



A guide to money matters

for young people aged 18+ living in semi independent or independent accommodation

This leaflet is designed to help you understand the financial support you can receive from Hillingdon when you reach the age of 18. Your entitlements should be explained to you by your social worker and/or leaving care personal adviser (PA). All financial support is based on an assessment of your needs, and will be set out in your pathway plan.

Depending on your individual circumstances and any wages you are earning, you could be eligible for a range of support from the government; these may be called benefits or tax credits and will soon be called Universal Credit. Your social worker/PA will help you to apply for anything that you are entitled to.



Accommodation

- When you are leaving care, we will help you find accommodation, in most cases this will be provided through the placements team or staying put arrangements. This will have been discussed in your pathway planning meetings before you turn 18.
- From the age of 18, you are responsible for your rent, this may mean claiming housing benefit or using the wages from your full time job. This will be discussed with you during your pathway planning meetings.
- You may, following assessment, be able to move into a privately rented property with your own tenancy agreement. The rent level must be within the Local Housing allowance for that area, this must be discussed with your social worker/PA before the tenancy agreement is authorised.

Accommodation costs once you turn 18 will only be provided by us in exceptional circumstances.

Rent and Deposit Allowance

- If you are moving into private accommodation a claim should be made for discretionary Housing payment to cover rent and deposit (your social worker/PA can help), if this claim is unsuccessful, we may be able to provide the deposit and rent in advance. This will be the equivalent to two months rent only if the rent level falls within the Local Housing Allowance rate.

Initial Benefit Claim – Waiting Period

- You can apply for benefits from the day you turn 18. Your SW/PA will support you to apply and will try to make sure that forms are completed and appointments are booked close to your 18th birthday. We will provide you, if needed, with an allowance equivalent to what you were receiving just before your 18th birthday for up to four weeks whilst your application is processed. You need to speak to your social worker/PA



in order for this to be put in place. If you have not received your first benefit payment within the four weeks you will be supported to claim a Short Term Benefit Advance (STBA) from the Department of Work and Pensions.

Travel

- If you live in London during term time and are in full-time education or a mandatory work placement, you are entitled to an 18+ student Oyster card and a bus season ticket. This will continue until you leave education or work placement.
- If you live outside of London you will be offered an equivalent depending on the area you live in and the public transport available. This will be set out in your pathway plan.

Education, training and employment

- If you are undertaking a further or higher education course, and based on an assessment of need, we can provide a grant to cover your equipment needs; like stationery or books. There is also a one-off computer/laptop grant (provided between ages of 16 and 21/24) of up to £420 (including VAT) for those in full time further education at level 2 and above and higher education courses.
- If you start a new job and need specific clothing or equipment, you may be able to access a commencing work grant of up to £75. We may also assist with the cost of travel to interviews. Speak to your social worker/PA for more details.

All education support and grants are dependant on young people maintaining attendance at in education/training of 90% (with the exception of authorised sickness).

- If you are aged 16 to 19 and in full time education or unpaid training course you may be eligible for the government's 16-19 bursary. This is a weekly payment, administered and paid by your school/college or training provider. Your social worker/PA will help you speak to school/college or training provider about this and agree how the bursary is to be used in your pathway plan.

University

If you attend university your social worker/PA will help you apply for a number of loans and grants that are available to all students:

- up to £9,000 per year tuition fee loan
- £10,702 per year maintenance loan – students studying in London
- £8,200 per year maintenance loan – students studying outside of London

In addition, We can provide the following allowances:

- £2,000 per course Higher Education Grant spread across the length of the course
- £420 one-off Computer Grant (if not already provided)
- Vacation Accommodation Allowance. This is dependent on the type of accommodation you have and where you live. You will need to be assessed for this and your social worker/PA will help with this.

Each university has a 'Fair Access' framework which provides support including bursaries, scholarships and fee waivers for certain groups of students, including care leavers.

Check with the universities that you are applying to for what they provide or compare universities at  www.propel.org.uk/UK.

Documents

- We will purchase one passport and one birth certificate for you prior to you turning 21.
- Dependant on an assessment of need we can provide a travel document for Unaccompanied Asylum Seeking Children.
- We may contribute 50% of the cost of nationality and citizenship process for young people who gain citizenship.

Introduction to driving

- If you have been in employment, education or training for at least three months we may provide an allowance to cover the cost of a provisional driving licence, one theory test, one practical test and five, one hour driving lessons as long as you match the cost of the five lessons and you don't have any driving convictions. This will be provided following an assessment of affordability to own and drive a motor vehicle.

Setting up Home Allowance

- When you are setting up home, you will be eligible for a grant of up to £2,000.50 which is available up until you leave care to purchase essential household items. This is available until the age of 21, or until the completion of education/training. The allowance should always be used to buy household items. This amount is broken down into the following groups:
 - £1,500 for expenses associated with setting up and equipping a new home
 - £145.50 for your first TV Licence
 - £60 setting up home starter pack (coffee, tea, cleaning items etc)
 - £80 for removal and transport costs
 - £80 for one year's contents insurance
 - £55 for a health and safety and home starter kit
 - £80 for cooker/washing machine connection costs. (Electrical and gas installation should only be undertaken by a registered and approved fitter)

Emergency payments

- Based on an assessment of need and in an emergency, we may be able to provide a food parcel which will not exceed £10 in value and will include a £5 payment for utility bills (gas/electric). No more that two parcels can be provided in a 12 month period.



Exceptional needs

- We may provide funds for exceptional needs or in cases of emergency as a one off payment. Your social worker/PA will discuss this with you should the need arise.

All allowances are subject to assessment of need.

Useful websites

The following websites provide useful information about benefits and education support.

 www.support4learning.org.uk
Information about education grants, loans and student support.

 www.gov.uk/student-finance/overview
Information on all aspects of student funding.

 www.direct.gov.uk/MoneyTaxAndBenefits
Information on Tax and Benefits.

 www.dwp.gov.uk
Information on Benefits.

 www.surestart.gov.uk
Information about the Sure Start initiative.

 www.direct.gov.uk/CareToLearn
Information about the Care to Learn initiative.

 www.nhs.uk

 0845 850 1166 (Info line)
Information about the HC1 (SC) and HC1 form.

When applying for benefits it is important to seek expert advice regarding entitlements and any conditions attached to particular benefits. A useful source of information is the Citizens Advice Bureau

 www.adviceguide.org.uk.

