Department of Financial Assistance

External Operational Policies

Department of
Financial Assistance
Cayman Islands Government

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Glossary of Terms

Act: Where it is not specified, this refers to the Financial Assistance Act, 2022.

Appeals Regulations: Where it is not specified, this refers to the Financial Assistance (Appeals) Regulations, 2023.

Applicant: The applicant is the person who submits the application for services to the Department and meets the definition of applicant as per the Act. For assessment purposes, all Caymanian adults in the household are treated as applicants once they have signed the Release of Information (ROI). Where the only Caymanian household members are children, the parent(s) or legal guardian(s) of the Caymanian child(ren) will be treated as the applicant(s) for assessment purposes and must sign the Release of Information (ROI).

Caymanian: As per the Act, is a person who possesses Caymanian status under the repealed Immigration Act (2015 Revision) or any earlier law providing for the same or similar rights, and includes a person who acquired that status under Part 5 of the Immigration (Transition) Act (2022 Revision);

Department: Where it is not specified, this refers to the Department of Financial Assistance.

Dependant: As per the Act, a dependant is —

a) a person who —
   i. is under eighteen years of age;
   ii. is not married or in a civil partnership; and
   iii. does not earn an income;
b) a person who —
   i. is eighteen years of age or older but under twenty-three years of age;
   ii. is not married or in a civil partnership; and
   iii. is receiving full-time education at a university or other tertiary education institution; or
c) a person with a disability;

Director: Where it is not specified, this refers to the Director of the Department of Financial Assistance.

Full-Time Education: As per the Act, full-time education means a minimum of five hours of curriculum instruction per day, excluding lunch and break times, for a total of at least one hundred and eighty-five days per year, or the equivalent hours per year, or any other duration of greater length as may be specified in regulations under the Education Act, 2016.

Guardian: As per the Act, a guardian is a person who lives with a dependant and who has the charge of and who is responsible for the care and well-being of the dependant;

Harm: As per the Regulations, harm is

a) ill-treatment, including physical abuse, sexual abuse, and other forms of abuse; or
b) the impairment of —
    i. mental or physical health; or
    ii. behavioural, emotional, intellectual, physical or social development

Head of Household (HOH): the household member designated by the Department as the primary household record for assessment and administrative purposes.

Household: As per the Act, household is defined as:

a) a person who lives alone at an address*; or
b) two or more persons, whether or not related, who live together at the same address and who –
    i. benefit from one another's combined income; and
    ii. share living accommodations.

*Someone could be treated as living alone at an address for the purposes of the definition of household where:

- the applicant is an older person and:
    - they live at the address of their adult child;
    - other members of their household are not seeking financial assistance;
- the applicant is an adult with permanent disabilities who lives with other people and the other people in their household are not seeking financial assistance; or
- the applicant is an adult who lives with their parents and the other people in their household are not seeking financial assistance.

**Where an older person, their spouse or civil partner and/or dependants live at the address of the older person's adult child or adult grandchild, the older person with their spouse or civil partner and/or dependants can be treated as a household without the adult child or adult grandchild as long as the others in the household did not apply for financial assistance.

***Where an adult lives with their spouse or civil partner and/or dependants and with the adult's parent(s), the adult with their spouse or civil partner and/or dependants can be treated as a household without the adult's parent(s) as long as the others in the household did not apply for financial assistance.

Household Member: Household members are anyone who meet the definition of being a part of the household as per the definition above. Where someone lives at the same address but does not meet the definition of household, they are not a household member. Where it is not specified, applicants or recipients are also household members.

In Need of Urgent Aid: A person is considered in need of urgent aid only when facing an immediate safety or health crisis requiring same-day intervention; chronic issues such as homelessness or food insecurity are not classified as urgent aid.

Medical Doctor: As per the Act, medical doctor means a medical doctor registered under Schedule 4 of the Health Practice Act (2021 Revision).

Medical Officer: As per the Act, medical officer means —

a) a psychiatrist registered under Schedule 4 of the Health Practice Act (2021 Revision); or
b) a clinical psychologist who is registered under Schedule 6 of the Health Practice Act (2021 Revision) and, in addition, has a doctoral qualification in that discipline from a country or institution referred to in regulation 6 of the Health Practice Regulations (2021 Revision),

and is employed by, or is allowed to use the medical facilities of, the Government, a statutory body or government company.

Older Person: As per the Financial Assistance (Amendment) Regulations, 2023, an older person is a person who is sixty-five years of age or older.

Person with a Disability: As per the Act, a person with a disability is a person who is certified by a medical doctor or medical officer, as applicable, as having a short-term or long-term physical, mental, intellectual or sensory impairment which significantly hinders, or which may hinder, that person's full and effective participation in society, on an equal basis with other persons. For purposes of clarification, this document refers to temporary or permanent disabilities, which would be determined by the medical doctor or medical officer.

