

REPORT FOR: CABINET

Date of Meeting: 14 March 2013

Subject: Approval of the Pilot Harrow Help Scheme

Key Decision: Yes

Responsible Officer: Julie Alderson, Corporate Director of Resources

Portfolio Holder: Councillor Sachin Shah, Portfolio Holder for Finance

Exempt: No

Decision subject to Call-in: Yes

Enclosures: Appendix A - Consultation booklet and survey
Appendix B - Summary of feedback from the consultation
Appendix C - Draft Emergency Relief Scheme Policy
Appendix D - Harrow Help Scheme Equality Impact Assessment
Appendix E – Harrow Help Scheme Map

- *[Note: Hard copies of the appendices have been circulated to key Members and Officers only. Hard copies have been placed in the Group Offices and the Members' Library.]*

Section 1 – Summary and Recommendations

This report sets out the changes to the Social Fund currently delivered by the Department of Work and Pensions (DWP) and the Local Authorities new responsibilities to develop a Welfare Provision. The report provides members with the feedback from the consultation with Harrow residents and shows how the feedback has informed the development of the Harrow Help Scheme being put to Members for discussion.

Recommendations:

Cabinet is requested to make the following decision:

1. Agree and adopt the one year pilot and principles of the new Harrow Help Scheme;
2. Agree and adopt the one year pilot for the Emergency Relief Scheme;
3. Agree and adopt the eligibility criteria for access to the Emergency Relief Scheme

Reason: (For recommendation)

The DWP has allocated funding to all Local Authorities to deliver a local Welfare Provision as a result of the changes to the Social Fund. The Council has been working closely with a multi-agency sub group to develop the Emergency Relief Scheme which has been further informed by feedback from a public consultation.

The changes to the Social Fund are to be implemented by the end of March and therefore the Council must have the Emergency Relief Scheme in place by 1st April, 2013 to avoid the risk of a gap in the provision of emergency support to vulnerable people living in Harrow.

The Emergency Relief Scheme sits within an overall Harrow Help Scheme which is being developed to bring together all resources across Harrow, providing advice, support and help in emergencies to ensure people are given the right support at the right time to improve their situation on a long term basis.

The Harrow Help Scheme will be launched alongside the Emergency Relief Scheme as a pilot however is a long term vision and therefore will be developed over the next twelve months. During this period, the Help scheme will be monitored to identify the most effective elements and where there are gaps in provision. This information will be fed into a commissioning process which will be used to target £100,000 hardship grant, allocated in the budget to provide long term support to those impacted by welfare reform.

A further report will be brought to Cabinet following the pilot to report on the outcomes of the pilot scheme and recommend the approach for future delivery.

Section 2 – Report

Introductory paragraph

- 2.1 As part of the overall Welfare Reforms the discretionary elements of the Social Fund are changing. Parliament is abolishing Community Care Grants and Crisis Loans for general purposes. These services are currently provided by the DWP who will continue to deliver all other parts of the Social Fund.
- 2.2 As a result of these changes, the Government is giving all Local Authorities a small pot of funding to provide a local welfare provision in April 2013. There is no expectation that the Local Authority provides the same support that is currently provided through Community Care Grants and Crisis Loans for General Purposes however all Local Authorities were advised by the DWP that they should provide flexible help to meet unavoidable need.
- 2.3 In line with Harrow Council's vision these changes are being taken forward in partnership and therefore we have been working closely with a multi- agency group to design the support that is required in Harrow. A consultation was taken forward and the feedback has helped to inform the shape of the new Emergency Relief Scheme.
- 2.4 To help all Councils ensure they develop an approach that meet the needs of their area the DWP has provided data in relation to access and use of the current scheme. Data analysis has helped to inform the pilot scheme however, unfortunately the data is not detailed enough to give the Council the full picture of what the impacts are likely to be when the Social Fund services are withdrawn. Therefore a recommendation has been put forward to pilot the new scheme, over a twelve month period, to enable a better understanding of the users and their needs.
- 2.5 The Emergency Relief Scheme sits within the Harrow Help Scheme which has been developed to help mitigate the impacts of the welfare reforms. The intention of this scheme is to provide a holistic approach to the provision of advice and support to people affected by welfare reforms by making best use of all available resources across Harrow. As this scheme provides the overarching approach it will be launched as a pilot at the beginning of April 2013, at the same time as the Emergency Relief Scheme. The Harrow Help Scheme is a long term vision and whilst the principles were shaped by the feedback from the consultation the development of this scheme will require detailed project management activity over the 12 month pilot period.
- 2.6 The Harrow Help scheme will develop a programme of referral criteria to sign post residents experiencing financial difficulty to agencies

