



Needs Assessment Unit

Cayman Islands Government

ELIGIBILITY CRITERIA FOR FINANCIAL RELIEF ASSISTANCE MAY 2024

Approved by the Ministry of Investment, Innovation and Social Development: 3rd May 2024

PREFACE

Relief in the form of financial assistance is given to persons in the Cayman Islands in accordance with the Poor Persons (Relief) Act (1997 Revision) – hereinafter referred to as PPRA – by the Needs Assessment Unit (NAU). Relief can be on a long-term or short-term basis and the amount available for disbursement is voted for in the Parliament biennially.

The scope of this document is limited to financial assistance provided by NAU. Irrespective of whether a person qualifies for financial assistance, that person may be eligible for other forms of support such as:

- support from the Department of Children and Family Services, which has a general duty under the Children Act (2012 Revision) to safeguard and promote the welfare of children who are in need;
- support under the Housing Repairs Assistance Programme, administered on behalf of the Ministry of Investment, Innovation and Social Development; or
- CINICO health insurance coverage for persons deemed 'indigent' for the purposes of the Health Insurance Act (2021 Revision).

Note: Please note that once funds are approved by the Parliament, the Ministry of Investment, Innovation and Social Development may, from time to time, vary the amounts to ensure that those in need of financial assistance will have funds available throughout the financial year.

DEFINITIONS

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

"Caymanian" means a person who possesses Caymanian status under the repealed Immigration Act (2015 Revision) or any earlier law providing for the same or similar rights, and includes a person who acquired that status under Part 5 of the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).

"Continuation Certificate" is a certificate allowing older persons and persons with permanent disabilities that have been previously assessed to extend their existing services with the NAU once their circumstances have not changed, and there are only older persons, people with permanent disabilities and/or dependents within the household.



“Dependant” means —

- (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.

“Extenuating Circumstances” means any circumstance which places the client at significant risk of harm; where the client may be chronically or acutely ill or injured and have no means of support; or any situation where the client has an inability to meet their basic needs as outlined in the criteria for relief as amended from time to time.

“Financial or Needs Assessment” is a means test examining all sources of a person’s income and expenses to determine the financial needs of a household.

“Guardian” means 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.

“Household” means

- (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 accommodation.

Further to this definition, a household may also be of one person if:

1. there is an older person or older couple living at the address of their adult child and the others in the household are not seeking financial assistance;
2. there is a person with a disability who is living with other people and the others in the household are not seeking financial assistance; or
3. there is an adult in the household who is living with their parents and their parents are not seeking financial assistance.

“Household Income” is a measure of the combined income of all people within the household as per the definition above. It includes every form of income, e.g., salaries, wages, retirement income, seafarer / veteran ex-gratia benefit, etc.

“Indigent” bears the same definition as that in the Health Insurance Act (2021 Revision).

“Older Person” means a person who is sixty-five years of age or older.



“Person with a Disability” means 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 significantly hinder, that person’s full and effective participation in society, on an equal basis with other persons. N.B. For purposes of clarification, this document refers to temporary or permanent disabilities, which would be determined by the medical doctor or medical officer.

“PPRA” means the Poor Persons Relief Act (1997 Revision).

“Real Property” is property that is immovable, including land and anything attached to it.

“Relief” is relief given under the PPRA to needy, destitute and sick persons out of such moneys as may be annually voted by the Parliament for that objective.

RELIEF SERVICES PROVIDED

The relief services made available to qualifying residents of the Cayman Islands are outlined below. (Services provided for Caymanian children whose parents are non-Caymanians are solely for the benefit of the Caymanian children in the household).

1. NGS 64 – Residential and Nursing Support for Older Persons and Adults with Disabilities

Clients who are assessed to be in need and who are older persons or have a permanent disability which does not allow them to work as determined by the Health Services Authority may be approved for Pines Placement or other nursing home assistance, up to a maximum of \$3,410.00 for regular care and \$7,150.00 for extended care.

