POLICY NAME	Financial Policy for Care Leavers			
Document Description	This policy provides an overview of Barnet's commitment and position on provision of financial support to care leavers. A summary of relevant legislation, taking into account the requirements of the Children Act 1989 and 2004 are included.			
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# Barnet Financial Policy For Care Leavers 2017

## Contents

In	troduc	ction	. 5
1.	Sup	oport and eligibility	. 6
	1.1.	Pathway plan	. 6
	1.2.	Payments	. 6
	1.3.	Eligibility	. 6
2.	Oui	r approach	. 8
	2.1.	Benefits and income	. 8
	2.1.1	Benefits	. 8
	2.1.2	Income changes	. 9
	2.1.3	Sanctions	. 9
	2.1.4	Crisis grants1	10
	2.2.	Accommodation1	10
	2.2.1	Accommodation costs1	10
	2.2.2	Rent and deposit in advance1	11
	2.2.3	Moving costs 1	12
	~ ~ 4	Council Tax1	12
	2.2.4		
	2.2.4 2.2.5	Setting Up Home Allowance (SUHA)	
	2.2.5 2.2.6	Setting Up Home Allowance (SUHA)1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne	13
	2.2.5 2.2.6 <b>defin</b>	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark no ed.	13 <b>ot</b>
	2.2.5 2.2.6 <b>defin</b> 2.3.	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training	13 <b>ot</b> 14
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training	13 <b>ot</b> 14 14
	2.2.5 2.2.6 <b>defin</b> 2.3.	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training	13 <b>ot</b> 14 14
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training 1 Further Education Bursaries	13 <b>ot</b> 14 15 15
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training 1 Further Education Bursaries	13 <b>ot</b> 14 15 15
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training 1 Further Education Bursaries	13 <b>ot</b> 14 15 15 16
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4.	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training 1 Further Education Bursaries	13 <b>ot</b> 14 15 15 16
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark ne ed. Young people, education, employment and training 1 Further Education Bursaries	13 <b>ot</b> 14 15 15 16 16
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1 2.2.1	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark no ed. Young people, education, employment and training 1 Further Education Bursaries	13 ot 14 15 15 16 18 19
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1 2.2.1 2.2.2	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark no ed. Young people, education, employment and training	13 ot 14 15 15 16 18 19 19
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1 2.2.1 2.2.1 2.2.2 2.5.	Setting Up Home Allowance (SUHA) 1 Unaccompanied Asylum Seeking Young People Error! Bookmark no ed. Young people, education, employment and training	13 ot 14 14 15 15 16 18 19 19
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1 2.2.1 2.2.1 2.2.2 2.5. 2.6.	Setting Up Home Allowance (SUHA)	13 ot 14 14 15 15 16 18 19 19 19
	2.2.5 2.2.6 <b>defin</b> 2.3. 2.3.1 2.3.2 2.3.3 2.4. 2.4.1 2.2.1 2.2.1 2.2.2 2.5. 2.6. 2.6.1	Setting Up Home Allowance (SUHA) function of the setting Up Home Allowance (SUHA) for the setting Young People Error! Bookmark need. Young people, education, employment and training	13 ot 14 15 15 16 18 19 19 19 20

	2.6.5	Birthday gifts	. 20
	2.6.6	Special Allowance	. 21
	2.6.7	Savings	. 21
	2.7.	Young parents	. 22
	2.8.	ID, Citizenship and naturalisation	.23
	2.9.	Young people needing continuing care	. 24
3	. Mal	king a complaint	. 24
	3.1.	How to make a complaint	. 24
	3.2.	Advocacy support	. 24
	3.3.	Contacting the local MP	. 25
A	ppend	lix 1	. 26
	Table	of Allowances 2017-18	. 26

### Introduction

In Barnet, we want the same things for our care leavers as any good parent would want for their child. We want our care leavers to be resilient, and by that we mean healthy, happy and feel valued. We want them to grow into well-adjusted individuals who will experience positive relationships, be responsible citizens, fulfil their goals and ambitions, and ultimately provide good parenting to their own children.

In line with our Family Friendly Barnet approach, we want care leavers to be able to bounce back from life's challenges and embrace new opportunities. Our vision is for a society where care leavers have the same life chances and ambitions as other young people.

This desire is reinforced through our <u>Corporate Parenting Pledge</u>, which seeks to support our ambitions for Children in Care and Care Leavers as outlined within the <u>Children and Young People's Plan 2016 – 2020</u>. The Pledge reflects our corporate values of fairness, responsibility and opportunity, furthermore, it promotes our approach to delivering a model of resilience based practice through empowering children and young people to take ownership of their pathways and identify their entitlements.

This policy is for practitioners working with Care Leavers, and covers all aspects of eligibility for financial support available from London Borough of Barnet. The policy sets out the types of allowances that care leavers are entitled to receive based on their status and circumstances, and the current amounts payable.

The local authority will provide an adequate package of financial support for all care leavers that will maintain them up to independence, and support their overall Pathway Plan by meeting their identified needs and helping them to achieve their potential.

All decisions on eligibility and levels of financial support will be based on a thorough assessment of all the young person's needs. An allocated Personal Advisor (PA) or Social Worker will ensure that young people are aware of and fully understand the assessment criteria and how decisions have been made regarding their financial support package.

Decisions on how financial support will be delivered to a young person will be taken by their allocated worker following assessment of their budgeting skills during the pathway planning process.

## 1. Support and eligibility

#### 1.1. Pathway plan

Financial support can only be agreed as part of the pathway planning process. The young person's needs regarding financial support should be assessed within the development of a Pathway Plan, and areas of support, amounts to be paid and the frequency of payments, will be set out in this plan. The Pathway Plan should be devised by the young person and their allocated worker and signed by the young person.