Recipient: As per the Act, a recipient is a person who is in receipt of financial assistance. For purposes of clarification, the applicant becomes the recipient if they are approved for financial assistance for the duration of approved services.

Regulations: Where it is not specified, this refers to Financial Assistance Regulations, 2023 and subsequent amendments.

Representative: A representative is someone authorised by the applicant, recipient or member of the household to act on their behalf with the Department.

Significant Risk of Harm: Any situation where a person is in immediate danger of serious physical or psychological harm and requires prompt support. Homelessness and food insecurity are not considered Significant Risk of Harm.

Tribunal: Where it is not specified, this refers to the Financial Assistance Appeals Tribunal.

Purpose

The purpose of this document is to outline the policies of the Department of Financial Assistance (the "Department") in relation to the delivery of financial assistance in the Cayman Islands.

This document is written in adherence with the Financial Assistance Act, 2022 and associated Regulations.

The Department of Financial Assistance

The aim of the Department is to provide services for those who need financial assistance to meet their basic needs. Where individuals and families are able to become financially self-sufficient, the aim of the Department is to support individuals for the permissible duration to remove barriers so they can support themselves and their families financially.

Mission, Vision and Values

The Department of Financial Assistance is guided by the following principles in its work:

- **Vision:** Our vision is for all Caymanians to live healthy, safe, and independent lives.
- **Mission:** We achieve this by promoting a society where the vulnerable, disadvantaged, and poor are empowered for an improved quality of life.
- **Values:**
    - Caring for people
    - Providing excellent service
    - Being professional in all that we do

Eligibility Criteria for Financial Assistance

In order to access financial assistance, applicants must meet all of the criteria below.

1. **Caymanian**

   Household members must be Caymanian to access financial assistance. Applications can be made by:

   a. Caymanians;
   b. the spouse or civil partner of a Caymanian as long as they are living with the Caymanian at the time of the application and have been living with their spouse or civil partner for five years or more immediately prior to the date the application is submitted; or
   c. the guardian of a dependent who is Caymanian.

   Non-Caymanian's who find themselves in need of financial aid should contact Workforce Opportunities and Residency Cayman (RERC) and/or Customs and Border Control (CBC) and relay details of their current circumstances.

2. **Residency**

   Household members must be physically resident in the Islands:

   a. at the time the application is made; and
   b. for a period of at least eight months out of the twelve-month period prior to the date the application is submitted.

   A person who has been absent from the island for eight out of the past twelve months may still qualify for assistance if they can provide evidence that their absence was due to medical or exceptional circumstances.

In order to continue to be eligible for financial assistance, a person must maintain physical residency within the islands in accordance with the above.

3. **Maximum Income and Savings per Household**
   The household income and savings must not exceed:

	1-3 Persons in Household	4-6 Persons in Household	7+ Persons in Household
Maximum Income per Household	$3,000	$3,500	$4,000
Maximum Savings per Household	$3,000	$3,500	$4,000
Maximum Savings for Households with Older Persons or Adults with Permanent Disabilities	$15,000	$15,000	$15,000

   For the purposes of determining household income, savings, and financial shortfall, the Department will include the income and savings of all household members, as defined under the Financial Assistance Act, 2022, regardless of whether each individual is eligible to receive financial assistance services.

   A household member who is no longer eligible for services (for example, an able-bodied adult whose 3-month assistance period has ended) will continue to be included in the household's income and savings assessment, as long as they reside in the household and benefit from shared living arrangements.

4. **Financial Shortfall**
   The household expenses must be more than the household income. The section below for Application Review includes maximum amounts which will be used for basic expenses.

Financial assistance will be provided where all of the eligibility criteria are met. Financial assistance will only be provided for individuals in the household who meet eligibility criteria 1 and 2 and where the household meets eligibility criteria 3 and 4. The amount of financial assistance will be based on the financial shortfall of the household.

Application Process

Applications for financial assistance can be submitted online through the Department's website at dfa.gov.ky, via email or in person. Where applicants have all their information and documentation but require support to complete the application, the Department is available to assist at their office or at their scheduled district visits.

Applicants should apply for financial assistance when they are in need or immediately preceding a known need (no more than one month prior). Where an applicant is serving a sentence of imprisonment, they may apply three months prior to the end of their sentence.

To be assessed by the Department, the applicant must have submitted a completed application. This includes a complete and signed *Release of Information Form* for all household members, including minors. An Application Documentation Checklist can be found on the Department's website along with the relevant forms.

A complete application includes all relevant details for the applicant, as well as all household members and supporting documentation for everyone in the household. The information in the application form must match the supporting documentation provided, including income, expenses, assets and liabilities. All expenses except those specified in the Application Documentation Checklist need to be supported by an official bill or invoice from the organization. Supporting documentation does not need to be submitted for those who live at the address but are not part of the household as per the definition.