2. TP 41 – Financial Assistance

A. Long-Term Financial Assistance

Clients who are assessed to be in need and who are older persons or have a permanent disability which does not allow them to work as determined by the Health Services Authority may be approved for this service up to \$1,250.00.

B. Rental Accommodation for Persons in Need

Clients who are unable to pay their rent in full or in part can seek relief in the form of assistance with their rent, via the NAU. Depending on the number of persons in a household, families are eligible for up to a maximum of CI\$3,000 per month for the duration of their financial assessment, subject to the time limitations set out below, provided there are no changes to their circumstances that render them ineligible. Rental relief is payable to the landlord(s) for a fixed period of time.

N.B. Rental assistance can only be provided where a valid lease or sub-lease agreement is in place, including where persons are renting from family members.



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The following are the categories and amounts for accommodation:

Number of Persons in Household	Amount of Accommodation Assistance per Month
1 to 2	Up to \$1,800
3 – 5	Up to \$2,000
6 – 8	Up to \$2,500
9+	Up to \$3,000

C. Rental Deposit

A one-time rental deposit up to the monthly rental allowance maximum limits, in accordance with the categories in 2B, above can be paid to landlords on behalf of clients as a one-time lifetime benefit. This deposit is refundable to the client from the landlord, and the client would not qualify for any additional rental deposits as a client of the NAU once this service has been utilised.

D. Burial Assistance

Clients can be assisted up to a maximum of CI\$3,500 towards the NAU funeral package and/or up to a maximum of CI\$1,200 for the vault. The following stipulations apply:

- These funds cannot be used to increase the package to a larger one and are limited to financing the NAU package only.
- Where the burial or vault is sponsored by, or subject to contributions from, another entity (such as the Seafarers Association, family or friends), the NAU will supplement the difference where the total package shall not exceed \$3,500 for the funeral package or \$1,200 for the vault.
- The NAU does not reimburse any services that the deceased recipient's families have already paid for or that have already been paid for by another entity.
- The NAU does not cover burial expenses when a body is being repatriated.

E. School Uniform Programme

Clients who are unable to pay for uniforms can seek relief from NAU. The maximum allowed for school uniforms within a fiscal year is 3 uniforms and 1 physical education uniform per child.

F. Food Card/Voucher

Clients who are eligible for weekly, bi-weekly or monthly relief are issued a food voucher/card, for a particular vendor chosen by the client. Alternatively, clients who are employed, engaged in training, internships, or apprenticeships, older persons and those with disabilities may receive food assistance in the form of a monthly direct deposit payment to their bank account.



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

Amounts Allowed (Cayman Islands Dollars/KYD)			
Family Size	Weekly	Bi-Weekly	Monthly
1 person	\$ 100.00	\$ 200.00	\$ 400.00
2 persons	\$ 112.50	\$ 225.00	\$ 450.00
3 persons	\$ 125.00	\$ 250.00	\$ 500.00
4 persons	\$ 137.50	\$ 275.00	\$ 550.00
5 persons	\$ 150.00	\$ 300.00	\$ 600.00
6 persons	\$ 162.50	\$ 325.00	\$ 650.00

* Families of more than six (6) persons are provided with an additional \$50 per person per month up to a maximum of \$850 per month for the entire household.

G. Pre-School Assistance

Clients who are unable to pay for pre-school assistance in full or in part can seek relief via NAU. The maximum allowed for pre-school assistance is set at \$600 per month, per child.

H. Utilities – Electricity, Water and Propane Gas

For electricity and water combined, no more than \$300 per month where a household consists of one person and no more than \$600 per month where the household consists of more than one person. Up to \$110.00 for propane gas can also be provided up to three (3) times per year.

I. Medical related expenses

The following limits are set for persons who either do not have medical insurance coverage or whose health insurance coverage is not sufficient:

- **Medical Travel Expenses:** Clients with referrals for medical appointments which require them to travel (whether between the Islands, or internationally) are eligible for up to \$800 per year to cover expenses related to the appointment.
- **Dental:** Eligible clients will qualify for dentures up the value of to \$500 in a 12-month period and braces up to the value of \$1,500 within a 12-month period where those items are not covered by insurance but are medically required.
- **Optical:** Eligible clients will qualify for up to \$360 of optical treatment in a two-year period. Exceptions will be given only in the case where an ophthalmologist or optician has indicated a need for a special prescription.
- **Medical Equipment and Supplies:** Eligible clients who require medical equipment and/or supplies that are not provided through their health insurance coverage will qualify for a maximum of \$1,000 within a fiscal year.