Onwards & Upwards prepare a Pathway Plan for all Eligible, Relevant and Former Relevant young people. The Pathway Plan replaces a care plan when a young person turns 16. The initial Pathway Plan will be completed before a young person reaches 16 years and 3 months old. If a young person is aged over 16 when first accommodated, then the Pathway Plan will be within 3 months of the date they are accommodated.

Financial support will be reviewed every 6 months during a Pathway Plan review meeting, but young people can ask their allocated worker to review their support needs earlier, for example, if their circumstances have changed or they are having difficulty managing their finances.

#### 1.2. Payments

All care leavers are expected to have a bank account, and payment of all allowances and grants from Onwards & Upwards will be made directly into this bank account, unless there are concerns about the young person's ability to manage their money.

If a young person does not already have a bank account, their allocated worker will help them to open an account. In exceptional circumstances where a young person is assessed as not being able to maintain a bank account or is not able to open one, direct payments can be made via a pre-paid debit card as agreed by the Onwards & Upwards Team Manager.

Allocated workers should regularly assess how the young person is managing their money and whether they need extra support in learning how to budget. If payments are to be stopped for any reason, this must be discussed with the Onwards & Upwards Team Manager, and the allocated worker should write to the young person to explain the reasons for this. Discussions around a young person's capacity to manage their finances and the provision of support to develop money management skills, will be discussed as part of the Pathway Planning process.

#### 1.3. Eligibility

Eligibility for financial support packages are based on the young person's care leaving status as outlined below:

- Eligible children are those aged 16 or 17 who have been looked after by the Local Authority for at least 13 weeks since their 14<sup>th</sup> birthday and are still looked after. In addition to the services they are eligible to receive as a looked after child, they are also entitled to an assessment to determine need for advice, assistance and support, a pathway plan and a personal advisor.
- Relevant Children in non-residential settings (Youth Offending Institutions, Prison or Hospital) are entitled to an assessment to determine need for advice, assistance and support, a pathway plan and a personal advisor.
- Relevant children are those aged 16 or 17 who are no longer looked after, but were eligible children before he or she was last looked after. The local authority will take reasonable steps to keep in touch, will carry out an assessment to determine the need for advice, assistance and support, prepare a pathway plan and appoint a personal advisor.
- Former Relevant children are those aged 18 or above and either has been a relevant child and would be one if he were under 18 or immediately before he ceased to be looked after at age 18, was an eligible child. Until the age of 21 (or for as long as a programme of education or training extends if this extends beyond the age of 21), the local authority will take reasonable steps to keep in touch, continue to provide a personal advisor, if the young person's welfare requires it, provide financial assistance for living expenses where he is or will be employed or seeking employment and if the young person's welfare and educational and training needs require it, provide financial assistance to enable him or her to pursue education or training. Where a young person has ceased to qualify for support under s.23C of the Children Act 1989, but has confirmed that he or she wants to pursue or is pursuing a course of education or training, the local authority must carry out an assessment, prepare a pathway plan, appoint a personal advisor and provide financial assistance to the extent the person's educational or training needs require it.
- Qualifying children are young people aged at least 16 but under 21 to whom a special guardianship order is in force or was in force when they reached 18 and was looked after immediately before the making of that order or after reaching the age of 16, but whilst still a child was looked after, accommodated or fostered. These young people can be assessed for support needs, including advice, befriending and assistance and financial assistance in relation to their education and training (such assistance can be provided up to 25 if in full time further or higher education).
- Young People with no recourse to Public Funds, aged 16 and 17 and over 18 who are looked after or were looked after by the local authority, but have not exhausted all their appeal rights, will be entitled to the same level of leaving care services as set out above.

Young people aged 18 to 21 who are excluded from Children's Services support due to being All Rights Exhausted (ARE) will be offered a Human Rights Assessment within three months of being notified that they are ARE.

The assessment will look at their individual needs to establish if support should be provided in order to prevent a breach of their human rights if they cannot return to their country of origin. If the outcome of the assessment is that the young person's rights will be breached then they will be entitled to the level of support as assessed in the Human Rights Assessment.

The financial support offered will be outlined in the young person's Pathway Plan, and discussed at each Pathway Plan review to ensure young people are aware of expectations. The young person will be further supported to engage with their agreement if they are failing to do so. Following support, the plan will be reviewed to establish if the young person has made the necessary changes to prevent subsistence and rent payments being suspended.

## 2. Our approach

#### 2.1. Benefits and income

#### 2.1.1 Benefits

Young people, who are eligible, will be expected to submit a claim for benefits on their 18th Birthday. The allocated worker will discuss and plan for this as part of the Pathway Planning process, and provide support with the online application process.

Young people in education are entitled to claim Income Support and Housing Benefit if the course started before the start of the academic year of their 20<sup>th</sup> birthday.

The rate for Income Support is £57.90 as at 13<sup>th</sup> July 2017, and is paid weekly.

From February 2018, a new benefit called Universal Credit will be activated in Barnet to replace means-tested benefits and tax credits in Barnet. Eventually the following benefits and tax credits will all be replaced by universal credit:

- income support
- income-based Job Seekers Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- housing benefit
- working tax credit
- child tax credit

Universal Credit is a new single monthly payment for people in work or out of work. It will be made up of a standard allowance plus other 'elements' - for example for children, childcare, housing and caring. There will also be an element for those with limited capability for work, so what is paid will depend on a young person's own circumstances.

If a young person qualifies for Universal Credit, their monthly payment will cover everyone in their family who qualifies for support. 'Family' could mean them as a single person, or for example they might also be claiming for a partner. If a young person and/or their partner are responsible for paying rent (including any eligible service charges) for the home they live in, Universal Credit may provide help towards the cost. This is called the Universal Credit Housing Costs. Further details can be found in 2.2.

