

# **The Harrow Help Scheme Policy 2014 - 15**

***Helping people to help themselves***



## 1. Introduction

- 1.1 This document sets out the Help Scheme policy which will take effect from April 1<sup>st</sup> 2014.
- 1.2 DWP have not confirmed the funding allocation post 2014/15 and therefore the Emergency Relief Scheme has been redesigned to continue for one year in its current form and to be sufficiently flexible to cope with changes in programme funding in future years.
- 1.3 The Harrow Help Scheme has been developed to support people experiencing financial hardship. The intention of this scheme is to provide a holistic approach to the provision of advice and support to people by making best use of all available resources.
- 1.4 The Council are working with a Voluntary Sector Consortium, Harrow Advising Together (HAT) who have been successful in getting lottery funding to develop an Advice Portal. A link to the portal will sit within the Help Pages of the Council's website.
- 1.5 Access to the Advice Portal will be through the web or telephone where the person will be signposted to the advice and support that they require. More complicated queries will be directed through to the appropriate organisation that can provide help. If the situation is urgent the person could be referred through to the Emergency Relief and Hardship Team within the Council for assessment to access financial assistance.
- 1.6 The Emergency Relief and Hardship Team will initially assess the applicant to identify if they are able to access the support to meet their needs by other means, such as maximising benefit entitlement. If no other support is available, the team will assess them for entitlement to discretionary assistance from within the council. Where appropriate a referral will be made to other services. All other successful applicants will be considered for either an Emergency Relief Payment, Economic Development Payment or Discretionary Housing Payment<sup>1</sup>.
- 1.7 The Emergency Relief Scheme sits within the Harrow Help Scheme and has been developed as a result of the changes to the Social Fund that were taken forward through the welfare reforms. As a result of these changes all Local Authorities were given responsibility to develop a Local Welfare Provision that provides flexible help to meet unavoidable need.

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<sup>1</sup> Discretionary Housing Payments will be addressed under a separate policy.

- 1.8 Once the applicant has been reviewed against primary criteria the Emergency Relief and Hardship Team will assess against secondary criteria to understand risk to health and safety if the need is not met. If the person meets the criteria they will be provided with 'in kind' support to meet their need. To improve the person's long term outlook they may also be required to access advice and support.
- 1.9 The Emergency Relief Scheme criteria is aligned with other discretionary financial assistance available across the council to ensure funds are prioritised to maximise effectiveness and minimise spend.
- 1.10 A Hardship Fund of £100,000 has been made available for year 2014/15. This fund will be used to assist people in financial hardship through grants to fund community projects.
- 1.11 The second year of operation of this scheme has been shaped through close monitoring and evaluation of the pilot scheme in 2013/14 and through a review. The review has been carried out by working in partnership with a multi-agency group and through getting feedback from users of the scheme, key referrers and staff operating the scheme.

## **2. The Principles of the Harrow Help Scheme and the Emergency Relief Scheme**

- 2.1 The principles of the Harrow Help Scheme have been informed through partnership working and feedback from consultation.
- 2.2 The principles are to help ensure that people accessing the scheme are provided with holistic support that improves their long term position.
- 2.3 The data analysis and feedback gathered through the pilot months of the scheme has been used to shape the delivery of the Harrow Help Scheme in 2014/15.
- 2.4 **The principles of the Harrow Help Scheme are:**
  - § 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

## **2.5 The Principles of the Emergency Relief Scheme**

The principles of the Emergency Relief Scheme are:

- § 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

## **3. Access to the Emergency Relief Scheme**

- 3.1 A person will access the Emergency Relief Scheme through the web, the telephone or face to face support from Council, Voluntary/Community Sector or other partners providing front line services. This can be carried out either through referral from an agency or self-referral.
- 3.2 At this stage an initial eligibility check will be carried out. Dependant on the outcome of the check the person could either be directed to
  - Advice and Support services that will support them in their time of need which could include referrals through to Council Services such as Housing or Adults Services or external services such as the Citizens Advice Bureau; and/or
  - where the person is experiencing a crisis, they will be asked to complete the application process for the Emergency Relief Scheme. Any applications to the Emergency Relief Scheme can be made through hard copy, telephone or through the web by the applicant or

the supporting agency, including the Emergency Relief and Hardship team.

