CAYMAN ISLANDS

Financial Assistance Act

(Act 10 of 2022)

FINANCIAL ASSISTANCE REGULATIONS

(2025 Revision)

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Citation

1. These Regulations may be cited as the *Financial Assistance Regulations (2025 Revision)*.

Definitions

2. (1) In these Regulations —

"**Chief Medical Officer**" means the person holding or acting in that office in the public service of the Islands;

"**disaster**" has the meaning assigned by section 2 of the *Disaster Preparedness and Hazard Management Act (2019 Revision)*;

"**disposal schedule**" has the meaning assigned by section 2(1) of *the National Archive and Public Records Act (2015 Revision)*;

"**excluded income**" means the income from holiday employment or part-time employment received by students in full-time education;

"**harm**" means —

(a) ill-treatment, including physical abuse, sexual abuse, and other forms of abuse; or

(b) the impairment of —

(i) mental or physical health; or

(ii) behavioural, emotional, intellectual, physical or social development;

"**older person**" means a person who is sixty-five years of age or older;

"**registered business**" means a trade or business licensed or registered to be carried on as a trade or business under the *Trade and Business Licensing Act (2021 Revision)* or any other Act; and

"**relevant expenses**" means expenses which —

(a) an applicant or a member of an applicant's household has a legal obligation to pay and which are evidenced by an invoice from a registered business; or

(b) correlate with a category of financial assistance set out in the Schedule.

(2) Further to the definition of the word "**household**" in section 2(1) of the Act —

(a) for the purposes of determining whether a person satisfies the criteria for eligibility for financial assistance under regulation 3, where —

(i) the person is an adult who lives at the same address as the person's parents; and

(ii) the person's parents have not applied for financial assistance,

the adult shall be treated as a person who lives alone at the address;

(b) for the purposes of determining whether a person satisfies the criteria for eligibility for financial assistance under regulation 3, where —

(i) the person is an adult who lives with the person's spouse, civil partner or dependant at the same address as the person's parents; and

(ii) the person's parents have not applied for financial assistance,

the adult and the spouse, civil partner or dependant shall be treated as persons who live together at the address and who benefit from one another's combined income and share living accommodations, and the person's parents shall not be treated as part of the household;

(c) for the purposes of determining whether a person satisfies the criteria for eligibility for financial assistance under regulation 4(1) or (2), where —

(i) the person is an older person who lives at the same address as the person's adult child or adult grandchild;

(ii) the adult child or adult grandchild contributes to the maintenance of the older person in furtherance of the duty under section 5 of the *Maintenance Act (1996 Revision)*; and

(iii) the adult child or adult grandchild has not applied for financial assistance,

the older person shall be treated as a person who lives alone at the address;

(d) for the purposes of determining whether a person satisfies the criteria for eligibility for financial assistance under regulation 4(1) or (2), where —

(i) the person is an older person who lives with the person's spouse, civil partner or dependant at the same address as the person's adult child or adult grandchild;

(ii) the adult child or adult grandchild contributes to the maintenance of the older person in furtherance of the duty under section 5 of the *Maintenance Act (1996 Revision)*; and

(iii) the adult child or adult grandchild has not applied for financial assistance,

the older person and the spouse, civil partner or dependant shall be treated as persons who live together at the address and who benefit from one another's combined income and share living accommodations, and the adult child or adult grandchild shall not be treated as part of the household; and

(e) for the purposes of determining whether a person satisfies the criteria for eligibility for financial assistance under regulation 4(1) or (2), where —

(i) a person referred to in regulation 4(3)(b) lives at the same address as another person; and

(ii) the other person has not applied for financial assistance,

the person referred to in regulation 4(3)(b) shall be treated as a person who lives alone at the address.

General criteria for eligibility for financial assistance

3. An applicant under section 10 of the Act is eligible for financial assistance, the categories and maximum amounts of which are set out in the Schedule, if, in respect of a period for which an application is made —

(a) in the case of a household of one to three persons —

(i) the aggregate income of the applicant's household does not exceed three thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and any savings of the household which do not exceed three thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household;

(b) in the case of a household of four to six persons —

(i) the aggregate income of the applicant's household does not exceed three thousand five hundred dollars per month from all sources, including income from a business venture, but not including any excluded income and savings of the household which do not exceed three thousand five hundred dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household; and

(c) in the case of a household of seven or more persons —

(i) the aggregate income of the applicant's household does not exceed four thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and savings of the household which do not exceed four thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household.