Young people that are ill or disabled can claim Employment and Support Allowance (ESA) which provides financial support if they are unable to work or study, and personalised help so that they can work if they are able to. How much ESA a young is paid depends on their circumstances, such as income, the type of ESA they qualify for and where they are in the assessment process.

Further information about disability related financial support available to care leavers can be found within Barnet's Local Offer: <u>https://www.barnet.gov.uk/citizen-home/children-young-people-and-families/the-local-offer-and-special-educational-needs/economic-well-being-in-the-local-offer.html</u>

In cases where a young person needs to sign on for a particular benefit, they are able to do so at Woodhouse Road with the dedicated Department of Work & Pensions Care-Leaver Outreach Work Coach. Continued signing on at Woodhouse Road (WHR) is conditional of the young person meeting all the requirements of the DWP.

#### 2.1.2 Income changes

On occasions care leavers may change income source and experience a period of time without an income, for example:

- When awaiting to receive welfare benefit payments
- When moving from one benefit type to another E.G. from JSA to ESA if deemed unable to work
- When ceasing to claim benefits due to taking up employment

Onwards & Upwards will provide financial support equivalent to the young person's benefit entitlement for up to four weeks, once proof of a submitted benefit claim or job offer is provided. In some circumstances, this timescale can be extended at the discretion of the Onwards and Upwards Team Manager.

These payments will be reviewed on a weekly basis, whilst there is up to date evidence of a benefit claim being processed, appointment attendance and the provision of any requested information to the Department for Work and Pensions (DWP).

Onwards & Upwards will also help care leavers to explore other forms of assistance, such as food parcels, as interim support options.

#### 2.1.3 Sanctions

When young people are sanctioned by the DWP, have their payments reduced or experience difficulties in budgeting, their allocated worker will support them to contact the relevant agencies to seek resumption of their benefits, access the food bank at Woodhouse Road and apply for loans and other assistance from public bodies and voluntary agencies. They will also be supported to access budgeting support as part of the Pathway Planning process.

In exceptional circumstances, a request can be made to the Onwards & Upwards Team Manager for a discretionary payment. In such circumstances, the young person and allocated worker must demonstrate that all possible options have been exhausted, and the young person has been unable to obtain food or financial support from the options pursued. The young person will be supported to plan for such eventualities arising in future.

#### 2.1.4 Crisis grants

Care leavers can access the Barnet Crisis Fund up to twice a year. The grant helps people who:

- need extra help in an emergency
- are working but are on a low income
- have a pending Council Tax support or Housing Benefit claim

Care Leavers should be supported by their allocated worker to complete an application when is needed.

Barnet's Crisis Fund policies are available on the Child Poverty Action Group's (CPAG) <u>website</u>.

Allocated workers should assess the young person's needs and bring forward their next Pathway Plan review meeting if it is identified that finances are a recurrent or long term issue, for which the young person is in need of additional support to prepare them for independence.

Care leavers are also able to apply and have priority status for Discretionary Housing Payments (DHP) if they experience housing related payment issues.

DHPs can provide extra money to young people or their landlord if they already receive Housing Benefit, and if there is a shortfall between the rent the young person has to pay and the Housing Benefit they receive.

DHPs are usually paid for a few months to help through a crisis or short-term problem, but can pay for longer periods in exceptional circumstances.<sup>1</sup> These payments are helpful for Care Leavers that experience financial difficulties. Allocated workers will support young people in applying for DHPs.

#### 2.2. Accommodation

#### 2.2.1 Accommodation costs

<sup>&</sup>lt;sup>1</sup> DHP information

A young person's accommodation needs must be assessed and planned for in a timely way, and should form part of the pathway planning process to ensure accommodation decisions are made for young people at the earliest opportunity. By aged 17 years and 9 months, plans should be in place for when the young person turns 18, to ensure they are adequately prepared and supported for any moves, and that any special needs are identified.

When Care Leavers reach the age of 18, they are expected to pay for their own rent and accommodation. Young people in Higher Education are expected to apply for available grants and loans and use such funding to pay for their accommodation and living.

Young people in receipt of Job Seeker's Allowance or Employment and Support Allowance can apply for Housing Benefit (Universal Credit from February 2018), to contribute to, or cover the cost of their accommodation.

Young people in receipt of Universal Credit are responsible for paying their rent and other living costs from this income as Universal Credit is paid in one monthly lump sum. Onwards & Upwards can make a request to the DWP to pay a young person's Landlord directly, and the remainder of the Universal Credit across two instalments each month to the young person directly, to aid them with budgeting and managing their tenancy. An allocated worker should discuss such arrangements with a young person as part of the pathway planning process.

Onwards & Upwards will contribute to the costs of accommodation if:

- it is agreed that the young person can remain in their residential placement, or semi-independent placement as a result of their SEN or complex needs, and this is recorded in their Pathway Plan;
- a young person is at university or a residential Further Education establishment, and they require vacation accommodation costs;<sup>2</sup>
- a young person is over the age of 21, in full time education and they are not eligible for any benefits, grant or loan to cover accommodation costs;
- If exceptional circumstances present, and funding is agreed by the Onwards & Upwards Team Manager and is recorded in the young person's Pathway Plan.

The DWP will consider payments for Housing Benefit to young people in Further Education who have their own tenancy and are on a part-time course. Care leavers should liaise with the DWP to find out if they are eligible for this support.

#### 2.2.2 Rent and deposit in advance

Young people who require a deposit and rent in advance, should submit a request to the Onwards & Upwards Team Manager for financial support, so the level of support

 $<sup>^2</sup>$  This could be part of a payment to a Staying Put carer, rent for their own tenancies or financial support to help find their own accommodation (up to £155/week), or for accommodation sourced by Onwards & Upwards.

can be established. This support is only available to young people who are not intending to take up their permanent housing offer with Barnet Homes. In exceptional circumstances manager's discretion will apply to any decision on rent and deposits.