The application is only considered complete once it is received by the Department with all required information.

Where an applicant has listed any of the below as an expense, the amounts below will be used based on the number of household members to ensure consistency and fairness amongst households:

Standardised Food Amounts for Financial Assessment	
Number of Household Members	**Standard Amount**
1 Person	$625
2 Persons	$700
3 Persons	$750
4 Persons	$900
5 Persons	$950
6 Persons	$1,000
7 or More Persons	Additional $50 per person

Standardised Other Expense Amounts for Financial Assessment		
Expense	**Amount per person or household**	**Maximum Amount per Household**
Cable per household	$75	$75
Internet per household	$100	$100
Laundry per household	$100	$100
Personal care per school-aged child	$50	$150
Lunch per working adult	$200	$400
Phone per adult	$70	$210
Transportation per adult	$125	$200

Once an application has been submitted it will be assessed by the Department. The Department will communicate a decision to the applicant within 10 working days of receiving a complete application.

Unavailable for Assessment Meeting: During this assessment, the Department may contact the applicant for a phone or in-person meeting to discuss your application. If the applicant is unavailable for a meeting, the application may be closed. If this is the case, the applicant will have to contact the Department within 30 days of the application submission and communicate that the circumstances in the application have not changed. The application will then be reopened and treated as received on the date of contact, initiating a new 10-working-day processing timeline.

Incomplete Applications: If an application does not have all of the necessary documentation, the applicant will have 30 calendar days to submit pending information or documentation. If this information is not received by the Department within 30 calendar days, the applicant's file will be closed and the applicant will be required to submit a new application.

Authorise a Representative

An individual can assign a representative to interact with the Department. A representative will have access to all of the information which would have been provided to the individual they are representing. Where someone is helping an individual but should not continue to get access to the person's information, they should not be assigned as a representative. A representative will have the authority to make decisions on behalf of the individual with regards to the Department.

A representative can be assigned at the time of the application or at any other time during the application process or where someone is receiving financial assistance. The representative may be accepted, denied or revoked by the Department.

A household member may have more than one representative where there are multiple legal representatives (e.g., Power of Attorney or legal guardian) for the individual.

To authorise a representative, household members must complete the *Authorisation of Representative Form* and provide one of the following:

1. a letter in which a household member authorises someone, in writing, to act on their behalf;
2. the Department's medical form completed by a medical doctor or medical officer or medical documentation which indicates that the household member is unable to make relevant decisions for themselves; or
3. a legal document which authorises a representative (i.e., a power of attorney, legal guardianship).

A representative may serve as the first point of contact for the household member. However, where the applicant is able to communicate and make decisions (i.e., is of sound mind), the

applicant will remain the primary point of contact. If an email address is provided for the household member, they will also be copied on any email correspondence.

Authorisation of a representative can be revoked at any time by:

1. the individual revoking authorisation, by submitting notice, in writing to the authorised representative and the Department;
2. the authorised representative, by submitting notice, in writing to the applicant and the Department; or
3. the Department writing to the household member and representative to revoke authorisation of the representative where there is reason to suspect that this authorisation was not given freely or the financial assistance is not being used to benefit the household member.

Bank Checks

The Department will conduct bank checks with all financial institutions in the Cayman Islands, to verify information provided regarding household savings. Household savings information will also include savings from individual's businesses and joint accounts. A sole or joint owner of a bank account is considered to be the owner of the account with the rights and privileges to access the account, in accordance with the Terms and Conditions of the applicable bank.

The Department will request the following information about all household members and businesses owned by household members:

1. Do the individuals or their businesses have an account with the financial institution?
2. What is the account type?
3. What is the balance on the account?

The Department may also conduct periodic bank checks on households who are receiving financial assistance to ensure they continue to meet the eligibility criteria. Where bank checks indicate that the household's savings exceeds the maximum savings threshold based on the household composition, financial assistance may be denied, varied, suspended or revoked.

The Department adheres to the terms, conditions and policies of the registered banks in the Cayman Islands which are governed by the Banks and Trust Companies Act (2021 Revision), including regarding "ownership" of bank accounts.

Emergency Circumstances

If a person or household is without other financial support options and in an emergency, an application can be submitted for one month of financial assistance. The applicant or household must be experiencing one of the following emergency circumstances and be without other means of financial support:

- Experiencing domestic violence
- Facing a disaster
- At significant risk of harm

- In urgent need of aid

As per the Disaster Preparedness and Hazard Management Act (2019 Revision), a disaster includes events like earthquakes, hurricanes, floods, fires, outbreaks of disease, or any other calamity requiring emergency intervention.

Harm refers to ill-treatment or the impairment of mental, physical, or behavioural health.