J. Clothing

Eligible clients will qualify for a maximum of \$250 per person and a maximum of \$750 per household, within a 12-month period.



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K. Other Child-Related Fees:

Clients who are unable to pay for the below child-related fees can seek relief via NAU. The limits are set as follows:

- **Children's Camp:** Eligible clients will qualify for a maximum of \$600 per child up to a maximum of \$1,500 per household, within a fiscal year.
- **After-School Care:** Eligible clients will qualify for up to CI\$200 per child per month towards afterschool care payments at a maximum of \$600 per month, per household.
- **School Shoes and Supplies:** Eligible clients will qualify for up to a maximum of \$150 within a fiscal year to cover two (2) pairs of school shoes and up to a maximum of \$150 for one (1) school bag and school supplies, within a fiscal year.

L. Internet

Eligible clients will qualify for up to \$100 per month per household.

M. Transportation

Eligible clients will qualify for up to \$100 per month for public transport or gas per household.

N. Phone Bills

Eligible clients will qualify for up to \$50 per adult in the household per month up to a maximum of \$150 per household.

O. Emergency Relief Stipend

The NAU may provide urgent aid, on a one-time basis, for persons where emergency aid is indicated by referral from one of the partnering agencies. Persons may be eligible to receive any of the above services or financial assistance up to the amount of \$1,250 if they are experiencing any of the following circumstances and they declare that they are without other means of financial support:

- Domestic violence;
- Disaster;
- At significant risk of harm; or
- Otherwise in need of urgent aid.



ELIGIBILITY CRITERIA

Persons who satisfy the criteria below and are unable to meet their basic financial needs, as determined by a financial assessment conducted by the NAU, may be provided with financial assistance based on their financial shortfall.

Requirements for persons seeking financial assistance are as follows:

1. Citizenship

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

2. Household Income and Savings Threshold

Persons with a maximum monthly household income as per the table below (the value being found after deducting pension and health insurance contributions from the household income), and who have limited other available funds to meet their basic needs are eligible to apply for relief on a temporary or long-term basis.

The thresholds are as follows:

Household Threshold	Maximum	Household of 1 to 3 Persons	Households of 4 to 6 Persons	Household of 7 or More Persons
Maximum Income	\$3,000	\$3,500	\$4,000	
Maximum Savings	\$3,000	\$3,500	\$4,000	
Maximum Savings for Households comprising persons with permanent disabilities and older persons	\$15,000	\$15,000	\$15,000	

N.B. Where persons are caring for children or adults with a disability and the household income is higher than the relevant income threshold noted above, but who are able to demonstrate that the care for the dependant child or adult with a disability contributes directly to the financial shortfall in eligibility criteria four, may be eligible to receive assistance.

3. Residency

A person must be physically resident in the Islands:

- (a) at the time that the person makes an application; and
- (b) for a period of at least eight months out of the twelve-month period preceding the date on which the application is made.

N.B. Where a person has not been on island for the last eight out of twelve months, but who are able to demonstrate that this is due to medical or exceptional circumstances, may still be eligible to receive assistance.

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



4. Financial Shortfall

A financial assessment is conducted and identifies a shortfall, whereby the household monthly expenses exceed the household monthly income.

ADDITIONAL POLICIES

The following are policies of the NAU in the delivery of financial assistance.

Time Limitations of Services

The following categories below determine the amount and duration of relief provided to eligible clients. Extensions beyond the specified duration are dependent upon reassessment or approval of a Continuation Certificate, where applicable. However, clients are subject to reassessment and due diligence at any given time while receiving services.