offering support services. Appendix E maps this provision, giving a summary of the multiple front doors to the support, and the numerous opportunities for assistance. This process will be monitored during the first year to understand if needs are being met, and users of the scheme are able to move away from long term support and become increasingly independent. Information will be used to feed into spending decisions for the £100,000 hardship fund, made available to assist residents affected by welfare reform.

- 2.7 Whilst this report requests that Cabinet Members agree to the Help Scheme pilot a further, more detailed report will be put to Cabinet following the pilot of the scheme to report on feedback from the pilot and recommend proposals for future delivery of the Scheme.

Financial Implications

- 3.1 Funding from the Department of Works and Pensions (DWP) will transfer across to Harrow on the 1/4/2013. The funding is lower than previous years cumulative spend on the Discretionary Social Fund and Community Care grants, and includes an amount for administration costs. Through the MTFs the following amounts have been made available to fund the Harrow Emergency Help Scheme. The Government does not expect Harrow to replicate the DWP's current scheme in either whole or part, although it should be used to provide any alternative new provision. There are no restrictions on how the funding is to be spent although it is suggested the provision should have enough flex so it can be used to meet the appropriate needs of the local community.

Year	Funding
2013/14	
Funding	£404,977
Less Administration Costs	<u>£104,977</u>
Harrow Emergency Relief Scheme	£300,000
2014/15	
Funding	£397,840
Less Administration Costs	<u>£ 97,840</u>
Harrow Emergency Relief Scheme	£300,000

- 3.2 Harrow's Emergency Relief Scheme will in the main provide non cash support through a mix of goods and vouchers, commissioned support services and advice and sign posting to appropriate agencies. The Scheme will be fully funded from the new monies being transferred and will therefore not be a burden on already stretched resources. As a pilot, spend will be via monthly allocations on a "first come first served basis" to ensure support is available throughout the year, and total funding will be reviewed yearly to match available net grant, however once the fund has been spent, no further awards will be made.
- 3.3 The Emergency Relief Scheme criteria will be aligned with other discretionary financial assistance available across the council to ensure funds are prioritised to maximise effectiveness and minimise spend.

From 1/4/20113 the team that deliver the Emergency Support Scheme will also administer the Discretionary Housing Payment (DHP). This is a scheme provided by central government and administered by the Council to provide additional assistance with housing costs to people experiencing hardship including those impacted by the programme of Welfare Reform. These payments are regulated by the Discretionary Financial Assistance Regulations 2001 and associated best practice guidance. Discretionary housing payments can only be used for further financial assistance where a local authority considers that help with housing cost is needed. This can include help with rent, deposits and lump sums associated with housing need eg. removal costs. The proposed new guide confirms that a claimant will only be entitled to discretionary housing payments if he/she is entitled to Housing Benefit or Universal Credit and has rental liability and requires further financial assistance with housing costs. Centralising this function within the new Team further complements the wider objectives of the Harrow Help Scheme and brings economies of scale.

In addition to DHP, a small pot of Economic Development funding, designated for supporting unemployed residents who required financial assistance with travel costs to attend work interviews, will also be administered by the Team. By bringing these pots of funding into the Emergency Relief Scheme administration and in future aligning other discretionary financial assistance available across the council into the Emergency Relief Scheme criteria, will allow the specialist team to assess an applicant and ensure the right support is provided for people in time of need and also ensuring public funds are distributed appropriately.