Special category persons

4. (1) Notwithstanding regulation 3, an applicant under section 10 of the Act who falls within a special category referred to in paragraph (3) is eligible for financial assistance, the categories and maximum amounts of which are set out in the Schedule, if, in respect of a period for which an application is made —

(a) in the case of a household of one to three persons —

(i) the aggregate income of the applicant's household does not exceed three thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and any savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household;

(b) in the case of a household of four to six persons —

(i) the aggregate income of the applicant's household does not exceed three thousand five hundred dollars per month from all sources, including income from a business venture, but not including any excluded income and savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household; and

(c) in the case of a household of seven or more persons —

(i) the aggregate income of the applicant's household does not exceed four thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and

savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household.

(2) Notwithstanding regulation 3, where an applicant under section 10 of the Act applies for financial assistance and a member of the applicant's household falls within a special category referred to in paragraph (3), the applicant is eligible for financial assistance, the categories and maximum amounts of which are set out in the Schedule, if, in respect of a period for which an application is made —

(a) in the case of a household of one to three persons —

(i) the aggregate income of the applicant's household does not exceed three thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and any savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household;

(b) in the case of a household of four to six persons —

(i) the aggregate income of the applicant's household does not exceed three thousand five hundred dollars per month from all sources, including income from a business venture, but not including any excluded income and savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household; and

(c) in the case of a household of seven or more persons —

(i) the aggregate income of the applicant's household does not exceed four thousand dollars per month from all sources, including income from a business venture, but not including any excluded income and savings of the household which do not exceed fifteen thousand dollars; and

(ii) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household.

(3) For the purposes of this regulation, an applicant or a member of the applicant's household falls within a special category if the applicant or the member of the applicant's household is —

(a) an older person; or

(b) a person with a disability that is likely to render the person incapable by reason of infirmity of body or mind of working, and the infirmity is certified as likely to be permanent by a medical doctor or a medical officer, as applicable.

Special provision for certain households

5. Notwithstanding regulations 3 and 4, an applicant under section 10 of the Act is eligible for financial assistance, the categories and maximum amounts of which are set out in the Schedule, if —

(a) the applicant is the guardian of a person with a disability;

(b) in respect of a period for which an application is made —

(i) in the case of a household of one to three persons, the aggregate income of the applicant's household exceeds three thousand dollars per month from all sources, including income from a business venture but not including any excluded income;

(ii) in the case of a household of four to six persons, the aggregate income of the applicant's household exceeds three thousand five hundred dollars per month from all sources, including income from a business venture but not including any excluded income; and

(iii) in the case of a household of seven or more persons, the aggregate income of the applicant's household exceeds four thousand dollars per month from all sources, including income from a business venture but not including any excluded income; and

(c) the Director has determined that the aggregate income of the applicant's household is not sufficient to meet the relevant expenses of the applicant's household.

Special provision where recipient becomes employed

6. Notwithstanding regulations 3 and 4, where —

(a) a recipient becomes employed and the income is in excess of the amounts specified in regulation 3 or 4(1) or (2), as applicable; and

(b) the Director is satisfied that the recipient is still in need of financial support for the purpose of assisting the recipient with the transition to becoming economically or financially self-sufficient,

the Director, for a period of no more than one month after the date of the commencement of the employment, may continue to issue part or the whole of the payments of financial assistance previously payable to the recipient.

Exemption of certain categories of persons

7. (1) In respect of an application for financial assistance, if a person referred to in paragraph (2) is without other means of financial support, the person is exempt from the requirement to satisfy the eligibility criteria under section 10(1) and (3)(b) of the Act and under regulations 3 and 4.

(2) For the purposes of paragraph (1), any of the following persons who are without other means of financial support are exempt —

(a) persons in respect of whom an act of domestic violence, as defined under section 3 of the *Protection from Domestic Violence Act (2021 Revision)*, is committed;

(b) persons who are victims of a disaster; and

(c) any other persons who the Director considers to be —

(i) at significant risk of harm; or

(ii) in need of urgent aid.

(3) A person referred to in paragraph (2) shall be physically present in the Islands at the time that the person makes an application, unless the Director decides to waive that requirement because the applicant is absent from the Islands due to medical reasons or because there are exceptional circumstances which justify the waiver.

(4) For the purposes of this regulation, a person referred to in paragraph (2) shall be issued financial assistance at the discretion of the Director.

Form and manner of application

8. An applicant may make an application in such form as is approved by the Director, or in another manner, being in writing, as the Director may accept in the circumstances, and the application shall be accompanied by —

(a) a completed and signed release of information form, in such form as is approved by the Director; and

(b) relevant documents in support of the application.

