriate items.

Setting up home items for consideration:

- TV licence for 1 year
- Household contents insurance for 1 year
- Health and safety items such as a door chain, spare keys, carbon monoxide and smoke detectors (where not fitted), fire blankets and basic first aid equipment.
- Carpets, floor coverings and curtains
- White goods” such as cooker, fridge and washing machine
- Lounge furniture
- Dining furniture
- Bedroom furniture
- Electrical items, such as TV, toaster, kettle, iron and Hoover
- Bathroom items
- Cleaning items & materials
- Bedding & linen
- Cooking utensils
- Cutlery & crockery
- Decorating materials etc
- Removal costs

This list is not exhaustive and Pathway Plans should take account of individual circumstances when detailing support to be provided.

6. Incentive and reward payments

Rewards and incentives will be offered to young people in employment, education and training at the discretion of the local authority.

Where young people are able to claim a bursary payment (formerly Education Maintenance Allowance), this will be disregarded as income, for the purposes of any other income maintenance payment.

Leaving Care Workers can request a one off payment of up to £50 if the young person has achieved a key milestone, milestones needs to be recorded as a goal in the pathway plan. The 11+ Managers will use their discretion to make a decision. The milestone will vary from individual to individual and should be a reflection of the “distance travelled” rather than a uniform benchmark of, for example, GCSE results. (I.e. 100% attendance on a training course for 6 weeks for a young person who has had poor attendance in school or college)

The type of reward or incentive will be agreed individually, but may include personal gifts, gift tokens or, where appropriate, a cash payment. A maximum of 4 incentive payments can be requested for a young person.

7. Support with Higher Education

In accordance with the Children's and Young Person's Act 2008, Gloucestershire County Council will pay a one off Higher Education Bursary to former relevant children who pursue a higher education course in accordance with their pathway plan. The figure for the bursary payment is currently £2,000. This will be paid as part of the financial support given to young people attending Higher Education, for example £500 will be paid in year 1, £500 in year 2 and the remaining £1,000 will be paid in year 3.

In order to access local authority funding, young people are expected to attend the university/college course teaching, in accordance with university/college regulations and comply with attendance and assessment requirements. Continued funding by the local authority of young people at university/college is dependent on their satisfactory attendance and performance.

Support with equipment for higher education courses:

Young people can request financial support for equipment in order to attend the higher education course. This may include support towards IT and other practical equipment etc. It is at the discretion of the 11+ service manager to agree to fund such equipment.

There is no automatic entitlement to, for example, a lap top/notebook. Each young person's situation will be looked at individually before a decision is made.

Living and accommodation costs

Young people will need to apply for other funds to support them with day to day living costs. These could include a combination of:

- Applying for student loans
- A Special Support Grant
- Applying to their university's Access to Learning Fund for additional assistance with costs. Many universities identify young people leaving care as a priority group for such funding

Young people should be encouraged to consider seeking part time employment to supplement their income, as many of their peers who are not care leavers will be doing.

In some circumstances students can apply for income related benefits and Housing Benefit. The Personal Adviser will need to work with the young person to find out if they are eligible. Lone parents, disabled young people and those on low incomes undertaking part time higher education course may be able to apply for these benefits.

Gloucestershire County Council will pay towards the costs of one address of accommodation both during term time and during vacations, dependent on what other sources of financial support for accommodation the young person is able to access.

If the young person remains in the local area and travels to a higher education establishment, Gloucestershire County Council may contribute or pay in full the rental cost of the accommodation for the young person.

If the young person goes to a higher education establishment in another area (i.e. away from home) then Gloucestershire County Council may contribute or pay in full the rental cost of the accommodation for the young person. These would be the costs of Halls of Residence or shared student accommodation during term time.

Vacation Support

This support is only available where there is no possibility of the young person remaining in their term time accommodation. The arrangements a young person has for vacation accommodation will vary. Some may return to ex-foster carers or supported lodgings hosts. Others may chose to continue to live in shared accommodation, or rent a room just for the vacation period. The Personal Adviser should plan with the young person what their likely preferred accommodation will be for vacation periods.

Financial support will be provided for vacation accommodation. As a guide, the amount payable should be around the level of the single person's Local Housing Allowance level for the area where the young person wishes to spend their vacation.

The local authority is not able to pay a retainer to ex foster carers to keep a room for the young person. The local authority will support payment to ex foster carers for vacation accommodation at similar levels to the single person's Local Housing allowance.