Additional Funding Supporting Welfare Reform Impacts

Additional Support Areas	Budget / Comment
2013/14 Discretionary Housing Payments (DHP)	£1,223,994 (Funded by DWP)
2013/14 Economic Development Travel Budget	£1,000

Options considered

- 3.4 Due to the Councils financial position, although increasing the “funding pot” was debated, this was not seen as a viable option. Harrow accepts that this service will need to support the most financially vulnerable residents in the borough, but it also acknowledges that a cap must be put on the budget available as otherwise growth would simply continue to match available funding. It is also acknowledged that support must be for exceptional cases only, as per the very specific criteria proposed in this report due to the availability of other existing means tested benefits to deal with low or no income applicants.

- 3.5 The Harrow Emergency Relief Scheme will however be additionally supported by aligning the scheme with other discretionary funds across the Council either through joint assessment, as with Discretionary Housing Payments and a small Economic Development grant to assist with travel to employment interviews, or through scheme criteria to prevent duplication and minimise gaps in provision, for example Section 17 of the Children Act 1989 discretionary payments.
- 3.6 By bringing together the assessment of payments wherever feasible, the Council will get the benefits of prioritising expenditure from different funding pots while simplifying the application process for vulnerable residents. Furthermore this approach will enable efficiencies through economies of scale and keeping administrative costs to a minimum.

Background

- 4.1 The Social Fund was developed in 1986 through the Social Security Act. The fund focuses on the short term needs of the customer and is administered by the Jobcentre Plus on behalf of the Department for Work and Pensions.
- 4.2 The Social Fund contains both a regulated scheme and a discretionary scheme as follows:
- 4.2.1 The regulated scheme:
- Sure Start Maternity Grants
 - Funeral Payments
 - Cold Weather payments
 - Winter Fuel Payments
- 4.3 The regulated scheme does not fall within these changes and will continue to fall within the responsibility of the Department of Work and Pensions.
- 4.3.1 The Discretionary Scheme:
- Budgeting Loans
 - Crisis Loans
 - Community Care Grants.
- 4.4 Welfare Reform Act 2012 abolishes Community Care Grants and Crisis Loans for general living expenses. A national scheme is being developed for Crisis Loans for alignment due to benefit or Tax Credit not being paid and these short term loans will continue to be administered by the Department of Work and Pensions.
- 4.5 The existing scheme of community care grants and crisis loans were provided in accordance with the 2012 social care guide. In relation to community care grants these are intended to help vulnerable people live as independently as possible and are particularly used to help people establish themselves and remain in the community, for care of prisoners and young offenders released on temporary licence, to ease

exceptional pressure on families and to help people set up home as part of a resettlement programme. The crisis loans are provided for immediate needs such as daily living expenses, for items and services required in consequence of a disaster, for advance rent payments and board and lodging costs.

- 4.6 Local Authorities have been given a new responsibility to deliver 'Local Welfare Provision'. As stated earlier in the report there is not an expectation that this new provision will be similar to the current discretionary element of the Social Fund and therefore the funding is not ring fenced. However, the majority of Local Authorities across the country are concerned that there would be a gap in the provision of emergency support to vulnerable people and are therefore developing schemes that are similar. This is particularly relevant in light of the extensive programme of welfare reform underway, and an expected rise in demand on this funding stream from households finding themselves in exceptional financial hardship.
- 4.7 Within Harrow it is proposed to pilot the Emergency Relief Scheme over a 12 month period to enable the Local Authority to get a clear understanding of need.

