

HCV\HIV ANOMALIES

Counselling Fund

Both charities have access to the Counselling Fund, which was set up to provide counselling for beneficiaries of the MfT and CF. At the moment, the Counselling Fund offers up to 6 counselling sessions per person, which is paid directly to the counsellor.

Benefits Advisor

As with MfT beneficiaries, the CF offers referrals to a Specialist Benefits Advisor for those requiring benefits advice. All referrals are made through the office and the benefits advisor offers a number of services including benefit reviews, correspondence to the DWP and representation at tribunals where necessary.

Payments

The policy for both charities is that payments are made either directly to the supplier, issue of vouchers or directly into an individual's account once we have received a copy of the receipt showing payment.

Vouchers

Both charities issue vouchers for household items. Where the individual has already purchased the item, the funds are deposited directly into their account once a copy of the receipt has been received.

One-off Fuel Payments

One-off fuel payments of £500 have been paid to beneficiaries of both the charities. However, as the Caxton Foundation makes the payment dependent on household income, widows in this category would also have received payments unlike the MfT. Caxton Foundation beneficiaries can receive a lesser amount if their income is over £14k but this is at the discretion of the Trustees and widows may also be eligible to receive the payment.

Debt Counsellor

This service will be in operation by the end of the year and will be available to MfT and CF beneficiaries who require debt advice. The service will operate on a referral basis similar to that provided to beneficiaries requiring benefits advice and will also be conducted on a referral basis through the office.

Events

The Caxton Foundation would like to hold an event in 2013 but they need to establish who the event is for and what is hoped to be achieved by having the event. To enable the CF to gain the input of beneficiaries in regards to this issue, it has been suggested that beneficiaries should be encouraged to set up a Partnership Group (PG) similar to that of the MfT. This will be organised and run by CF beneficiaries but funded by the CF and can be used as a vehicle to provide Trustees with the views of

beneficiaries thereby assisting in developing and establishing the type(s) of events that beneficiaries would find useful.

Summer Payments

These payments are no longer made

Loans

The situation with loans is a historical one and previously most were awarded as a last resort to stop an individual losing their home. The types of loans that the Trustees have agreed in the past include equity loans, loans secured on an individual's property, unsecured loans and short term loans. Over the years, a lot of work has been done to ensure that there are consistencies with regards to the availability and repayment of loans and recently the Trustees tend to only agree short term loans (payable within 2 years using the discretionary top-up payments) or interest bearing loans – *see LH for more information.*

The Caxton Foundation is not in a situation where it can agree short term loans as these are repaid from the individual's discretionary top-up payments/monthly payments. It should be noted that PBs with an income of over £36,500 do not receive monthly payments and therefore, it is very unlikely that they would be able to apply for a short term loan.

DLA/Child Benefit

In one of the first meetings of the Caxton Foundation where the number of applicants and the amount of funding was unknown, it was agreed that DLA and Child Benefit would be included as household income; this may be subject to change in line with MfT. *(Please note that the MfT have recently decided to deduct Council Tax from the household income due to the fact that a number of beneficiaries are in receipt of Council Tax Benefit, which can sometimes be awarded due to ill-health. Also from September 2012, Carers Allowance will also be excluded from the household income as it is awarded to an individual for carer for someone in the household).*

Non-discretionary Payments

The non-discretionary payments that individuals receive are awarded by the DH and not by the Trustees of either charity. The MfT do make discretionary top-up payments of various amounts to those with a household income of under £37,000 to help with the added cost of living with HIV; the maximum payable is £450 per month with the minimum amount being £60 and is dependent on the household income.

Regular Payments

The Caxton Foundation is currently looking at whether regular payments can be implemented for beneficiaries.