Financial Assessment

Gloucestershire County Council will in helping a young person plan to attend higher education look at the income a young person has available to them, this will include:

- Student loans
- Special Support Grants
- Local Authority Bursary

Gloucestershire County Council will as part of the financial assessment base the living costs for the young person each year of their course on estimated living costs published by the NUS covering the following costs:

- Rent (39 weeks)
- Food
- Household Goods
- Insurance
- Personal Items
- Travel (this covers other travel for holidays and visits back to home area)
- Leisure

The NUS estimated costs for 2015 are £12,056 outside London and £13,388 inside London. A contribution from Gloucestershire County Council will also be considered for the following if applicable:

- Books, Equipment and Field Trips (Required for the course maximum available as contribution £500)
- Travel (To and from university, maximum additional travel contribution £300)
- Vacation Accommodation (Where applicable this will be paid at equivalent to single person's Local Housing Allowance for the area the young person wishes to spend their vacation)

Gloucestershire County Council will following a financial assessment and taking account of all income a young person is entitled to agree a financial package of support for the young person based on NUS estimated living costs and additional expenses where applicable. Living expenses + additional expenses – income (including student loans) = Local authority grant. This is payable by agreement either weekly, monthly or termly. For example a first year student studying outside of London:

Income from student loans + university bursaries = **£8,556.00**

Required Living costs:

NUS estimated living costs	-	£12,056
Vacation accommodation	-	£1,100
Contribution to books, equipment etc.	-	£250
Contribution to additional travel	-	£200
Total expenditure	-	£13,606

£13,606 - £8,556 = **£5,050** payable for year 1 as a grant from Gloucestershire County Council, this grant includes the local authority bursary.

Gloucestershire County Council will assist young people with the costs of the Graduation ceremony including hiring of gowns, photographs and two tickets for friends, family or previous carers.

Gloucestershire County Council recognises the difficulties young people face when they complete their chosen Degree programme. Young people often are faced with relocating and additional expenses associated with this, needing to search for employment or in some cases a wish to travel and experience other cultures prior to starting their career. To assist them with additional costs at the end of their study a one off payment of £2,000 will be given in recognition of their achievement. This payment is only available if the degree is completed. This achievement bonus is only available once and is not payable on subsequent achievements at post graduate level.

Gloucestershire County Council will offer a one off fixed bursary for young people who wish to progress beyond degree level for example to complete a masters. The bursary will be £2,000.

8. Support with Further Education

Young people who are aged 16 or 17 and are eligible or relevant and are in further education will receive income maintenance and have their accommodation paid for by the local authority. Where they are able to claim a bursary payment (formerly the Education Maintenance Allowance) they should do so. This is to be disregarded by the local authority in terms of calculating the income maintenance a young person needs, and should be viewed as an incentive payment to support their educational course. Former relevant young people who remain estranged from their family can claim Income Support on the grounds of being in relevant education from their 18th birthday until their 21st birthday.

Support with equipment for training courses:

Young people can request financial support for equipment in order to attend the training course. This may include a contribution towards IT equipment, specialist clothing, tools etc. It is at the discretion of the 11+ managers to agree to fund such equipment.

There is no automatic entitlement to, for example, a lap top/notebook. Each young person's situation will be looked at individually before a decision is made. Assistance to apply to local trusts for funding assistance may also be offered.

Further education enrolment after the age of 19:

Where young people leaving care are considering enrolling on a full time (16 hours a week or more) further education course after their 21st birthday, they will need

advice regarding which benefits they may be entitled to claim. Recent changes now allow for young people to retain benefits until they reach the age of 21.

Lone parents and disabled young people under certain circumstances may continue to be eligible to claim means tested welfare benefits whilst studying full time further education, even if they commence the course after their 19th birthday.

If the young person is doing a course which is part time, the young person may be able to claim Job Seeker's Allowance while studying, provided the course involves no more than 16 hours per week of guided study i.e. learning in the presence of a tutor. The young person must also be actively seeking work. The young person should also be claiming Housing Benefit.

Where there is any shortfall in income or accommodation costs for those in further education over the age of 21 who are not able to claim benefits, the local authority will use its discretion in deciding whether to top up their income to the level of income support, and their accommodation costs. Young people should be encouraged to consider seeking part time employment to supplement their income, as many of their peers who are not care leavers will be doing.

All decisions regarding additional financial commitments for further education will be agreed through the Pathway Planning process and must be recorded and authorised by one of the Managers of the 11+ Service.