Emergency support is intended to help a person gather necessary documentation and apply for financial assistance during crises. For an emergency application, the following information must be submitted:

- Completed Emergency Circumstance section of application
- Applicant and household members' details on application
- Proof of identification (if available)
- Supporting documentation, such as a letter from an external organization or the Department's External Organization Referral for Emergency Circumstances form located on our website

Applications for emergency circumstances are decided within two working days of receiving the required information. External organisations may be contacted to verify the provided information.

In some cases, during disasters or emergencies, we may make referrals to other entities providing support and services in addition to or instead of emergency financial assistance.

If the client is unable to provide the required documents, they will be given two working days to submit all outstanding documentation. If the documents are not received within this timeframe, the case will be closed.

If an emergency application is received for a non-Caymanian:

- Workforce Opportunities and Residency Cayman (WORC) and/or Customs and Border Control (CBC) will be informed regarding circumstances
- Contact may be made with their employer
- Any other relevant agencies will be contacted and informed of application

Communication of Application Decision

The Department will communicate a decision to the applicant within 10 working days of received the application.

Information with an Approval: If an application for financial assistance has been approved, the Department will provide the following information to the applicant:

1. **Approval of Financial Assistance:** The household has met the eligibility criteria of the Department or has been approved based on exceptional circumstances, to receive financial assistance.
2. **Amount of Financial Assistance:** Based on the difference between the household's income and expenses. It will include which services the household has been approved to receive, and may include additional services to help address barriers.
3. **Duration of Financial Assistance:** How long the household is approved to receive financial assistance.
4. **Conditions attached to Financial Assistance:** Conditions assigned to the entire household and/or each member of the household. Members of the household may have to participate in a case management meeting within the next 30 days from the date of receipt of an interim approval.
5. **Applicant's Right to Apply for a Reconsideration:** The applicant's right to apply for a reconsideration.
6. **Case Officer Details:** The name, phone number and email address of the assigned officer.

Where a household's expenses for a category of service exceed the amount for which they are approved, the household is responsible for paying the excess amount.

An applicant may also be required to take further steps prior to a decision being made on their application or where an interim decision is made. Where this is the case, this will be communicated to the applicant within the ten working days and it will be the responsibility of the applicant to provide supporting documentation to prove that the steps were taken. This could include a requirement to file for maintenance of children.

Application Denied: If the applicant and their household does not meet the eligibility criteria for financial assistance, their application will be denied. If an application is denied, any member of the household can re-apply as circumstances change.

Information with a Denial: If an application for financial assistance has been denied, the decision and communication to the applicant will include:

1. information about why the application has not been approved (i.e., which eligibility criteria was not met); and
2. the applicant's right to apply for a reconsideration.

If the applicant is aggrieved by the decision made by the Department, they can apply for a reconsideration. This process is outlined in the section on Reconsiderations and Appeals.

Assigned Officer

An officer of the Department will be assigned to each household for ongoing case management where the household has been approved for financial assistance. The officer's contact details will be communicated to you with your application decision.

If you are aggrieved with the case management support received from your assigned officer, you can request a change of the officer with rationale. This change in officer is not guaranteed, but will be reviewed by the Department. A change in officer will result in a change for all members of the household.

Initial Case Management Meeting

The officer assigned to the household will schedule the initial case management meeting with adult (18 years and over) members of the household who will benefit directly from the financial assistance. This meeting may be waived in respect of any household member who is an older person or who has a permanent disability.

This meeting can take place at the Department's office, at the home of the applicant, at an external organization's facility, over the phone or virtually with video. If all members of the household are unable to meet at the same time, this meeting can take place separately with different members within 30 calendar days of the interim approval.

All members will have to show photo identification, a notarised photo, or provide an identification number on file to confirm identity at this meeting.

The purpose of the initial case management meeting is to understand the household circumstances and barriers, and determine which conditions could be placed on the household members.

Financial Assistance Services

Below are the financial assistance services a household may be approved to receive based on the deficit of the household with required documentation which will be necessary for the payment to be processed:

Category	Maximum Amount *(Actual amount determined based on number of Caymanians in the household)*	Eligible Frequency	Procedure for Payment
Long-Term Financial Assistance (only for Older Persons and Adults with Permanent Disabilities)	Up to $1,500	Monthly	Bank details to be provided to Department prior to first payment and where it has changed Payment will be made via direct deposit or cheque to the applicable household member
Electricity and Water	Up to $300 for a household of one person	Monthly Or 1 Time	Account number at relevant utility company to be provided to Department prior to first payment and where it has changed