Approach to designing a scheme

- 5.1 As the Welfare Reform Bill progressed through Parliament it was recognised that the changes to the Social Fund could have an impact on vulnerable people living in Harrow who experience a crisis. Whilst available information on the exiting Social Fund is limited, it is known that one of its failings is to provide long term solutions to applicants. Taking this into consideration, alongside the forecast impact of welfare reform, the Harrow Help scheme will support an approach to provide opportunities for residents to become independent and not reliant on public services for assistance in the long term.
- 5.2 The Council, therefore, has been working with a sub group of the multi-agency Community Reference Group to take this new responsibility forward and develop a welfare provision that meets the needs in Harrow. The core sub group has membership from local Councillors, Jobcentre Plus, Citizens Advice Bureau, Harrow Mencap, Mind in Harrow, Harrow Association of Disabled People, Age UK, National Landlords Association, Harrow Federation of Residents and Tenants Associations and representatives from internal services, Welfare Reform, Housing, Childrens, Economic Development and Access Harrow.
- 5.3 This Social Fund sub group reports to the multi- agency Community Reference Group and through the Welfare Reform Governance Structure that has been developed to take the changes forward and ensure a package of mitigations are developed.
- 5.4 The Social Fund sub group have worked closely with the Council in all the following activity to help develop the pilot:

- Understand the data provided by the DWP and workings of the current Social Fund system
- Development of the principles for both the Harrow Help Scheme and the Emergency Relief Scheme as follows:

5.4.1 Harrow Help Scheme Principles

- The scheme will be financially sustainable
- The scheme will help to increase financial independence and decrease formal support
- The fund will be monitored to continuously shape the scheme going forward
- The scheme will put in place a single view of the customer
- The scheme doesn't duplicate provision that is delivered elsewhere in the borough

5.4.2 Emergency Relief Scheme Principles

- The Emergency Relief Scheme is a discretionary service provided within the available funds
- The funding will be allocated on a monthly basis to minimise the risk of the funds not being available throughout the year
- It will be a service that meets urgent needs that cannot be met elsewhere
- An accessible service that provides short term support where there is a risk to the safety and/or health of the household to:
 - Assist people to remain or return to the community; and/or
 - Help people who are suffering severe hardship

5.4.3 The group have also helped the Council to:

- Understand the gaps of provision in advice and support services that could help mitigate the impacts of the Welfare Reforms
- Development of the proposed draft eligibility criteria for access to the Emergency Relief Scheme
- Development and delivery of the consultation which was carried out from 1st December, 2012 through to 31st January, 2013
- Develop the Equality Impact Assessment
- Understand the consultation feedback and shaping the pilot scheme that is being put to Councillors within this Cabinet Report.

5.5 We would like to publically thank all of the groups and organisations who have participated within this process and look forward to working with them over the next year to understand the findings of the pilot scheme.

Consultation

- 6.1 The consultation was carried out over the period 1st December, 2012 through to 31st January, 2013. The consultation focussed on getting feedback on the principles for the Harrow Help Scheme and feedback on the eligibility criteria for the Emergency Relief Scheme. The consultation booklet and survey are attached at Appendix A.
- 6.2 Posters and information about the changes and how to get involved were distributed to Libraries, Voluntary Organisations, the three Jobcentre Plus offices that provide Social Fund services for residents in Harrow and schools in Harrow.
- 6.3 The booklet and survey were distributed to all charities within Harrow, Jobcentres and Libraries with an offer to come along and talk to staff and users of their services. Face to face meetings were held with current users of the Social Fund at the Jobcentre Plus offices, and further meetings were held with users of Mind in Harrow, Harrow Mencap, Harrow Association of Somalie Voluntary Organisations, Domestic Violence Forum, Xcite Work Programme, Harrow Housewarmers, Managers at Northwick Park Hospital, ADHD and Autism, and National Landlords Association.

Consultation Feedback

- 6.4 The feedback collected from the consultation has been shared with both the Social Fund sub group and the Community Reference Group. The feedback and impacts of the proposed changes have been discussed. A presentation giving an overview of the consultation feedback is attached to this report at Appendix B.
- 6.5 A summary of the feedback is included below:

Consultation Questions	Summary of feedback
Do you agree with the principles of the Harrow Help Scheme	<p>The majority of respondents agreed with the principles however key concerns were:</p> <ul style="list-style-type: none"> § Gap in provision for somebody fleeing domestic violence and not having local connection § The need to have knowledgeable staff with sympathetic manner and able to signpost people
<p>Response:</p> <ul style="list-style-type: none"> § <i>The principles for the Harrow Help Scheme will not change.</i> § <i>People moving into Harrow because they are fleeing domestic violence will be included within the residential criteria</i> § <i>The new team will be trained to be able to support people accessing the services appropriately</i> 	
Do you know of any support/funds provided in the community to help people in emergency situations	32% of people said they were aware of other funds/support provided in the community and suggestions have been collated and are included in the consultation feedback presentation attached at Appendix B.