Young people leaving care in further education can also apply to their college for help with equipment costs. Young people aged 21 or more who are doing either part time or full time further education can apply to the college access fund for help with equipment.

Vacation Support for young people in full time residential further education

This support is only available where there is no possibility of the young person remaining in their term time accommodation. The arrangements a young person has for vacation accommodation will vary. Some may return to ex-foster carers or supported lodgings hosts. Others may chose to live in shared accommodation, or rent a room just for the vacation period. The Personal Adviser should plan with the young person what their likely preferred accommodation will be for vacation periods.

Financial support will be provided for vacation accommodation. As a guide, the amount payable should be around the level of the single person's Local Housing Allowance level for the area where the young person wishes to spend their vacation.

The local authority is not able to pay a retainer to ex foster carers to keep a room for the young person.

9. Support with training courses

Because each course is different and the level of training allowance will vary, Gloucestershire County Council will use its discretion to support young people, based on their individual circumstances.

The type of support offered may include:

- assistance to purchase any necessary equipment or specialist clothing
- payments for taking tests if required
- a reward on completion of the course
- travel costs

10. Support with employment

Care leavers will be supported with at least one move into employment of their choice.

Costs may be met by Gloucestershire County Council for:

- Minimum living costs for the first month or until the first wages are paid
- Rent costs for the first month or until the first wages are paid
- Specified clothing / uniform
- Any necessary equipment
- Public transport from accommodation to employment for first month
- The cost of one professional license or membership of a professional body

Personal Advisers will advise young people about the minimum wage and ensure that they are being paid according to their legal entitlement.

Former relevant young people who are in low paid employment should claim Housing Benefit if their income is not sufficient to cover their rent.

11. Birthdays and significant event costs

Young people will receive a birthday present and card from their Personal Adviser within 11+ Service on their birthday, usually starting when they are 16 years old.

Young people can continue to receive a birthday present and card until they are 21 years old, as long as contact with them is maintained to this age. If a young person is in contact with the Local Authority until the age of 24 or over, due to their continuing higher/further education, then a birthday present and card may be given until they have finished their agreed studies.

The value of the present for 18th and 21st birthdays should not exceed £75.00. The value of a present for other birthdays should not exceed £30.00. It is at the discretion of the Personal Adviser to decide whether or not to give a shop/book token as a present, or to surprise the young person with a gift.

Best practice would be to purchase a present for the young person, if a Leaving Care Worker wants to give cash as a present approval is required from their manager.

In addition to this, the Personal Adviser may take the young person out for a meal on their Birthday. This can be up to £40.00 in total (£20:00 per person). Alcohol cannot be purchased with public money. When the young person is 18 and/or 21 years old this can be up to £60.00 in total (£30.00 per person).

12. Supporting contact with family

Should contact with a family member have a cost implication due to distance and necessary travel arrangements, the local authority will consider paying the cost of public transport (but not private hire vehicles).

If contact with a family member is of a significant nature, due to a special event (such as a wedding, birthday party or significant religious event) or because contact is not frequent, the young person may request a contribution from Gloucestershire County Council to assist with the occasion.

This may be, for example, the cost of a meal in a restaurant of up to £20.00, taking part in a leisure activity or buying of a small present. No alcohol or tobacco can be funded through public money.

If a family member dies, the young person may receive support for the funeral from the local authority. This can include financial support for transport to the funeral and other items such as flowers.

If a young person has a mentor that is recognised by Gloucestershire County Council as acting in this capacity, the costs of mentoring, in terms of travel, refreshments and leisure activities undertaken can be paid for by the Local Authority. Any events planned which will be relatively costly (over £20.00) need to be agreed by the mentor and an 11+ Manager in advance.

13. Support with Health needs

Young people who are aged 16, 17 and 18 and who are undertaking full time education or training courses will generally be exempt from the majority of NHS health charges. Exemptions include:

- NHS prescription,
- Dental charges
- Sight tests (free to young people under nineteen and undertaking full time education).

For other young people aged 16/17 who are not undertaking full time education or training courses and who receive financial support from Gloucestershire County Council, there are arrangements in place for claiming help with health costs. Such young people will be fast-tracked to help through the NHS Low Income Scheme. They will need to fill in either a short claim form HC1 (SC) or full HC1 form. The form should then be sent off in the envelope provided. It will be dealt with immediately on receipt and an NHS exemption from charges certificate (HC2) for full help sent to the young person.