Additional information required for applications for medical expenses

9. An application for financial assistance for medical expenses which are not covered under a person's health insurance contract, in addition to any other prescribed or requested relevant information, shall, where requested by the Director, be accompanied by one or both of the following —

(a) a referral obtained from a medical doctor or a medical officer, as applicable; or

(b) a form approved by the Director and completed by a medical doctor or a medical officer, as applicable.

Review of applications based on medical grounds

10. The Director may refer a person's case to the Chief Medical Officer, or a medical doctor or a medical officer nominated by the Chief Medical Officer, for review —

(a) in the case of an applicant, where the applicant makes an application based on medical reasons; and

(b) in the case of a recipient whose financial assistance is based on medical reasons, where the medical report of the recipient has expired and the Director has to make a determination whether the financial assistance in respect of that recipient should continue.

Time within which application to be evaluated and determined

11. Pursuant to section 11(1) of the Act, the Director shall, within ten working days after receiving a complete application, evaluate the application and determine whether the application should be granted or refused.

Considerations before payment of financial assistance commences

12. (1) Where an applicant under section 10 of the Act makes an application due to termination of employment for reasons of redundancy and the Director grants the application, if the applicant receives a redundancy payment, the payment of financial assistance shall not commence until a date after the end of the period which the Director determines as a reasonable period within which the redundancy payment can meet the applicant's financial needs.

(2) Where an applicant under section 10 of the Act makes an application while serving a term of imprisonment in accordance with section 10(2) of the Act and the Director grants the application, the payment of the financial assistance shall commence on a date to be determined by the Director and that date shall not be prior to the date that the applicant is released from prison.

Payments of financial assistance

13. (1) The Director shall determine the manner, the commencement date and the duration of payments of financial assistance.

(2) The Director shall, at intervals determined by the Director, review the circumstances of a recipient for the purposes of determining whether the recipient continues to satisfy the relevant criteria for eligibility for financial assistance.

Financial assistance for accommodation

14. (1) The amount of financial assistance for accommodation shall be determined by the Director in accordance with the size of the household.

(2) Where a recipient chooses accommodation, the cost of which is in excess of the amount of the financial assistance for accommodation determined by the

Director under paragraph (1), the recipient shall pay the excess amount for the chosen accommodation.

Appointment or authorization of representative

15. (1) A person may appoint another person (a "representative") to —

(a) make an application on behalf of the person; or

(b) otherwise act on behalf of the person in the capacity of an applicant, a recipient or a member of a household, for the purposes of the Act and these Regulations.

(2) Where a person under paragraph (1) wishes to appoint a representative —

(a) the person shall apply in writing to the Director; and

(b) after having regard to the matters specified in paragraph (3), the Director may accept the appointment.

(3) For the purposes of paragraph (2)(b), the Director shall consider the following —

(a) whether the Director has previously terminated or revoked —

(i) the appointment; or

(ii) an authorization by the Director,

of the person who is being proposed as a representative;

(b) whether, having regard to the circumstances, the application for the appointment may have been made under duress or as a result of coercion; and

(c) any other relevant matters.

(4) Where the Director accepts the appointment, the Director shall endorse the letter of appointment.

(5) Where a person is unable to —

(a) make an application; or

(b) appoint a representative in respect of the matters set out in paragraph (1),

the Director may authorize another person to be a representative to make the application or to otherwise act on behalf of the person in the capacity of an applicant, a recipient or a member of a household, for the purposes of the Act and these Regulations.

(6) An appointment or authorization made under this regulation may be terminated or revoked by —

(a) the person on whose behalf the representative is acting, by notice in writing, submitted to the representative and the Director;

(b) the representative, by notice in writing, submitted to the person on whose behalf the representative is acting and the Director; or

(c) the Director, where the Director determines that —

(i) the application for the appointment was made under duress or as a result of coercion; or

(ii) the financial assistance is not being used for the benefit of the recipient.

Application for reconsideration of decision of Director

16. (1) For the purposes of section 18(2) of the Act, an applicant or a recipient who is aggrieved by a decision of the Director made in relation to the applicant or the recipient may apply for a reconsideration of the decision of the Director using the application form approved by the Director for that purpose.

(2) An application form under paragraph (1) shall contain the following —

(a) the particulars of the applicant or the recipient;

(b) the date of notice of the relevant decision of the Director;

(c) details of the decision being requested for reconsideration;

(d) the grounds for disagreement with the decision and the manner in which the applicant or the recipient is aggrieved;

(e) any new relevant information and evidence thereof; and

(f) where the application is a late application under section 18(4) of the Act, the reasons for the late submission of the application.