Category	Maximum duration of Services per Financial or Needs Assessment
Older persons and/or adults with permanent disabilities	3 years
Underemployed adults with dependants	1 year
Unemployed adults with dependants	1 year
Adults with a temporary disability	Period specified in medical
Fit for employment with permanent limitations	6 months annually
Fit for employment with temporary limitations	Period specified in medical or 6 months annually if not specified
Adults without a disability with no dependants	Maximum of 3 months annually

Account Ownership

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.

Referrals to Charitable Organizations

Clients who do not qualify or who are awaiting a response regarding an application, may be referred to local charitable organizations or other partnering agencies.

Clients' Obligations

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

1. Actively Seeking Employment

Adults who are able to work in the household are required to register as 'Job Seeker Extended' with the Workforce Opportunities & Residency Cayman (WORC) if they are seeking relief as a result of unemployment, unless the person or household member is presently enrolled as a full-time student. Proof of full-time enrolment in school and method of payment is required.



2. Release of Information Form

Clients seeking relief are required to sign a Release of Information Form to allow NAU to make contact with relevant entities or individuals as deemed necessary by the NAU to carry out its assessment of the client.

3. Proof of Applying for a Maintenance Order for Children

The client is required to provide proof from the courts on efforts to obtain maintenance, where maintenance is not being received.

4. Conditions

Clients who are referred to participate in programmes recommended by NAU or offered by partnering agencies, must actively participate in order to continue to be eligible to access services from the NAU.

Conditions may be set for individual members of the household, where they are required to:

- register with Workforce Opportunities and Residency Cayman (WORC);
- attend educational courses or courses of training;
- take up employment, internship or apprenticeship opportunities;
- complete specified hours of volunteer work with a charitable or volunteer 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.

A Case Management / Self-Sufficiency Plan will be utilized to outline the services that are dependent on conditions applied.

Adults who are able to work and are unemployed or under-employed are eligible for three (3) months' assistance, or may be eligible for assistance for the duration of the conditions, with the ability to re-apply with additional conditions.

The Unit 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, services may 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.

5. Required Documentation

All documentation and information that the client provides to the NAU must be accurate and unaltered.



6. Change in Circumstances

The NAU is to be updated, within ten (10) working days, about any material changes which includes the following changes that may require the household to be reassessed:

- i. Persons joining or leaving the household (e.g. following marriage, civil partnership or other form of relationship, divorce, births, deaths, incarceration, hospitalization, and care facilities).
- ii. Any change in income (increase / additional, decrease) within the household.
- iii. Household's savings exceeding the maximum allowed threshold.
- iv. Transferring ownership or selling assets by any person within the household inclusive of vehicles, bank accounts, real property, cash, stocks, bonds or mutual funds, etc.
- v. Becoming a business owner, director, or shareholder.
- vi. Receiving a pension payout.
- vii. Receiving an insurance payouts.
- viii. Household member(s) leaving the country for over one-month without a recommendation from a registered doctor for travel due to medical reasons.
- ix. Any other changes that affect the household's financial status and/or make-up.

CONFIDENTIALITY

All information obtained by NAU for the purposes of its functions is considered confidential. Personal data will be processed in accordance with the Data Protection Act (2021 Revision) and will not be disclosed except in accordance with the requirements of that Act.

EXCEPTIONS TO TIME LIMITATIONS ON SERVICES

There are some exceptions to the time limitations on services specified above:

1. Older persons or adults with permanent disabilities: Existing services may be extended by completing a Continuation Certificate for households previously assessed and whose circumstances remain unchanged. Continuation Certificates are valid for three years and eligibility requires every adult in the household to be one of the following:
 - i. An older person;
 - ii. A person who was between the ages of 60 and 64, receiving services, and who was 'grandfathered' as an older person due to criteria change in 2021; or
 - iii. A person with a permanent disability.
2. Persons who are caring for children or adults who have disabilities and qualify for financial assistance: The amount of assistance approved will be based on the client's deficit, where the financial assessment identifies that the care of the dependant child or adult with a disability directly contributes to the deficit.
3. Persons who qualify for services from the NAU, and deemed unfit to work per doctor's advice are exempt for the period specified in the medical report.
4. Relief given on a temporary basis which is requested beyond the specified period or amount (as outlined above) will only be given in extenuating circumstances as demonstrated by the assessing officer and with the final approval of the Director of the NAU or person(s) delegated by that officer or to families who qualify under the Children's Act (2012 Revision) as identified by the Department of Children and Family Services.