Consultation Questions	Summary of feedback
<p>Response:</p> <p>§ <i>A project is being taken forward to develop the Harrow Help Scheme over the next 12 months. All suggestions have been collated and will be incorporated into this project.</i></p>	
<p>People will be able to apply for Emergency Relief Scheme through the website or on the telephone. What will we need to put in place to make this an easy process.</p>	<p>The key suggestions put forward were:</p> <ul style="list-style-type: none"> § Important to have in place experienced, well trained staff to assist those wishing to access the scheme § Freephone telephone line at various council access points § Not 0870 or 0845 number as this is expensive to call from a mobile § Dedicated self-service PCs for public use § Contact numbers for difficulties with the website § Simple forms, easy to read, not jargon. One or two clicks max from home page to scheme, step by step guide § Make the application for funds process as quick and non bureaucratic as possible, with safeguards § Many vulnerable people do not use the internet or find it daunting. Need post to help frail and elderly.
<p>Response:</p> <ul style="list-style-type: none"> § <i>Both staff and the voluntary sector will be trained to help support people accessing the scheme.</i> § <i>Freephone telephone line is being investigated</i> § <i>The forms will be developed in plain English however will ensure that all safeguards are in place</i> § <i>The form will be printed if there is an exceptional need.</i> 	
<p><i>We are proposing to only support Harrow residents through this scheme. Do you see any problem with this decision</i></p>	<p>55% of respondents felt there was not a problem only supporting Harrow residents through the scheme however key comments were:</p> <ul style="list-style-type: none"> § If a person is fleeing domestic violence and new to the borough – proof of residency and eligibility may also be very difficult for this group as often have to leave their home with nothing § People who have not lived in the borough for 3 months may slip through the net.
<p>Response:</p> <ul style="list-style-type: none"> § <i>The scheme will support residents who have lived in the borough for 3 months however exceptional criteria will include people fleeing domestic violence, homeless people, people leaving institutional care.</i> § <i>Harrow Council will work closely with other London boroughs and the voluntary sector throughout the pilot to monitor whether there is a gap in provision for people who have not lived in the borough for 3 months.</i> 	
<p>Proposal to limit the number of successful awards to the Emergency Relief Scheme per</p>	<p>18% agreed with 1 award per year 71% agreed with 2 awards per year and comments were:</p> <ul style="list-style-type: none"> § People were very positive regarding scheme providing 'in kind' support

Consultation Questions	Summary of feedback
household in a year 1 award per year 2 awards per year	§ There were various concerns regarding the limit to the number of awards per household per year
<p>Response:</p> <p>§ <i>There will be 2 awards per year in the pilot scheme</i></p> <p>§ <i>The scheme will be monitored throughout the pilot to understand whether there are gaps in accessibility to the scheme</i></p>	
There is a limited amount of funds and intend to allocate these on a monthly basis. If the fund runs out during the month will need to limit support. Please give priorities	<p>Responses provided in order of priority:</p> <p>§ Food</p> <p>§ Payment for fuel, heating or cooking</p> <p>§ White goods</p> <p>§ Furnishings</p> <p>§ Travel Expenses</p> <p>Further suggestions in relation to support required were</p> <ul style="list-style-type: none"> - Clothing - Disabled equipment - Housing costs/rents/mortgage
<p>Response:</p> <p>§ <i>The Social Fund Sub Group and Steering Group have agreed the prioritisation of support as detailed above should the money start to run out during the month.</i></p> <p>§ <i>Clothing will be included within the items of support that will be provided</i></p> <p>§ <i>Applicants will be signposted to relevant organisations providing disabled equipment</i></p> <p>§ <i>The Discretionary Housing Payment will be aligned with the Emergency Relief Scheme and where applications meet the criteria, and funding is available, will be funded from this pot.</i></p>	
In appropriate cases should people be asked to pay back the money to the value of the support they receive from the Emergency Relief Scheme	<p>70% agreed 20% did not agree and 10% didn't know</p> <p>And key comments raised were:</p> <p>§ Various suggestions on ways loans could be taken forward</p>
<p>Response:</p> <p>§ <i>Further discussions are being held with the Credit Union to understand whether administrative costs can be reduced</i></p> <p>§ <i>Users of the service will be given the opportunity to volunteer to repay the amount awarded.</i></p>	
Other comments	<p>Key comments raised include:</p> <p>§ There was concern that an out of hours service would not be provided</p> <p>§ Concern regarding reality of being able to validate enquiries/documents within short timescales</p> <p>§ Older people should be able to have more savings as unable to work – all DWP benefit guidance allows them this for various reasons</p>