Young people aged over eighteen who are being supported by the local authority and do not automatically qualify for an exemption, (for example, young people being financially supported to undertake education courses) should complete a HC1 form and submit the form together with information from the local authority about the level of support. Young people will then be sent an NHS full exemption from charges certificate (HC2) or a partial exemption from charges certificate (HC3) depending on their level of income.

The 11+ service will hold copies of the HC1 (SC) and full HC1 form, but they can also be obtained from Jobcentre Plus offices, NHS hospitals and from some doctors, dentists and opticians.

The NHS Forms order line on 0845 610 1112 or by email from the following address: nhsforms@spsl.uk.com

The exemption certificates will last for 12 months or until the young person's 18th birthday, whichever is longer.

Single parents and young people who are sick or disabled and in receipt of Income Support or Employment & Support Allowance, will be exempt from NHS prescription, dental charges and sight tests charges by virtue of their Income Support or Employment & Support Allowance claim.

Information about HC11 'Help with health costs?' is also available at

<http://www.nhsbsa.nhs.uk/HealthCosts/1558.aspx>

Gloucestershire County Council will use its discretion in whether to provide any additional financial contributions towards meeting young people's health needs. An example of the type of support offered is additional money to top up the basic amount available through the NHS to buy glasses. Decisions will be made on a case by case basis and will be made by a Manager of the 11+ Service.

14. Support with hobbies, cultural , sport and other Leisure activities

Gloucestershire County Council will use its discretion to support young people to pursue hobbies, or sporting and other leisure activities, where these are identified in the Pathway Plan as being of significant to the well being of the young person.

When not available from other sources, costs may be met in part for leisure and cultural activities beneficial to a young person's personal development from the local authority.

All activities should be reasonable in costs and length and the ability and dedication of the care leaver towards the completion of the activity should be considered before providing any funding for this purpose.

Support with identification documents

Gloucestershire County Council will pay for a passport and a copy of a birth certificate if required by young people leaving care. The need for these documents should be checked at the care plan review prior to the young person's 16th birthday and their case moving into the 11+ Service. However, if the young person reaches the age of 11 or over without these documents, then these will be paid for by the 11+ Service.

Driving lessons

Gloucestershire County Council recognises that young people's employability is likely to increase if they are able to drive.

If a young person has been volunteering, attending training, college or employment they may request financial help with learning to drive. The local authority can use its discretion to assist in full or in part with the following costs:

- Payment for a provisional licence
- The cost of first driving theory test (check with instructor that ready)
- The cost of first practical driving test (check with instructor that ready)

Clothing payments

Gloucestershire County Council will assist young people with clothing in the following circumstances:

- When a young person is pregnant
- When a young person due to an emergency needs clothes (for example fire / flood etc.)

- When a young person needs clothing that cannot be purchased as standardised item and consequently costs are significantly increased.
- When a young person has no suitable clothing for job interview or other significant event.

Emergency payments

If a young person is seeking some emergency payment or support in kind, decisions will be made on a case by case basis.

In the first instance, where young people are in receipt of benefit or eligible they should be advised by the 11+ service to approach the local authority for assistance via the Welfare Fund.

Payments or support can be considered for:

- Personal allowance – up to 2 weeks, which can be at maximum up to level of Job Seekers Allowance /Income Support, whilst awaiting benefits if proof is provided that benefits have been applied for.
- Food and toiletries, assistance with fuel costs gas / electricity, where evidence of need
- Travel costs where urgency and need has been evidenced and where it is impractical to send a travel warrant, the value of travel will be sent
- Clothing items where urgency and need has been evidenced
- Interpreter costs

The above list is not exhaustive.

In all instances professional judgment is needed to reduce the level of repeat dependency. Leaving Care Workers will encourage young people to learn from mistakes, suggest ways to avoid emergency situations arising and encourage take up offers of budgeting skills.

Payment methods

Young people report that the difference between living in care and living independently is difficult to manage for a number of reasons, one of which is the financial difference, which many young people are not prepared for.

Young people who are still looked after, in foster care or residential care, but have left Year 11 of school, should be encouraged by their foster carer(s), social workers and 11+ Personal Adviser to manage money effectively as part of developing their life skills.

Young people should be encouraged to save and to have control over some elements of their finances.

Payment into bank accounts:

Where young people are receiving regular payments, for example, a Personal Allowance or Incentive payments, these should be made directly into a young person's bank account, unless there are clear reasons why this should not take place.

If a young person does not have an account, the 11+ Leaving Care Worker should assist the young person in opening one. A bank account details and a sort code will be required by the finance section to set up direct (BACS) payments in to the young person's account.