## **4. Primary eligibility criteria**

4.1 The initial eligibility check is formally called the Primary Eligibility Check. The person must meet all of this criteria to be referred through to the Emergency Relief Scheme. The primary eligibility criteria is:

- § 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

4.1.1 Means tested benefits are as stated below:

- § Child and working tax credits
- § Income support
- § Job seekers allowance income based
- § Employment Support Allowance Income Related
- § Pension Credit
- § Housing Benefit and Council Tax Support

4.2 Should a person meet all the primary criteria and be experiencing an emergency, where 'in kind' support can be provided to meet the need, they will then be required to meet secondary criteria.

## **5. Emergency Relief Scheme – Needs and Secondary eligibility criteria**

5.1 If a person has been referred through to the Emergency Relief Scheme the circumstances of their household will be considered against criteria which establish the risk to the household if the need is not met.

5.2 The vulnerability criteria that falls within the secondary criteria is as follows:

- A child under 16 years old in the household
- Care leavers
- Pensioner
- Member of the household has an illness that would be severely impacted if need not met; and
- A household where a person, a partner or a dependant child is physically or mentally disabled and receives one of the following:
  - Disability Living Allowance (any component)
  - Employment Support Allowance (Support group)
  - Incapacity Benefit
  - Mobility Supplement
  - Severe Disablement Allowance
- People who are registered blind
- People who live in a property which has been granted a disabled band deduction;
- People who have been granted a Severely Mentally Impaired exemption for Council Tax; or
- Anyone who receives War Disablement Pension or War Widows Pension

5.3 The following table shows the needs that will be considered for the provision of 'in kind' support and the criteria that will be applied:

Need	Secondary Criteria	Provision of 'in kind' support
Food – no food available to provide at least one meal to household members	<ul style="list-style-type: none"> <li>- For all (not restricted to vulnerable group)</li> </ul>	<ul style="list-style-type: none"> <li>- Referral to food bank</li> <li>- Allpay card</li> <li>- Food for the period required dependant on access to funds, e.g. next benefit payment, for a maximum of four weeks</li> </ul>
Energy fuel (heating, hot water, cooking fuel, electricity) – 1. Key card on emergency provision 2. Threat of disconnection or been disconnected	<p><b>Heating</b></p> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of this policy as follows: Heating fuel only provided from October to April</li> </ul>	<ul style="list-style-type: none"> <li>- Fuel to be provided for period required dependant on access to funds e.g. Next Benefit payment, for a maximum of four weeks</li> <li>- Key meter top up</li> <li>- Cooking fuel - Minimal provision of microwave to non-vulnerable</li> </ul>
	<p><b>Hot Water</b></p> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of this policy</li> <li>- No restriction to the time of year this will be provided</li> </ul>	
	<p><b>Cooking fuel (gas)</b></p> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of this policy</li> <li>- No restriction to the time of year this will be provided</li> </ul>	
	<p><b>Electricity (specifically lighting)</b></p> <ul style="list-style-type: none"> <li>- For all (no restriction to vulnerable group)</li> <li>- No restriction to the time of year this will be provided</li> </ul>	
White goods (Fridge, freezer, cooker, washing machine)	<p><b>Fridge</b></p> <ul style="list-style-type: none"> <li>- For all (not restricted to vulnerable group)</li> </ul>	<ul style="list-style-type: none"> <li>- White goods provided through organisations contracted through the Emergency Relief Scheme</li> </ul>
	<p><b>Freezer</b></p> <ul style="list-style-type: none"> <li>- Current Meals on Wheels users to freeze food and any other health requirements e.g. anorexic</li> </ul>	
	<p><b>Cooker</b></p> <ul style="list-style-type: none"> <li>- For vulnerable groups as defined in Section 5.2 of this policy</li> </ul>	
	<p><b>Washing machine</b></p> <ul style="list-style-type: none"> <li>- For households where there are people with a</li> </ul>	