Consultation Questions	Summary of feedback
	<p>Response:</p> <ul style="list-style-type: none"> § <i>The available funds do not enable the new scheme to include an out of hours service however need will be monitored throughout the pilot period</i> § <i>Action is being taken to ensure the validation process is as simple as possible to ensure appropriate awards can be made within the timescales required</i> § <i>A consistent level of capital will be applied across all age groups as the detrimental level of impact of the welfare reforms across working age would exceed the impact on pensioners of the capital limit.</i>

Harrow Help Scheme proposals

7.1 Further to the feedback from the consultation the key principles of the Harrow Help Scheme will continue to be as stated in Section 5.4.1 of this report. These principles will help to shape this scheme throughout it's development within the pilot period. Funding has been provided for the development of this scheme over the next year.

Emergency Relief Scheme proposals

7.2 Further to the feedback from the consultation and the discussions with the Steering Group the draft Emergency Relief Scheme policy has been developed to take the pilot scheme forward. The Emergency Relief Scheme will be launched on 1st April, 2013 subject to members agreement with the recommendations. The policy is attached at Appendix C.

7.3 The Emergency Relief Scheme will be an accessible service that provides short term support to those most in need. The principles for this scheme have been stated in Section 5.4.2 of this report.

7.4 The key features of this policy include:

7.4.1 **Access to the Scheme** – people will be able to access the scheme through the web or telephone. At this initial stage an eligibility check will be carried out. Dependent on the outcome of this check the person could either be directed to Advice and Support Services that will support them in their time of need, or, if the person is experiencing a crisis, they could be directed to the Emergency Relief Scheme. If the person is directed through to the Emergency Relief Scheme further assessments will be carried out by a specialised team to make sure the applicant meets the vulnerability and risk criteria before an award of support is agreed. The long term 'crisis' is defined by the eligibility criteria and the understanding of risk to health and safety of members of the household. This may include a person returning to the community after a period in institutional care.

7.4.2 **Emergency provision of support** - the scheme will provide 'in kind' support which will include the following:

- Food vouchers
- Energy fuel
- White goods (fridge, cooker, washing machine)
- Furnishings (bed, mattresses, bedding)
- Clothing
- Travel expenses
- Other e.g. nappies, baby food

7.4.3 **Advice and Support** – people who are able to access the Emergency Relief Scheme may be required to also access advice and support if it is deemed appropriate to help somebody's long term needs.

Eligibility Criteria

7.5 People accessing the Emergency Support Scheme will be required, in the first instance to meet the following eligibility criteria. If the person meets this criteria they will then be directed through to the Emergency Relief and Hardship Team who will carry out a further assessment of priority need before the support can be provided.

7.6 If a person is unsuccessful in getting this emergency relief because more appropriate advice and support is already available they will be signposted in this direction.