	Up to $600 for a household of more than one person		On a monthly basis, if the approved amount for utilities is not a fixed amount, the household is required to submit their utility bills to the Department prior to payment being made Payment will be made via direct deposit or cheque to the vendor
Propane	Up to $110	3 Times Annually	Quote or invoice to be provided to Department on request Payment will be made via direct deposit or cheque to the vendor
Medical Travel (not covered under a person's health insurance contract)	Up to $800	Annually	Referral from medical doctor and/or medical itinerary or proof of appointment would need to be provided. Quote or invoice and bank details will also need to be provided Payment will be made via direct deposit or cheque to the applicable household member
Dental Expenses (not covered under a person's health insurance contract)	Up to $500 for Dentures Up to $1,500 for Medically Required Braces	Annually	Schedule of benefits and invoice for payment would need to be provided Payment will be made via direct deposit or cheque to the vendor
Optical Expenses (not covered under a person's health insurance contract)	Up to $360 Exceptions where an Ophthalmologist or Optometrist has recommended a special prescription	Bi-Annually (every two years)	Schedule of benefits and invoice for payment would need to be provided Payment will be made via direct deposit or cheque to the vendor
Medical Equipment and Supplies (not covered under a	Up to $1,000	Annually	Schedule of benefits and invoice for payment would need to be provided

person's health insurance contract)			Payment will be made via direct deposit or cheque to the vendor
Clothing	Up to $250 per person up to a maximum of $750 per household	Annually	The vendor will need to be selected by the household Payment will be made via direct deposit or cheque to the vendor
Accommodation*	Up to $3,000 for rent Up to $3,000 for a one-time rental deposit	Monthly for Rent One-time for Rental Deposit	Lease Agreement and payment details will need to be provided Payment will be made via direct deposit or cheque to the landlord
Burial Assistance	Up to $3,500 for a funeral package Up to $1,200 for a vault	One-time per household member	Quote or invoice from funeral home for specific package within the budget (Department will not cover this amount of a more expensive package) Payment will be made via direct deposit or cheque to the vendor
Food**	Up to $400 for a household of one person Up to $850 for a household of more than one person	Monthly May be provided as weekly or bi-weekly payments	Households will be issued a food card or payment will be made via direct deposit or cheque to the applicable household member
Pre-School Assistance	Up to $600 per child	Monthly	Quote or invoice from childcare facility would need to be provided Payment will be made via direct deposit or cheque to the vendor
Children's Camp	Up to $600 per child up to a maximum of $1,500 per household	Annually	Quote or invoice from camp would need to be provided Payment will be made via direct deposit or cheque to the vendor
After-School Care	Up to $200 per child	Monthly	Quote or invoice from after-school programme would need to be provided

	Up to a maximum of $600 per household		Payment will be made via direct deposit or cheque to the vendor
School Uniform	The sum of three school uniforms and one physical education uniform per child	Annually	Quote or invoice for uniforms would need to be provided Payment will be made via direct deposit or cheque to the vendor
School Shoes	Up to $150 for two pairs of school shoes per child	Annually	Quote or invoice for school shoes would need to be provided Payment will be made via direct deposit or cheque to the vendor
School Bag and Supplies	Up to $150 per child	Annually	Quote or invoice for bag and supplies would need to be provided Payment will be made via direct deposit or cheque to the vendor
Internet	Up to $100 per household	Monthly	Invoice or statement may need to be provided Payment will be made via direct deposit or cheque to the applicable household member
Transportation	Up to $100 per household	Monthly	Payment will be made via direct deposit or cheque to the applicable household member
Phone Bill	Up to $50 per adult in the household Up to a maximum of $150 per household	Monthly	Invoice or statement may need to be provided Payment will be made via direct deposit or cheque to the applicable household member

Amounts listed in the table above are maximum amounts per household. Amounts approved for individuals or households will be based on the number of Caymanian persons per household and the household expenses.

*For accommodation, the maximum amount of financial assistance provided per month based on the number of people in the household is outlined below:

ACCOMMODATION	
Number of Household Members	Maximum Amount
1 to 2 Persons	$1,800
3 to 5 Persons	$2,000
6 to 8 Persons	$2,500
9 or More Persons	$3,000

**For food, the maximum amount of financial assistance provided per month based on the number of people in the household is outlined below:

FOOD	
Number of Household Members	Maximum Amount
1 Person	$400
2 Persons	$450
3 Persons	$500
4 Persons	$550
5 Persons	$600
6 Persons	$650
7 or More Persons	Additional $50 per Person up to a maximum of $850

In the following circumstances, the Department will issue a notice of payment to inform the vendor that payment will be issued for an approved period:

1. After School Care
2. Burial Assistance
3. Vault
4. Pre-School
5. Utilities – Electricity
6. Utilities – Water
7. Children's Camp

Photo identification will be necessary to collect cheques. Where someone does not have photo identification, a notarised photo can be provided.
Retroactive payment will only be made to a vendor (e.g., for rent, electricity, water, etc.) for current or past services dating back to when the client's most current application on file was submitted and only if services were delayed by the Department.
Where funds are improperly paid or overpaid, the Department may require a recipient to repay a sum of money and/or may suspend further payments of financial assistance until the sum is recovered.