Need	Secondary Criteria	Provision of 'in kind' support
	disability/illness that creates a need for frequent washing or high temperature washing e.g. incontinence and - Families with children	
Furnishings (Beds and mattresses, bedding, table and chairs, wardrobes or chest of drawers)	<b>Beds and mattresses</b> - For all (not restricted to vulnerable group)	- New bed and mattress provided through organisations contracted through the Emergency Relief Scheme
	<b>Bedding</b> - For all (not restricted to vulnerable group)	- Allpay card for new bedding
	<b>Wardrobes/Chest of drawers</b> - For all (not restricted to vulnerable group)	- Reuse wardrobe or chest of drawers provided through organisation contracted with the Council to provide re-use furniture
	<b>Table and chairs</b> - For all (not restricted to vulnerable group)	- New table and chairs provided through organisations contracted through the Emergency Relief Scheme
Flooring (carpets/lino)	- For all (not restricted to vulnerable group)	- Flooring provided through organisations contracted through the Emergency Relief Scheme
Clothing - Warm clothing including coat, socks, jumper, shoes. One full change of clothing for person leaving institutional care - School uniform	- For all (not restricted to vulnerable group)	- Second hand clothing through arrangement with local Charity Shop - Where not available then Allpay card for new clothing - School uniform through schools second hand uniform shops/donations or where not available an Allpay card will be provided
Travel Expenses	- Fleeing domestic	- Allpay card or travel



Need	Secondary Criteria	Provision of 'in kind' support
	violence/attendance at close relative's funeral (immediate family) travel to homeless hostel/to collect Emergency Relief Scheme goods/vouchers	warrant at cheapest method of travel
Telephone Credit	- For single homeless people who have used all their credit and cannot make the calls they need to Landlords to secure accommodation	- Through Allpay card
Eradication of pest issues	- For all (Not restricted to vulnerable groups)	- If Council through direct payment or Allpay Card
Other (which may include nappies/baby food)	- Cases will be looked at individually	- By provision of Allpay card

5.4 In relation to the provision of support there will be exceptional circumstances where reasonable judgement will be taken and as a result 'other' support may be provided as appropriate and dependant on need.

5.5 Where it is noted that there may be safeguarding concerns referrals will be made by the Emergency Relief Scheme Team through to the appropriate service.

5.6 Where emergency support is required the target will be to assess the application within one working day, up to a maximum of two working days. Notification of the decision will be issued as soon as is reasonably practicable, or in a maximum of 14 days.

5.7 Successful applicants may be required to access advice and support services as a requirement of their award of support.

5.8 People who access the Emergency Relief Scheme are required to consent to their data being shared. Information will be shared across the Council and, where appropriate, with external partners and other Councils, to enable prompt and informed decision making, preventing duplicate provision. Subsequent support will acknowledge this financial support. Any data sharing will be carried out within the remit of the Data Protection Act 1998.

## 6. Review of Emergency Relief Decision

- 6.1 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 week of the decision. The review will be carried out by the team's Senior Manager and will be final.

## **7. Alignment of Local Authority Discretionary Funding**

- 7.1 The Council has brought together all appropriate discretionary pots of funding that are used to support people in emergency need to provide additional support to the Emergency Relief Scheme.
- 7.2 By aligning these pots of funding with the Emergency Relief Scheme the specialist team can assess an applicant against the criteria and ensure the right support is provided for people in time of need and also ensuring public funds are distributed appropriately.
- 7.3 Discretionary Housing Payments and a small Economic Development grant have been brought under the Emergency Relief and Hardship assessment team however activity will be taken forward to bring together further discretionary funds.

## **8. Discretionary Housing Payment**

- 8.1 The Emergency Relief and Hardship Team deliver the Discretionary Housing Payment alongside the Emergency Relief Scheme.
- 8.2 The Discretionary Housing Payment 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. There is a new draft guidance to be introduced from April 2013 to take account of the changes to the benefit system. 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 e.g. 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.

Provision of Discretionary Housing Payments is addressed under a separate policy.

## **9. Economic Development Grant**

- 9.1 The Economic Development Grant is available to support people to return to work.
- 9.2 The fund will support people on means tested Benefits, who are known to the Economic Development Service by providing travel expenses for interviews and training if set up by the Economic Development Department. Further funding is also available to support people moving back into work in the construction industry.

## **10. Financial Hardship Fund**

- 10.1 The Financial Hardship Fund has been made available to support community projects that would help low income individuals and households who are negatively impacted by the Welfare Reforms or the current economic situation. The grants allocation process has been developed in partnership with the multi-agency Community Reference Group. A report is being taken to the Council's Cabinet meeting on the 13<sup>th</sup> February, 2014. The funding will be allocated for the year 2014/15.

## **11. Monitoring of Harrow Help Scheme**

- 11.1 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.
- 11.2 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 will be monitored by the Welfare Reform Project Group.
- 11.3 DWP have not confirmed the funding allocation post 2014/15 and therefore the Emergency Relief Scheme has been redesigned to continue for one year in its current form and to be sufficiently flexible to cope with changes in programme funding in future years.