7.7 The initial eligibility criteria for access to the Emergency Relief Scheme includes the following:

- Period of residency for 3 months is needed (exceptions may be accepted i.e. people fleeing violence, leaving residential/ institutional care/prison and about to move to Harrow)
- Qualifying age – over 16 years old
- Applicant is in receipt of a means tested benefit, or have an underlying entitlement to that benefit.
- The applicant must not have savings that can meet the need in whole or in part
- No other friends/family who could support the need
- If there have been two successful claims from the household for emergency support in the last year a further claim cannot be made
- There must be eligibility to access public funds

7.8 Once the applicant has met these initial criteria, a more detailed assessment will be carried out by the Emergency Relief and Hardship Team. The circumstances of the applicant and their household will be considered against criteria which establish the risk to the household if the need is not met.

7.9 **Review** – if people disagree with the Councils decision then they will be able to ask the Council to review their decision. The request to review the decision will have to be submitted within 1 month of the decision. The review will be carried out by the team's Senior Manager and will be final.

Legal Implications

- 8.1 The Council must comply with the current regulations on discretionary housing payments and take account of best practice guidance. In relation to the operation of the hardship and emergency relief fund for other areas, the Council has local discretion in setting criteria for the fund, however it should take account of its public law duties when making this decision. This includes taking account of the equality implications, results of the consultation and other relevant material.

Financial Implications

- 9.1 This is a report of the Corporate Director of Resources and deals with financial matters throughout.
- 9.2 A Hardship Fund of £100k has additionally been established and it is hoped this will fund complementary activities that support the aims of both the Harrow Emergency Relief Scheme and the wider Harrow Help Scheme in dealing with unavoidable need and supporting and mitigating the impacts of Welfare Reform.

Performance Issues

- 10.1 This is a new service and although extensive discussions have been held with the local Job Centre Plus, it is impossible to predict levels of demand or service delivery targets. The new service will have 4 FTE's, 3 resourced from the available administration costs and one funded from existing Housing Benefit resources allocated to administering discretionary housing payments (DHP), the functions of which are being moved to the new team.
- 10.2 As part of the pilot, demand will be monitored and resources adjusted to the level of applications. However it is anticipated that there will be no adjustment to increase staff resources as the cost of administration could easily become disproportionate to the budget being administered.
- 10.3 Due to the reduction in resources, to both the Council and the voluntary sector, there is a risk that demand will outweigh the resources available for delivery of advice and support to residents signposted through the Harrow Help Scheme. Monitoring will be carried out and where gaps are identified the Hardship Fund will be used to help mitigate this.
- 10.4 Applications to the Emergency Relief Scheme will be monitored through quantitative data that will be captured through the software commissioned to deliver this provision of support. The software will not be able to capture any groups of people not applying to the Emergency Relief Scheme due to not meeting the initial eligibility criteria and therefore qualitative data will be collected through close working relationships with referral services and agencies.
- 10.5 Due to the nature of the Help Scheme it will be difficult to capture quantitative data to support the monitoring process. However qualitative data will be collected through close working relationships

with the wide range of agencies and services providing advice and support within Harrow. The success of the Help Scheme will be measured through a broad range of data that is collected by the Council's Recession Busting Working Group.

- 10.6 The service will be reviewed on a quarterly basis. To feed in to the grants process it may be necessary to have a formal review after six months and at nine months of operation consideration will be given on the shape of the scheme for the second year of implementation to ensure the outcomes feed in to the Council's decision making process.

Environmental Impact

- 11.1 There are no direct environmental impacts.

Risk Management Implications

- 12.1 The predecessor scheme run by the DWP relied on cash awards and loans and historically attracted repeat applicants. The Harrow scheme being adopted is fundamentally different to what existed previously and as such there are risks that it may attract either too few applicants or possibly far too many. However the criteria for eligibility adopted following consultation has been shaped by forecast priority need for people most at risk.
- 12.2 Although the Harrow Emergency Relief Scheme hopes to mitigate the risk to health and safety, the overarching aim, apart from specific and immediate support from a "restricted menu", is a move away from dependency on benefits and support and a move to self sufficiency and self help through work and intelligent signposting.
- 12.3 The lack of short term small crisis loans could also increase the risk of residents applying for pay day loans at excessive interest rates. However officers are working closely with a Credit Union to evaluate how Harrow can use their services, (possibly through underwriting a percentage of the loans issued), for potential Harrow Emergency Relief Scheme applicants.