Matters related to the disclosure of data or information to correct false information

17. Where data or information is being disclosed in accordance with section 26(2)(c) of the Act, the Director or a person authorized in writing by the Director to issue external communications on behalf of the Department shall disclose the data or information in the form of an official statement on the official Government website of the Department or in any other official means of communication, no later than seven days after the false information was published.

Effect of death on pending application

18. Where an applicant dies before the Director determines an application, the application shall be treated as having been withdrawn.

Maintenance of records

19. (1) The Director shall cause to be kept, in accordance with the relevant disposal schedule, proper accounts and records of the transactions and affairs of the Department, including records of —

(a) applications;

(b) decisions made in respect of applications;

(c) decisions made in respect of applications for reconsiderations of decisions of the Director; and

(d) amounts of financial assistance paid to recipients.

(2) Pursuant to paragraph (1)(a), the Director shall assign each application a file number.

(3) Pursuant to paragraph (1)(d), the Director shall do all things necessary to ensure that —

(a) payments of financial assistance are correctly made and properly authorized; and

(b) the funds appropriated by the Parliament for the purpose of providing financial assistance are properly brought to account.

SCHEDULE

(regulations 3, 4 and 5)

CATEGORIES OF FINANCIAL ASSISTANCE

Category of financial assistance	Allowance
Financial assistance applicable only to a person referred to in regulation 4(3)	1. No more than $1,250.00 per month.
Financial assistance applicable only to a person referred to in regulation 7(2)	1. No more than $1,250.00.
Utilities (electricity, water and propane gas)	1. For propane gas, no more than $110.00 each time, for no more than 3 times per year. 2. For electricity and water — (a) where the household consists of one person, no more than $300.00 per month; and (b) where the household consists of more than one person, no more than $600.00 per month.
Medical expenses	1. For medical travel expenses which are not covered under a person's health insurance contract, no more than $800.00 per year. 2. For dental expenses which are not covered under a person's health insurance contract — (a) in the case of dentures, no more than $500.00 per year; and (b) in the case of medically required braces not covered by insurance, no more than $1,500.00 per year. 3. For optical expenses which are not covered under a person's health insurance contract, no more than $360.00 in a two-year period, with exceptions being made where an ophthalmologist or optician has recommended a special prescription.

Category of financial assistance	Allowance
	4. For expenses relating to medical equipment and supplies which are not covered under a person's health insurance contract (other than medical travel expenses, dental expenses and optical expenses referred to above), no more than $1,000.00 per year.
Clothing	1. For clothing, no more than $250.00 per person in a household, per year or no more than $750.00 per household, per year, whichever is lesser.
Accommodation	1. For accommodation — (a) no more than $3,000.00 per month; and (b) in the case of rental accommodation, a one-time payment equal to the amount of the rental deposit in respect of the rental accommodation, which shall be no more than $3,000.00.
Burial assistance	1. For burials — (a) no more than $3,500.00 for a funeral package; and (b) in the case of a burial vault, no more than $1,200.00 for the burial vault.
Food	1. For food, no more than $850.00 per household per month.
Pre-school assistance	1. For pre-school, no more than $600.00 per month per child.
Assistance with child related fees	1. For children's camps, no more than $600.00 per child, per year or no more than $1,500.00 per household, per year, whichever is lesser. 2. For after-school care, no more than $200.00 per child, per month or no more than $600.00 per household, per month, whichever is lesser. 3. For school uniforms, no more than the sum of three school uniforms and one physical education uniform per child, per year.

Category of financial assistance	Allowance
	4. For school shoes, no more than $150.00 for 2 pairs of school shoes, per child, per year. 5. For a school bag and school supplies, no more than $150.00 per child, per year.
Internet	1. For internet, no more than $100.00 per month, per household.
Transportation	1. For transportation, no more than $100.00 per month for public transportation or gas, per household.
Phone bills	1. For phone bills, no more than $50.00 per adult in a household, per month or no more than $150.00 per household, per month, whichever is lesser.

Publication in consolidated and revised form authorised by the Cabinet this 21st day of January, 2025.

Kim Bullings
Clerk of the Cabinet

ENDNOTES

Table of Legislation history:

SL #	Act/Law #	Legislation	Commencement	Gazette
35/2025		Financial Assistance (Amendment) Regulations, 2024	10-Oct-2024	LG32/2024/s2
22/2023		Financial Assistance Regulations, 2023	10-Oct-2024	LG33/2023/s1

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