In most cases, care leavers will be supported with housing by Barnet Homes, and therefore will not be required to pay deposits and rent in advance.

#### 2.2.3 Moving costs

Onwards & Upwards will pay moving costs if they are detailed in a young person's Pathway Plan and approved by the Onwards & Upwards Team Manager.

Onwards & Upwards will pay for removal costs for one move per care leaver, with the exception of university students who may need to have a number of moves in the duration of their course. The payments of removal costs in such circumstances are at the discretion of the Team Manager, and will form part of the ongoing pathway planning conversation with the allocated worker.

If a care leaver moves more than once, and this is due to exceptional circumstances such as to protect them, the cost of moving may be covered by Onwards & Upwards at the discretion of the Team Manager.

#### 2.2.4 Council Tax

Care leavers are responsible for paying their utility bills and Council Tax and should be supported by their allocated worker to access adequate support and learning opportunities around budgeting and financial management to avoid arrears.

The Onwards & Upwards Team has developed links with the Revenues Operations Team, who are responsible for Council Tax services within Barnet. For Care Leavers required to pay Council Tax; a Revenues Operations Officer is available to provide dedicated support to those in long term tenancies and residing in-borough on any Council Tax issues.

For Care Leavers experiencing difficulties in paying their Council Tax, in the first instance they should inform their allocated worker who can signpost them to relevant support to prevent the issues escalating. This should include an application for a Discretionary Housing Payment (DHP) where necessary; further information on the DHP can be found in section 2.1.4.

For Council Tax accounts which have been referred to Debt Management Services, the Revenues Operations Team are able to contact bailiffs on a young person's behalf to make payment arrangements, and call cases back from bailiffs while they are being reviewed. It is imperative that young people contact their allocated worker or the Revenue Operations Team if they struggling to pay their Council Tax to avoid further issues.

The Housing Benefit Team Manager is the first point of contact for all Housing Benefit applications for Care Leavers living in-borough.

#### 2.2.5 Setting Up Home Allowance (SUHA)

A SUHA is available for Former Relevant Children aged 18 or over who have recourse to public funds and have moved into long term housing with their own tenancy.

A young person's SUHA is discussed as part of the pathway planning process when planning long term accommodation. The basic grant is £2000, and should be used to cover all setting up home costs.

- 4.1 For each young person's SUHA, individual needs are assessed to identify which essential items and services, up to the value of £2000, are required for to equip and furnish their independent accommodation. All payments are subject to authorisation from the Onwards & Upwards Team Manager and can be paid directly to approved companies or using the Onwards & Upwards payment card. In exceptional circumstances payments by instalments can be made to the young person directly, subject to the authorisation of the Team Manager. All such decisions make part of an ongoing discussion within the Pathway Planning process.
- 4.2 Young people who are placed into temporary accommodation for a period of time until they are allocated their long term tenancy, may need financial support to furnish the temporary accommodation. In such cases, the allocated worker will arrange for a discretionary payment to the young person from their SUHA, to enable them to furnish their temporary accommodation with key items such as a kettle, toaster, duvet etc. All such payments need to be authorised by the Onwards & Upwards Team Manager.
- 4.4 Other setting up home related costs such as re-decoration, TV licence, telephone line, broadband, cutting spare keys etc. should be budgeted to be paid out of the SUHA.
- 4.5 Where there are exceptional accommodation-related needs not met by the above points, or charitable funding, an application can be made for further financial assistance from Onwards & Upwards for decision and approval from the Team Manager.

As responsible Corporate Parents, the London Borough of Barnet aims to ensure that all Care Leavers are resilient and able to bounce back from life's challenges. A key way this is achieved is by supporting young people to budget and plan for their SUHA, to ensure that it best meets the need for which it is intended.

A Care Leaver's budgeting needs are identified as part of the pathway planning process, and support will be provided by the allocated worker. The support will vary according to the young person and their needs, but could include attending a budgeting workshop at WHR or signposting them to a Careers Advisor for advice.

Developing a young person's financial literacy, and how to be sensible with their grant, is of equal importance to ensure they get the most out of this and their finances in general.

Young people who are detained will still be eligible to receive their SUHA upon release, on condition of them getting their own tenancy.

#### 2.3. Young people, education, employment and training

Onwards & Upwards will provide financial support to young people completing progressive levels of education. Onwards & Upwards will not generally provide financial support to young people who complete more than one course at the same level.

If a young person is required to complete more than one qualification to achieve their final qualification, then this will be considered to be a progressive course. This should be included in the Pathway Plan.

#### **2.3.1 Further Education Bursaries**

Care Leavers attending college are expected to access the college bursary which they are entitled to and from which many essential study expenses can be purchased such as travel, course materials and food. Young people must provide evidence of their course of study, including term dates, and evidence of attendance.

Onwards & Upwards will liaise with the college to ensure that care leavers are provided with the financial support that they are entitled and to confirm course details. In order for this to take place; young people will need to give consent for Onwards & Upwards to contact their college. Onwards & Upwards will not provide financial support towards Further Education if course details have not been confirmed by the college.

All care leavers are entitled and will be supported to apply for the 16 - 19 Bursary Fund, which is available from their education institution. This is a fund provided by the Government to support students who need financial help to stay in education.

There are 2 types of 16 - 19 bursaries:

- a vulnerable bursary of up to £1,200 a year for young people in one of the defined vulnerable groups.
- discretionary bursaries that institutions award to meet individual needs. For example, for transport, meals, books and equipment.

The education institution is responsible for managing both types of bursary.