Duration of Financial Assistance

The following table outlines the duration for which financial assistance may be approved for a household, provided the household's circumstances remain unchanged, eligibility criteria continue to be met, and all applicable Department policies and conditions are complied with.

Who is in the Household?	Duration of Financial Assistance
Only older persons or adults with permanent disabilities who are unable to work	Three (3) years
Adults who are able to work in a household with dependents or older persons	One (1) year
Adults with a temporary disability who are unable to work	One (1) year or the period specified in medical documentation, whichever is shorter. If the disability extends beyond one (1) year an updated medical form will need to be submitted
Adults who are fit for employment with permanent medical limitations	Six (6) months or the duration of conditions , or one (1) year provided they remain employed or actively comply with established conditions during this period
Adults who are fit for employment with temporary medical limitations	Six (6) months or the duration of conditions, whichever is shorter
Only adults who are able to work and are unemployed	Three (3) months, with a maximum extension of one (1) additional three-month period if the individual meets conditions or becomes employed during this time, is reassessed, and continues to meet the eligibility criteria
Only adults who are able to work and are under-employed	Three (3) months
Household receiving financial assistance due to emergency circumstances	One (1) month

While the income and savings of all household members must be included in the household assessment, expenses and services will only be approved for individuals who meet the eligibility criteria.

Once a household member is no longer eligible for financial assistance (e.g., an able-bodied adult after the 3-month period), services will not be provided on their behalf.

Where the approved duration of financial assistance is ending and the household still requires financial assistance, a new application will need to be submitted. Older persons and those with permanent disabilities can complete a *Continuation Certificate*, instead of completing a new application, provided their financial circumstances remains unchanged. If there are increases in pension, social security, or Ex-Gratia payments, a new application is required.

Conditions and Community Referrals

Conditions are requirements which recipients of financial assistance must adhere to in order to continue receiving support. Conditions can be placed on an entire household, or just on specific members of a household, depending on circumstances.

The following conditions are placed on every household in receipt of financial assistance from the Department:

1. A recipient or household member must notify the Department within ten working days about any changes in circumstance which affect the household's financial status and could affect their assistance, including but not limited to the following:
    a. Persons joining or leaving the household or a change in address (e.g., following marriage, civil partnership or other form of relationship, divorce, births, deaths, incarceration, hospitalization and care facilities).
    b. Any change in income (increase, decrease or additional income) within the household.
    c. Household's savings exceeding the maximum allowed threshold.
    d. Transferring ownership or selling assets by any person within the household, including vehicles, bank accounts, real property, cash, stocks, bonds, or mutual funds etc.
    e. Becoming a business owner, director, or shareholder.
    f. Receiving a pension payout.
    g. Receiving an insurance payout.
2. Household member(s) leaving the country for over one-month without a recommendation from a registered doctor for travel due to medical reasons.
3. A recipient becomes a patient of a health care facility, including a patient under the Mental Health Act (2022 Revision), or a patient of an institution of the Government where board and lodging are provided at no cost to the person;
4. A recipient becomes a person who resides at a residential home care facility or any other facility where board and lodging are provided at no cost to the person; or
5. Financial Assessments and Release of Information for all household members must be signed within five (5) working days; otherwise the case will be closed.
6. Recipients and household members will be required to provide information or documentation to maintain their financial assistance where required by the Department.
7. Recipients and household members must attend and participate in meetings requested or scheduled by the Department.

Additional conditions may be placed on adult members of the household, such as the requirement:

- to register with Workforce Opportunities and Residency Cayman (WORC) as a Job Seeker Extended;
- attend educational courses or courses of training;
- take up employment, internship or apprenticeship opportunities;
- complete specified hours of volunteer work with a charitable or voluntary organization;
- undergo an assessment for substance use or abuse;
- attend parenting programmes;
- undergo a medical or psychiatric examination or assessment; and/or
- participate in treatment programmes; and/or

The Department will monitor conditions applied to a household or household members to ensure they are being adhered to.

Household members must meet conditions in order to receive financial assistance. If one or multiple members are not meeting conditions, financial assistance will be suspended from the entire household. Proof of registration and/or certificates of completion or other documentation ensuring adherence to the condition may be required.

In this case, households will only be able to resume receiving financial assistance if they demonstrate to the Department within 30 calendar days that all conditions are being adhered to. If after one month the household is not adhering to conditions, financial assistance will be revoked from the entire household.

If financial assistance resumes due to compliance with conditions and then there is non-compliance again, financial assistance will be revoked without suspension first. However, the Department may immediately revoke financial assistance where a household member or a recipient has breached a condition or requirement.