Equalities implications

- 13.1 A full detailed EqIA has been carried out in relation to the implementation of the Harrow Emergency Relief Scheme. The EqIA was opened in November 2012 and has been updated to reflect feedback from the consultation and the multi-agency sub group.
- 13.2 When deciding on this scheme, Cabinet should have due regard to the Public Sector Equality Duty. The Council completed an equality impact assessment and a summary of results is shown below.
- 13.3 Section 149 of the Equalities Act 2010 created the Public Sector Equality Duty. Section 149 states:-

- (1) A public authority must, in the exercise of its functions, have due regard to the need to:
- (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act;
 - (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
 - (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

13.4 When making policy decisions, the Council must take account of the equality duty and in particular any potential impact on protected groups.

13.5 The EqIA is attached at Appendix D and the results of the impacts on the protected characteristics are summarised in table 4 below:

Table 4	
Protected Characteristic	Impacted group
Age	<p>The DWP data shows that approximately 90% of users are of working age. Therefore if there any impacts through the implementation of the new scheme it could affect this group more than others.</p> <p>Under the protected characteristic 'age' 61% users of the Crisis Loan items and living expenses are single males and the majority are between the ages of 18 and 54. 50% users of Community Care Grants are single female and the majority again are between the ages of 18 and 54. Therefore should these people between the ages of 18 and 54 not meet the eligibility criteria for the new scheme this group are more likely to be affected by the changes.</p> <p>There is a possibility that running the scheme through the Local Authority could increase demand from older people and through the consultation older people raised concern regarding the limits with regards savings in the primary eligibility criteria.</p>
Sex	No impacts have been identified however monitoring will be carried out over the pilot period
Disability	No adverse impacts have been identified however monitoring will be carried out over the pilot period
Marriage/Civil Partnership	As in 'Age' the majority of the users of both crisis loans and community care grants are single and of working age and therefore if this group do not meet the primary eligibility criteria for access to

	the Emergency Relief Scheme they may be impacted
Race	A specific criteria for access to the Emergency Relief Scheme is that the applicant must have recourse to public funds. This is in keeping with the existing Social Fund scheme and access to Benefits overall. The impact of this specific criteria is more likely to affect people who are not British citizens.
Religion and Belief	No impacts have been identified however monitoring will be carried out over the pilot period
Gender Reassignment	No impacts have been identified however monitoring will be carried out over the pilot period
Pregnancy and maternity	No impacts have been identified however monitoring will be carried out over the pilot period
Sexual Orientation	No impacts have been identified however monitoring will be carried out over the pilot period

Corporate Priorities

14.1 The Harrow Emergency Relief Scheme supports and protects people who are most in need and as such reflects the aims of our corporate priorities.

Section 3 - Statutory Officer Clearance

Name: Julie Alderson	<input checked="" type="checkbox"/>	on behalf of the Chief Financial Officer
Date: 20 February 2013		
Name: Sarah Wilson	<input checked="" type="checkbox"/>	on behalf of the Monitoring Officer
Date: 25 February 2013		

Section 4 – Performance Officer Clearance

Name: Alex Dewsnap	<input checked="" type="checkbox"/>	Divisional Director Strategic Commissioning
Date: 25 February 2013		

Section 5 – Environmental Impact Officer Clearance

Name: John Edwards



Divisional Director
(Environmental
Services)

Date: 12 February 2013

Section 6 - Contact Details and Background Papers

Contact:

Fern Silverio (Divisional Director – Collections & Housing Benefits),
Tel: 020-8736-6818 / email: fern.silverio@harrow.gov.uk

Background Papers: EqIA - Appendices A-C

**Call-In Waived by the
Chairman of Overview
and Scrutiny
Committee**

NOT APPLICABLE

[Call-in applies]