Care leavers can get up to £1,200 if studying full time for a minimum of 30 weeks. If their course is only for a few hours a week, or less than 30 weeks, they will usually receive less.

Young people aged 19 or over will be supported to apply for Discretionary Learner Support available from their education institution.

As part of the pathway planning process, an assessment will be undertaken to ensure that a young person has enough financial support to complete their course. Young people that require equipment or materials at a cost or frequency not met by their bursary will be supported by their allocated worker to explore all available sources of financial support to meet the young person's needs, for example, charities or the education panel which has a small discretionary fund held by the Virtual School which is often used to meet exceptional need. In exceptional circumstances, a request can be made to the Onwards & Upwards Team Manager for financial support towards the cost of essential course equipment.

For 16 and 17 year olds, and some Care Leavers aged over 18, some costs may be met as part of their Personal Education Plan (PEP).

#### 2.3.2 Travel

Care Leavers are expected to fund travel to college through their bursary. In exceptional circumstances, Onwards & Upwards may offer short term support during term time. Calculations are based on the cost of travel from the young person's home to their place of study. All travel contributions must be approved by the Onwards & Upwards Team Manager.

Young people aged under 18 and based in London, can apply for a Zip Oyster photocard which enables them to travel at half adult-rate on all TfL services and most National Rail services in London. If they live in London they may be eligible to travel for free on buses and trams.

Students aged over 18 and based in London, attending a course at a school, college or university in London can apply for an 18+ Student Oyster Card to get 30% off the price of adult-rate travelcards and Bus & Tram Pass season tickets.

All students can also apply for rail cards and other travel related discounts, and should be supported by their allocated worker to explore what discounts they may be eligible for, especially when studying outside of London.

#### 2.3.3 Apprenticeships

Young people who commence employment or training and subsequently are no longer in receipt of benefits, will receive an allowance equivalent to JSA rates from Onwards & Upwards until they receive their first salary payment.

Onwards & Upwards will support young people on apprenticeships or salaries paying less than the Income Support rate, by providing a top up payment, to ensure they receive the same amount of income as if they were in education.

As at June 2017, a young person in education would receive:

- Income Support (£57.90 per week)
- 16 19 bursary (£30.77 per week)
- Housing benefit contribution to rent
- Travel costs paid by Onwards and Upwards

Top up payments are conditional on the young person providing consent for their allocated worker to verify details of the apprenticeship status with the provider, and any other relevant details as requested. All top up payments must be authorised by the Onwards & Upwards Team Manager.

#### 2.4. Higher Education

Barnet is committed to supporting care leavers to achieve their full potential academically. A key priority within Barnet's 2017-20 Care Leavers' Strategy, is to increase the number of Care Leavers going to university, in order to close the gap with their peers. Providing financial support is therefore instrumental in this being fulfilled.

Onwards & Upwards will support Former Relevant Care Leavers to complete one full-time programme of Higher Education study (Bachelor's, Master's or Doctorate degree) as recorded in their Pathway Plan. Support will be provided to the young person until the end of the institution's academic year, during which the young person's 25th birthday falls, for study of a progressive, full-time programme.

Applications for degrees or other Higher Education courses should therefore be planned with this in mind; young people should be aware of what support is available from Onwards & Upwards during their course.

Onwards & Upwards will not provide financial support to a young person if the academic year falls after the young person's 25<sup>th</sup> birthday. For example, if the young person's birthday falls in the summer holiday and their course begins in October, the support will not be provided for the coming year.

The young person's allocated worker will ensure this is clearly explained throughout the pathway planning process, and the young people will be signposted to support post-25 if still completing a course at that point.

#### 2.4.1 Allowances

Onwards & Upwards will pay a young person's rent during Easter, Christmas and summer holiday periods, to ensure they do not lose their placement due to accruing rent arrears at these times. This is subject to enrolment and attendance confirmation as outlined below.

Onwards & Upwards will pay subsistence at a rate equivalent to JSA, throughout the Easter, Christmas and summer holiday periods.

This will be done for the duration of the Higher Education course until the end of the academic year during which the young person turns 25, as outlined in the Pathway Plan.

If a young person finds that they are required to repeat a year of university, Onwards & Upwards will pay subsistence for one year to allow the retake of the full-time Higher Education course outlined in the young person's Pathway Plan, as long as:

- The undertaking of this year is completed by the end of the academic year during which the young person's 25<sup>th</sup> birthday falls;
- Confirmation of retake term/dates, enrolment and attendance (minimum 90% required) has been provided to Onwards & Upwards from the university directly.

Onwards & Upwards will pay subsistence to Care Leavers that change course after starting a degree. The Care Leaver should discuss with the allocated worker their desire to change course at the earliest available time before the end of their programme of study, so they can be supported and signposted accordingly. A Pathway Plan meeting should be convened by the allocated worker to discuss and record any planned changes. Subsistence will only be provided for one change of course.

When attending university, Care Leavers are expected to apply for all available financial support and bursaries that they are entitled to. This expectation will be explained by the allocated worker as part of the pathway planning process and before enrolment, to ensure young people are fully aware and are supported to do this.