Financial Assistance Varied, Suspended or Revoked

If financial assistance is varied, suspended or revoked, communication will be issued to the recipient to notify them of such. Where financial assistance is varied, suspended or revoked, the applicant will be given 30 days' notice and the rationale for why it has changed. If the applicant can provide information different from the notice, this will be reviewed by the Department.

In certain circumstances where a new application needs to be completed due to a change in circumstance or where financial assistance should be varied, the Department may continue providing financial assistance for one month. This is intended to provide time for the household to gather documentation to apply or transition out of receiving financial assistance. These circumstances include:

1. where an applicant has become deceased; or
2. where a household member gains employment.

Financial Assistance Varied

The Department may vary a household's financial assistance when circumstances change for household members or where new facts are brought to the attention of the Department. Financial assistance may be varied where the Department determines that a different configuration of services is more appropriate. This may include reducing the LTFA amount to ensure rent is fully covered or substituting services to better meet the household's needs.

Financial Assistance Suspended

Payments of financial assistance may be suspended, in whole or in part where —

1. there is a question relating to the household's eligibility for financial assistance;

2. a household member does not adhere to the conditions outlined in their approval of financial assistance;
3. a household member is absent from the Islands for a period of more than six weeks;
4. a household member resides at a residential home care facility or becomes a patient of a health care facility or an institution of the Government where board and lodging are provided at no cost to the household; or
5. it appears to the Department that a decision to issue financial assistance should be reviewed.

In such circumstances, it will be communicated if financial assistance will proceed following the suspension or if a new application is necessary if the household requires financial assistance in the future.

Financial Assistance Revoked

The Department may revoke payments of financial assistance, in whole or in part where a household member —

1. no longer fulfils the eligibility criteria for financial assistance;
2. has provided false, misleading or inaccurate information in regards to their receipt of financial assistance; or
3. has not adhered to a condition placed on the household.

Where financial assistance has been revoked due to the household providing false, misleading or inaccurate information to the Department, the household member will not be allowed to apply for financial assistance for at least one year from the date the revocation was communicated to the household in the first instance. If false, misleading or inaccurate information is provided to the Department and financial assistance is revoked, the household member will not be allowed to apply for financial assistance again for two years.

As per Section 28 of the Financial Assistance Act, 2022 –

> *A person who, on examination under the authority of this Act, knowingly gives false evidence, makes a false declaration or provides false or misleading information where required to do so under this Act, commits an offence and is liable on summary conviction to a fine of three thousand dollars or to imprisonment for a term of six months, or to both.*

Clients who, in written or verbal form, knowingly provide false information, withhold information, provide misleading information, produce, cause or allow to be produced any document or information which they know to be false, conceal any material fact, or otherwise defraud the Department will be subject to further investigation for each suspected infraction or suspected offence which may result in the case being reported to the Royal Cayman Islands Police Service.

Below are examples of withholding information, concealing material facts or providing misleading information:

1. Failure to disclose income or employment (e.g. rental, business, donations)
2. Failure to disclose inheritance of funds or sale of property
3. Failure to disclose that number of persons living in the house has increased or decreased
4. Failure to disclose a change in marital status and the income of a spouse or civil partner or any payments received or ordered
5. Failure to disclose the intention to be off island for an extended period (more than four months)
6. Failure to disclose change in address (postal or physical) where the Department is paying for an address that the client has moved from

Below are examples of fraud:

1. Identity theft
2. Falsifying signatures or documentation
3. Vendors providing misleading information based on the services they are providing for a household member
4. Using financial assistance services for a purpose other than that which is intended
5. Claiming and receiving financial assistance for those not living in the household (e.g. persons who are deceased or who have left the household)

The above lists are not exhaustive.

Reconsiderations

An applicant or recipient can apply for a reconsideration of the following aspects of the Department's decision regarding their application for financial assistance:

1. amount (except where the amount of the financial assistance is a fixed amount);
2. duration;
3. the conditions attached;
4. refusal of an application;
5. suspension;
6. revocation;
7. variation; or
8. the recovery of money overpaid or improperly paid.

Reconsideration requests must be submitted using the Department's Reconsideration Form, which must be signed, and received by the Department within 21 working days from the date the Department issued the decision being reconsidered. Unsigned forms will not be processed.

Decisions regarding a reconsideration will be issued within 21 working days from receipt of the signed reconsideration form.

The Department may issue one of the following outcomes in response to a reconsideration request:

1. The Department refuses to reconsider a decision where the Department has already reconsidered that decision or a decision relating to substantially the same issue.
2. The Department refuses to reconsider a decision where the request for reconsideration was received more than twenty-one (21) working days after notice of the original decision was given and no exceptional circumstances apply
3. The Department refuses to reconsider a decision where the request seeks reconsideration of the amount of financial assistance awarded where the amount is a fixed/prescribed amount
4. The Department will not reconsider a decision where a new decision was issued before the reconsideration was completed
5. The Department maintains the original decision based on the facts of the case.
6. The Department varies the original decision based on the facts of the case.

