

Harrow Council's Draft Financial Hardship Fund Policy

Introduction

This document sets out Harrow Council's Financial Hardship Fund policy for the financial year 2014/15 and for future years until amended.

The Financial Hardship Fund is a discretionary pot of funding that sits within the umbrella of the Help Scheme. The fund has a total value of £100,000 and has been developed locally to support those experiencing most hardship from the current economic situation and/or those who need assistance to transition to the reformed welfare system.

The fund will be allocated on a grants basis to Community Organisations to reach out and support people to improve their financial situation. It is expected to give 3 to 4 awards between the ranges of £10,000 to £30,000.

Principles of Harrow's Financial Hardship Fund

The principles of the Financial Hardship Fund are aligned to the Harrow Help Scheme, Emergency Relief Scheme and Xcite Employment Support grant by supporting residents into long term, sustainable financially independent living.

The principles of the Financial Hardship Fund are:

- To provide short term support that helps people or the community to better help themselves through achieving medium to long term outcomes for individuals and groups within the community
- To help residents facing hardship to take-up benefits that they are entitled to but not claiming
- To provide support for managing finances
- To help support residents into work
- To align with the Harrow Help Scheme, Emergency Relief Scheme, HRA Hardship Fund and Xcite Employment Support Grant

Assessment criteria

The assessment criteria for the Financial Hardship Fund helps to deliver the principles of the fund and has been developed in partnership with the multi-agency Community Reference Group and the Council's Welfare Reform Project Board.

The applications for the grant will be assessed against the following criteria:

- Encourage the fund to be used to provide sustainable long-term support that helps people or the community to better help themselves.

- Evidence of need for the proposed project/activity and
- How the project/activity will address the need that has been identified
- How the project/activity tackles disadvantage, fosters good relations and/or promotes equality of opportunity
- How the project has a positive impact adding value for the community who are impacted by the welfare reforms and economic recession
- How the project/activity will deliver the proposed outcomes
- How people can access the project/activity
- How the project/activity will promote social value e.g. by using volunteers and promote training, skills development and learning opportunities for local residents
- Clear and realistic costs for the project/activity
- Exit strategy beyond the life of this funding to ensure the outcomes are sustained

The Council will fund:

- Projects or activity that provide lasting change through short-term interventions that help in the long-term
- Projects or activity that will not need further local authority funding
- Revenue and capital costs, such as staffing, volunteer costs, overheads, IT equipment etc.
- Projects or activities that contribute to the Council's corporate priorities
- Projects or activities that support people who are in financial hardship.
- Projects or activities that tackle disadvantage, foster good relations and promote equality of opportunity.
- Projects or activities that provide value for money.
- Projects or activities that have clear outcomes and plans for delivering these.
- Projects or activities that have clear plans for ensuring accessibility for the intended beneficiaries.

The Council will not fund:

- Activities that promote the adoption of a particular faith or religion.
- Activities that promote or oppose any political parties or cause.
- Projects or activities that the Council has a legal or statutory obligation to provide.
- Projects that are used to plug immediate gaps by handing out cash.
- Projects that create schemes that the Council would have to run

Accessing the Financial Hardship Fund

Whilst the application process for the Financial Hardship Fund cannot be aligned with the Small Grants process because of differing timescales the Financial Hardship Fund grants process will follow the same application process which is outlined in the Table 1. Guidance will be provided with the application form and is attached at Appendix B to the Cabinet Report.

Activity	Comments
Applications open	Online application
Grant Information sessions	Two sessions to be delivered
12pm midday - Application deadline	4 week application window
Administration and assessment process	2 weeks
Preparation of report and appendices to the Welfare Reform Officer Project Board	
Welfare Reform Officer Project Board	Develop recommendations
Head of Revenues and Collections and Corporate Director of Resources Meeting	Final decision on awards
Report to CSB	For information
Grant applicants notified / appeals process opens	
Deadline for appeals	Seven working days within which to submit an appeal.
Appeals panel meeting	
Final awards notified	

Decision making and Appeals

As outlined in the table the decision making process for the award of the Financial Hardship Fund does not follow the same process as the Small Grants allocation of funding and will sit within the Welfare Reform internal governance structure. Final decisions on spend will be made by the Head of Revenues and Collections and the Corporate Director of Resources.

Appeals will be heard by the Portfolio Holder for Finance.

Awards will be made within the new financial year 2014/15 and it will be expected that the projects are completed and delivered by the end of the same financial year April 2014 to March 2015.

Monitoring of Awards

Awards of the Financial Hardship Fund will be monitored throughout delivery through the following:

- Mid-year monitoring reports
- Monitoring visits and review of monitoring information
- Preparation of monitoring report to the Welfare Reform Officer Project Meeting