Care leavers can access various grants and loans to assist them with Higher Education costs:

- **High Education Bursary:** Under the Education Act 1989 (Higher Education Bursary) (England) Regulations 2009, all *Former Relevant Children* attending university will be provided with a Higher Education Bursary to the value of £2000 over the life of the course they are attending.
- Maintenance Grant (Non repayable): An application for a Maintenance Grant can be submitted to help meet costs while studying. For 2017-18 the maximum amount of Maintenance Grant that can be awarded is £3,354 per year, this includes for care leavers.
- Maintenance Loan (Repayable): An application for a Maintenance Loan, in addition to the Grant, can be made to help meet costs while studying. The maximum Loan amount a student can apply for is up to £4,375 (however they will be offered less if they have had the full Maintenance Grant). A student does not have to apply for the loan initially, they can wait until they have started the course and see how they manage financially.
- **Tuition Fee Loan:** Students are required to apply for a Tuition Fee Loan to cover the cost of course fees. A new application has to be submitted for each year of the course. The amount a student will receive for their Tuition Fee Loan will cover their fees and will be paid directly to the university (there are a few exceptions but the university website would say if a course has higher than usual fees).
- **Bursary:** Students are also able to apply for a bursary (a one off payment) from their university this varies between universities, however, many universities provide additional bursaries to care leavers. Details about whether

a university offers a bursary can be obtained from them during enrolment. More information about bursary payments can be found at: <u>https://www.gov.uk/extra-money-pay-university</u>.

- Access to Learning Fund: All universities have an Access to Learning Fund. This fund provides money to students who are facing financial difficulties, either as a grant or a loan, in a lump sum or instalments. Students need to apply for the Access to Learning Grant via the Student Services Department, or equivalent team, when they have started their course.
- **Disability Student Allowances:** Disabled students can claim additional allowances. These are to pay for additional needs, such as special equipment or a helper. An assessment has to be undertaken before any money is awarded; however, the allowances are grants not loans.

Some universities have a support worker to provide advice and guidance to Care Leavers, to help with the complexities of student finance.

The Student Finance website can be accessed through <u>www.direct.gov.uk</u> and has useful information about Higher Education, including how to apply for funding.

In order for the Higher Education Bursary and Vacation payments to be authorised, Care Leavers will need to give consent for Onwards & Upwards to contact their university to verify:

- Course name
- Enrolment status
- Term dates
- Attendance (minimum of 90% required)

If consent is not provided or the above cannot be verified, financial support will not be provided from Onwards & Upwards.

Young people must also provide evidence of:

- Loans and grants received
- Official list of equipment or books required for the course
- Proof of tenancy or Licence agreement including weekly or monthly rent costs

All payments from Onwards & Upwards must be authorised by the Team Manager.

#### **2.2.1 Graduation Allowance**

For students that have successfully completed their course and will therefore graduate, a one off allowance of up to £850 will be paid to cover the graduation costs and transition costs from finishing course to employment. Young people will no longer be entitled to support from Onwards & Upwards once their Higher Education course is complete.

#### 2.2.2 Young people with Discretionary Leave to Remain

Young people who have applied for asylum and been granted Discretionary Leave to Remain are not able to apply for 'home' fees and Student Support for a Higher Education course in England. This is because eligibility is restricted to those with Humanitarian Protection and their family members.

As at June 2017, The Educational Grant Advisory Service (EGAS) is an independent advice agency for people wanting to obtain funding for Higher Education who are not eligible for statutory funding.

They can be contacted on:

- Telephone: 020 7251 7459.
- Website: <u>https://www.family-action.org.uk/what-we-do/grants/educational-grants/</u>

Further information about sources of funding can also be obtained from <u>www.prospects.ac.uk</u>

#### 2.5. Former Relevant Children returning to education

Onwards & Upwards will continue to support young people in education post 21, as long as:

- The young person furnishes full details of the intended course of study and provides consent for Onwards and Upwards to contact the education provider directly to obtain evidence of an offer of a place on a course and their attendance, if applicable;
- The course is a progression from previous courses.

Former Relevant Children can resume education or training when they are over the age of 21, following an assessment of their case by Onwards & Upwards. If their case is reopened, they will be allocated a Personal Advisor who will develop a Pathway Plan in conjunction with the young person. Support will then be provided to this young person as a Former Relevant Child as outlined in the rest of this policy.

It is important that allocated workers inform young people that if they are intending to undertake a full-time Higher Education programme, support from Onwards & Upwards will be until the end of the academic year during which they turn 25 years old.

#### 2.6. Other Allowances

#### 2.6.1 Subsistence

Most 16 and 17 year old care leavers will not be able to claim benefits; therefore, for as long as a young person is a Relevant Child, Onwards & Upwards will provide financial support to ensure their needs are met.

Financial support includes subsistence to meet a young person's day to day living costs. Subsistence is paid into a young person's bank account weekly at a rate of £57.90 per week<sup>3</sup>, unless an alternative arrangement has been agreed by the Team Manager.

When a young person turns 18, their allocated worker will support them to apply to claim benefits, as outlined in section 2.1.

Eligible Children in non-residential settings (Youth Offending Institutions, Prison or Hospital) are paid living expenses at a rate of £10 a week.

#### 2.6.2 Health costs

For exemption from dental and prescription charges, young people in Higher Education should complete an HC1 form. They may be granted full exemption from charges or partial exemption.

For clarity on dental costs, and exemption, Care Leavers can visit the following website: http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Dentalcosts.aspx In exceptional circumstances, the Onwards & Upwards Team Manager will consider requests for financial support towards health costs associated with optical and dental issues, and may authorise one discretionary payment.

#### **2.6.3 Clothing Allowance**

Onwards & Upwards provide a clothing allowance to Eligible and Relevant Children who are 16 and 17 year olds. The allowance is £168 and is paid twice a year. If a young person needs additional financial support for clothing, for example to commence employment, their allocated worker can help them to apply for grants or clothing from local charities or the DWP and in exceptional circumstances a further allowance may be payable at the discretion of the Onwards & Upwards Team Manager.

#### 2.6.4 Social and leisure activities

Care leavers are provided with one free Barnet leisure pass from the age of 16, which enables them to access swimming activities free of charge.

Access to other Barnet leisure activities can be provided and agreed in the Pathway Plan. Access to similar services will be sought for young people living outside of Barnet.