Upon receiving the decision from a reconsideration, if the applicant remains aggrieved, they can appeal the decision to the Financial Assistance Appeals Tribunal.

Appeals

Appeals must be submitted to the Financial Assistance Appeals Tribunal within 28 working days from receipt of the reconsideration decision. Policy and procedure for the appeals process can be found through the Financial Assistance Appeals Tribunal at faatribunal@gov.ky.

The Appeals Tribunal may be contacted by telephone at +1 (345) 244-3180 or by email at faatribunal@gov.ky.

Housing Repairs

The Department of Financial Assistance no longer assists with the preparation and submission of applications for Housing Repairs Assistance to the Oversight Committee. Persons in need of this service should contact the Housing Repairs Assistance Programme's Oversight Committee directly via email at hra@gov.ky for further information.

Health Insurance

The Department of Financial Assistance does not make decisions regarding applications for health insurance. The Department will complete a financial assessment on behalf of the Ministry of Health (MOH) and include this information with your application. The final decision on medically indigent coverage is made by the Minister of Health, in accordance with the Health Insurance Act (2021 Revision) as amended by the Health Insurance (Amendment) Act, 2026, following consultation with the Chief Medical Officer.

If someone is in need of health insurance, they must apply through the Department of Financial Assistance. In addition to the relevant documentation with the application and the eligibility criteria, the applicant must have a DFA medical form completed by their physician. The completed form must be returned directly to the Department by the physician, not the client. A copy of the DFA Medical Form may be downloaded from the website or collected at the office.

If an applicant is dissatisfied with the decision issued by MOH regarding their Indigent Medical Insurance application or has concerns about any delays in the decision-making process, they may submit a formal complaint through the following channels: in person, by written letter addressed to the Minister of Health via the standard mailing address, or by hand delivery to the MOH Office. Alternatively, they may contact MOH by telephone at (345) 244-5000 or via email at MHMedicalSupport@gov.ky.

Appeals can be sent to MHAppeals@gov.ky.

Confidentiality

The staff of the Department will hold all information received for the purposes of their role in confidentially. They are unable to share this information, except as necessary as part of their role.

Some examples of when staff do share information about household members includes:

- sharing information with Department management for clinical supervision and approvals;
- sharing information with external organizations as per the Department's *Release of Information Form* for applicants and recipients to access services; and
- gathering information from external organizations to monitor the conditions set on recipients of financial assistance.

For additional details, please see the Department's privacy notice available on their website.

Child Safeguarding

All staff of the Department have a professional obligation to report any suspicion or knowledge of child abuse or neglect to the Multi-Agency Safeguarding Hub (MASH).

As per the Children Act (2012 Revision), "abuse" or "neglect", in relation to a child, means —

a) sexual abuse of the child; or
b) physical or emotional abuse of the child, or neglect of the child, to the extent that —
    i. the child has suffered, or is likely to suffer, physical or psychological injury detrimental to the child's wellbeing; or
    ii. the child's physical or psychological development is in jeopardy.

Where there are suspected safeguarding concerns for adults or older persons, referrals will be made to the Royal Cayman Islands Police Service.

Standards of Conduct and Safe Service Environment

The Department is committed to providing services in a safe, respectful, and professional environment. All individuals interacting with the Department, whether in person, by telephone, or in writing, are expected to conduct themselves in accordance with the Cayman Islands Government Code of Conduct for Members of the Public.

Threatening, abusive, aggressive, or otherwise inappropriate behaviour towards staff, clients, vendors, or visitors will not be tolerated. Where such behaviour occurs, the Department may, at its discretion:

- issue a verbal or written warning;
- terminate a telephone call, meeting, or other interaction;
- restrict the manner in which an individual may communicate with the Department;
- prohibit an individual from attending Department premises for a specified period or until further notice; and/or
- refer the matter to the Royal Cayman Islands Police Service (RCIPS) or another appropriate authority.

The Department reserves the right to take any of the above actions with or without prior warning, depending on the nature and severity of the conduct. Any threat of violence, assault, harassment, or other conduct that may constitute a criminal offence may be referred to the RCIPS immediately.

Where an individual is prohibited from attending Department premises, written notice will ordinarily be provided, and alternative arrangements may be made, where appropriate, to facilitate the submission of documentation, attendance at appointments, or other administrative requirements necessary for the assessment and administration of assistance.

For the avoidance of doubt, actions taken under this section do not, in themselves, affect an individual's eligibility for financial assistance, which will continue to be assessed in accordance with applicable legislation, policies, and programme requirements.