The young person may require a number of forms of identification including photo identification and a letter or reference confirming their current address. Where young people do not have the necessary identification their 11+ Personal Advisers will assist them to obtain the necessary identification. When the young person is in receipt of a personal allowance or benefit then the financial cost of providing this identification should be covered by the 11+ Service.

Where there is a delay in setting up a young person's bank account or in exceptional circumstances where a young person is assessed as not being able to maintain a bank account, direct cash payments can be made on an agreed basis. In the latter, such arrangements may be most appropriate when a young person has poor self-management skills, a chaotic lifestyle or problems with drugs and alcohol.

Exceptionally, consideration may be given to making part payments direct to young people in vouchers with at least £20 in cash. This method of payment must be specified in the Pathway Plan and reviewed regularly for suitability.

Reasons may include the young person having a substance misuse problem or a gambling problem. The risk of paying money into a bank account should be weighed against the risk of not giving responsibility to a young person at a critical stage of their life. Young people should be involved in discussions about such dilemmas, as a good parent would involve their child in such a discussion. The agreed outcome and directions for payments; should then be recorded as a finance activity on the ICS system.

Appendix One

Taken from the "Planning Transition to Adulthood for Looked After Children" published in autumn of 2010 (including guidance on the amended Children (Leaving Care) (England) Regulations 2001)

Suitable Accommodation

Regulation 11 of the *Children (Leaving Care) (England) Regulations 2001* requires the local authority to place care leavers in accommodation that is **suitable**. Bed and breakfast accommodation is not considered to be suitable.

7.17 **Suitable accommodation** is accommodation:

- Which, so far as reasonably practicable, is suitable for the child in light of his needs, including his health needs;
- In respect of which the responsible authority has satisfied itself as to the character and suitability of the landlord or other provider;
- Complies with health and safety requirements related to rented accommodation; and
- In respect of which the responsible authority has, so far as reasonably practicable, taken into account the child's
 - wishes and feelings; and
 - education, training or employment needs.

Taken from Volume 2 of the Care Planning, Placement and Case Review guidance published in 2010

The 2010 Regulations set out factors that must be considered in determining whether accommodation is suitable for individual care leavers. These are set out below.

Facilities and services provided

Consideration of facilities and services will be particularly relevant where the young person is not placed in a domestic setting (i.e. with a host family as part of a supported lodgings arrangement or where s/he chooses to live with family or friends) but is placed in accommodation where s/he is independent or sharing the occupancy. The responsible authority will need to take the following issues into account:

- the space available in the property;
- where the property is shared with others the young person must have his/her own lockable room allowing him/her privacy
- where the young person is in education or training the property should offer study space, in his/her own room or elsewhere;
- the bathing and toilet facilities, which must be sufficient for the number of occupants in the property;
- whether the state of repair of the furniture is adequate where the property is already furnished prior to the young person moving in; and

- the adequacy of the heating and hot water.

State of repair

The property must be 'habitable' – i.e. structurally sound, free from damp and in an adequate state of repair. In addition, the household appliances must be useable and fit for purpose. The young person should be fully informed about who is responsible for repairs and maintenance to the property, fittings and fixtures and of what to do and who to contact in an emergency, for example a water leak or if the heating breaks down.

Safety

The responsible authority will need to check, as far as reasonably practicable, that:

- the landlord possesses a current up to date gas safety certificate, that any fire detection equipment works and that if there was a fire, the property could be evacuated safely.
- the electrical wiring has been checked within the last five years, and any electrical appliances in the property must be safe; and
- the accommodation is secure (e.g. is there a burglar alarm; locks on windows; mortice locks) and the local authority knows whether the previous tenant has returned all their keys or that the locks have been changed.
- The landlord should have all the necessary buildings and liability insurance cover for the accommodation.

Location

There should be adequate transport links between the property and the young person's place of education, training or employment and the accommodation should be reasonably accessible to people in the young person's personal support network, health and leisure services and other amenities.

The area where the property is located should be thought to be generally safe at night. Where the assessment of the property's suitability for the individual young person suggests that there are concerns about the safety of the area where the property is situated, it will be even more important to ensure that the accommodation is secure.

The responsible authority will need to take steps to be satisfied that the assessment and selection process has involved proper independent scrutiny, involving safeguarding checks and checks on the provider's financial viability, to establish that the provider has the necessary skills and competences to respond to the needs of the young person in order to achieve the goals agreed as part of his/her care plan.

Appendix Two

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