In exceptional circumstances, sporting activities will be paid for at the discretion of the Onwards & Upwards Team Manager.

#### 2.6.5 Birthday gifts

<sup>&</sup>lt;sup>3</sup> This is the rate a young person would receive if entitled to claim benefits.

Birthday gift vouchers or cash will be given to young people by their carer if they are in Foster Care or Children's Home, or by their allocated worker if they live independently. Young people who live in independent living will be paid their birthday allowance, if there is evidence of ongoing contact between the young person and Onwards & Upwards.

For young people in Young Offenders Institutions the birthday allowance is paid by postal order.

The allowance paid to all Care Leavers is as follows:

18<sup>th</sup> birthday - £100 19<sup>th</sup> birthday - £30 20<sup>th</sup> birthday - £30 21<sup>st</sup> birthday - £50

Young people should indicate their voucher or cash preference to their Personal Advisor who will arrange for the allowance to be given.

#### 2.6.6 Special Allowance

Care leavers aged 16 and 17 will be paid a festival allowance of up to £176.50 in December of each year or an alternative date as agreed with the young person, which will support any religious festivals they wish to celebrate.

#### 2.6.7 Savings

Any savings that have been saved for the young person whilst they have been in care will be paid to them on their 18<sup>th</sup> birthday from their carer.

If there are concerns about a young person's capacity to manage their money, prior to the young person turning 18, work will be done with the young person to explore how they may best use their savings and consider options about how to spend them. All concerns will be discussed with the young person as part of the pathway planning process

If it is deemed that a young person does not have capacity to manage their finances, the allocated worker should inform the Onwards & Upwards Team Manager regarding at the earliest possible opportunity. Concerns regarding a young person's capacity will be referred to the 0-25 Team who will organise for a Mental Capacity Act assessment to be undertaken, to establish a young person's ability to manage their own finances. Depending on the outcome of the assessment, a best interest meeting may follow to determine who is best placed to manage the young person's finances. Capacity assessments can be completed from the age of 16.

Where a young person has received other monies, either from the Criminal Injury Compensation Board or by way of inheritance, the allocated worker will help them to access support to budget the money and use it sensibly. All such payments should be paid into the young person's bank account.

#### 2.7. Young parents

Care leavers who are parents are expected to maximise their income. They may claim the following benefits:

- Housing costs for 16 to 17 year olds:16 and 17 year old Eligible and Relevant children may claim Income Support but not Housing benefit or Universal Credit for housing costs; accommodation costs will be met by Onwards & Upwards for these young people.
- Housing costs for 18 25 year olds: Care leavers aged 18 and over may claim Income Support if they are a lone parent with a child under the age of 5, and will also need to claim Housing Benefit or Universal Credit for housing costs. The shared accommodation rate for private rented accommodation does not apply to care leavers until they reach their 22nd birthday. Once the child is 5 years old, the care leaver will be expected to transfer to Job Seekers Allowance.
- **Income Support:** Can be claimed by lone parents, and is paid fortnightly at a rate of £57.90 per week as at 13th July 2017. To claim income support, care leavers must be aged 16 or over.
- Sure Start Maternity Grant: Young parents may also claim a Sure Start Maternity Grant of £500 on the birth of their first baby (or subsequent multiple births e.g. twins) if they are in receipt of benefits, to help pay for essential equipment. A claim should be made within 11 weeks of the due birth date. In some cases care leavers are also able to submit a claim up to 3 months after the birth of their newborn. Claiming Sure Start Maternity Grant 2017 does not affect other benefits entitlement, and as a rule, Tax Credits remain unchanged. too.
- Care to Learn Grant: Young parents who wish to return to or remain in college or university can apply for a Care to Learn Grant of up to £160 per child per week if they live outside London and £175 per child per week if they live in London. This is a grant available from the DWP for help with childcare costs for parents who are:
  - Aged under 20
  - The main carer for their child
  - Studying a publicly-funded course (The school, college or learning provider advise if the course is eligible)
- **Childcare contributions:** For parents that have a dependent child, it is sometimes possible to apply for financial support for childcare costs when attending Higher Education. Information should be sought from the university directly to find out if this applies.
- **Childcare Grant:** Young parents can also claim a Childcare Grant available from the DWP for help with childcare costs. The grant is paid weekly to students in university full-time who have, or are eligible for, a student finance package and have a childcare provider who is registered with Ofsted. The

amount of grant paid is dependent on household income, cost of childcare and number of dependent children, however, for 2017/18 the maximum payable is:

- Up to £159.59 per week for one child;
- Up to £273.60 per week for two or more children.
- o doesn't have to be paid back
- is paid on top of your other student finance
- Child Tax Credits: can be claimed by Care Leavers that are responsible for their children and are aged under 20 and in eligible education or training. Parents do not need to be working to claim Child Tax Credit; however, only one household can get Child Tax Credit for a child. There are rules regarding who can apply for Child Tax Credit, as usually parents need to apply for Universal Credit instead. Benefits Advisers can provide more information on eligibility.
- **Parents Learning Allowance:** Full-time undergraduate or Initial Teacher Training students with children may be eligible for help with their learning costs. The Parents Learning Allowance does not have to be paid back, is on top of other student finance, does not require parents to be paying for childcare and won't affect benefits or tax credit. In the 2017-18 year, students could get up to £1,573.

Onwards & Upwards will help young parents who wish to take up education, training or employment opportunities to identify possible funds to cover childcare costs, such as applying for the Vulnerable Children's Fund. Onwards & Upwards will not provide funding for ongoing childcare costs, however, in exceptional circumstances a request can be made to the Team Manager.

Allocated workers undertake an assessment of a young parent's needs, and identify what reasonable contributions are needed from Onwards & Upwards to the cost of education, such as enrolment fees, travel and equipment.