NON-COMPLIANCE

Clients who do not co-operate with the needs assessment process may have their requests for service denied or suspended until they comply with the requirements of the NAU.

Clients who are referred to Workforce Opportunities & Residency Cayman (WORC), the Department of Children & Family Services (DCFS), the Department of Counselling Services (DCS) or any other partnering agency must actively participate in programmes the agency recommends in order to continue to be eligible to access services from the NAU. Refusal to register with WORC may result in services being denied or suspended.

Refusal to file for maintenance for clients who have a child/children with a non-supporting parent may result in relief being denied or suspended.

SUSPICIOUS ACTIVITY

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 NAU will be issued a letter of warning for each suspected infraction / suspected offence which may result in the case being reported to the Royal Cayman Islands Police Service.

Examples of withholding information/concealing material facts or providing misleading information:

- a) Failure to disclose income/employment (rental, business, donations)
- b) Failure to disclose that number of persons living in the house has decreased
- c) Failure to disclose an increase in the number of persons in the household
- d) Failure to disclose recent nuptials and provide new spouse's identification and income/expense information
- e) Failure to disclose divorce/separation and any payments received or ordered
- f) Failure to disclose the intention to be off island for an extended period (more than four months)
- g) Failure to disclose change in address (postal or physical) where the Unit is paying for an address that the client has moved from
- h) Failure to disclose change in employment/income

Examples of fraud:

- a) Identity theft
- b) Falsifying signatures
- c) Falsifying documents
- d) Vendors providing misleading information based on the services they are providing for the client
- e) Landlord or other vendor colluding with clients to defraud the government for monetary gain
- f) Bigamy
- g) Failure to disclose inheritance of funds or sale of property while claiming funds/assistance from the Unit
- h) Misuse of services provided (PFA, Food Cards, Purchase Orders - Duplication, etc.)
- i) Claiming and receiving benefits for persons who are deceased/not dependants/not in the household (e.g. children who have left the jurisdiction)

The above lists serve as a guide for identifying potential instances of suspicious activity, but they are not exhaustive.



RECOVERY OF FUNDS IMPROPERLY PAID OR OVERPAID

A recipient may be improperly paid or be overpaid if there has been an error in the determination of eligibility for financial assistance, such as if they or their representative(s) do not report a change in their circumstances, or make a false representation or statement, or knowingly conceal information required to confirm eligibility, or provide false or tampered/altered/doctored documentation.

Persons who have been improperly paid or overpaid may be required to repay funds improperly paid or overpaid to them. The NAU will make every effort to recover funds improperly paid or overpaid to recipients of financial assistance.

As a liability to repay overpayments, this may continue to exist beyond the death of the recipient and their personal representatives/trustees/estates/legal guardians will be responsible for such payments.

If a recipient has been overpaid or improperly paid, the NAU will inform them of:

- The reason(s) for the overpayment;
- The amount of overpayment; and
- The way the Unit intends to retrieve the amount that has been improperly paid/overpaid to them.

REIMBURSEMENT

Reimbursement is defined as “the *repayment for an expense or loss incurred*.”

1. The NAU shall not be held liable to reimburse a vendor, client, or anyone acting on either party's behalf for any service or loss incurred.
2. There shall be no presumption or expectation by a client or vendor that the NAU is responsible for reimbursement.
3. Should applicants incur expenses before being approved for the service or before receiving confirmation on services approved, the NAU is not liable to pay or reimburse.
4. If it is proven that the client or persons acting on their behalf had the funds to cover a service, payment for an approved service cannot be applied retroactively if the expenditure already occurred, and the NAU shall not be held liable for reimbursement.

RETROACTIVE PAYMENT

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 if the NAU delayed services.