All contributions must be authorised by the Onwards and Upwards Team Manager.

#### 2.8. ID, Citizenship and naturalisation

Onwards & Upwards will purchase 1 birth certificate and 1 passport for all Children In Care and Care Leavers, up until the age of 21, or 25 if still supported by the service. If these documents, are lost after being purchased by Onwards & Upwards, then the young person is responsible for the cost of replacing them.

Onwards & Upwards will help Care Leavers to access legal support from services that offer free support for Indefinite Leave to Remain applications. In the absence of legal aid being available, financial support for these applications will be considered on an individual basis by the Team Manager. If legal aid has been refused based on the lack of merit for the claim, financial support will not be provided unless there are exceptional circumstances.

Onwards & Upwards will not pay for young people who have Indefinite Leave to Remain to apply for citizenship or naturalisation.

For UASC young people who are not eligible to apply for a passport but require Home Office travel documents, Onwards & Upwards will pay the cost of this document one time per Care Leaver, equivalent to the passport offer.

Onwards and Upwards will not pay the costs of other travel visas.

#### 2.9. Young people needing continuing care

If a young person has been assessed as needing support from the 0-25 service, a transition plan will be developed, which will include arrangements for accommodation.

The young person will continue to be eligible for travel allowances from Onwards & Upwards (where applicable), and will still be entitled to their Setting Up Home Allowance. Any entitlements will be recorded in their Pathway Plan.

## 3. Making a complaint

#### 3.1. How to make a complaint

As part of Barnet's 'Family Friendly' approach, we are keen to hear from Care Leavers if they feel we have made a mistake. Young people will not be treated differently if they make a complaint; it is important that young people inform us if we may have done something wrong.

If a Care Leaver wishes to complain, they can:

- Do so themselves by contacting the Family Services Complaints Officer
- Tell their PA or Social Worker
- Tell their Foster Carer or Key Worker
- Talk to an adult or friend they trust

The Complaints Officer can be contacted by:

- Email: <u>FSComplaints@barnet.gov.uk</u>
- Online: <u>www.barnet.gov.uk/family-ccc</u>
- Paper form available from Onwards and Upwards Team
- Telephone 00208 359 7008
- In writing Family Services Complaints Officer, North London Business Park, Oakleigh Road South, London, N11 1NP

#### **3.2.** Advocacy support

If a Care Leaver feels that they cannot complain themselves, or ask an adult or friend, they can ask for an advocate to support them.

Barnet Care Leavers can contact Barnardos for an advocate, who can help with understanding rights and entitlements, submitting a complaint, and understanding the response. An advocate will also try to help with any problems that present along the way.

Barnardos can be contacted by:

- Telephone: 0808 800 0017 (Freephone)
- Email: <u>advocacy2@barnardos.co.uk</u>.

PAs and Social Workers can also provide further information about advocacy support.

#### 3.3. Contacting the local MP

Care Leavers can also ask their Member of Parliament (MP) for help with issues that they feel need more support. An advocate can support a young person to obtain the details of their MP.

# Appendix 1

#### Table of Allowances 2017-18

Allowance	16-17	Frequency	18+	Frequency
Subsistence	57.90	Weekly	N/A	N/A
Birthday 16	176.50	Once on birthday	N/A	N/A
Birthday 17	176.50	Once on birthday	N/A	N/A
Birthday 18	N/A	N/A	100.00	Once on birthday
Birthday 19-20	N/A	N/A	30.00	Once on birthday
Birthday 21	N/A	N/A	50.00	Once on birthday
Birthday 21-24	N/A	N/A	N/A	N/A
Clothing Allowance	168.00	Twice a year	N/A	N/A
Council Tax support / arrears	N/A	N/A	-	Varies
Festival Allowance	176.50	Annually	N/A	N/A
Passports	72.50	Once	72.50	Once
Birth Certificates	46.00	Once	46.00	Once
Travel Documents	72.00	Once	72.00	Once
Glasses	0.00		0.00	
Outreach	-	Varies	-	Varies
Young People in secure settings	10.00	Weekly	10.00	Weekly
Leisure activities	-	Varies	-	Varies
Savings	-	Varies	-	Varies
Accommodation costs	_	Varies	-	Manager's discretion Varies
Setting Up Home Allowance	N/A	N/A	2000.00	
18+ in foster placement (Staying Put)	N/A	N/A	181.00	Weekly

Travel while learning - TFL area	-	Varies	-	Varies
Travel while learning - outside london	-	Varies	-	Varies

University vacation	N/A	N/A	-	Varies
Graduation	N/A	N/A	850.00	Once on graduation
HE Bursary	N/A	N/A	2000.00	Academic year
UASC 18+	N/A	N/A	57.90	Weekly
UASC ARE 18+	N/A	N/A	57.90	Manager's discretion
UASC temporary accommodation starter				
pack	N/A	N/A	85.00	

bridging 57.9	0 Weekly	57.90	Weekly
Apprenticeships/low wages top up	- Varies	-	Varies

Crisis payments/financial support	- Varies	-	Varies
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Rent and Deposit loan	N/A	N/A	-	Manager's discretion : once only
				Manager's discretion:
				Once per care leaver
				Maximum of twice per academic
				year for those at university
				Other reasons considered, such
Moving costs	-	Varies	-	as safety.

 Citizenship applications
 0.00
 0.00

	Varies Manager's discretion (means tested) Application cost as at 31/8/17::	Varies Manager's discretion (means tested) Application cost as at 31/8/17:
Indefinite Leave to Remain Applications	£1,875 - Legal fees: Vary	£1,875 Legal fees: Vary

Qualifying Young Person support	-	Manager's discretion	-	Manager's discretion

Other circumstances	- Manager's discretion	- Manager's discretion
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