

**Harrow Council Consultation**

**Hardship Scheme**

**(Previously Emergency Relief Scheme)**

**Proposals 2016/17**

**26 September 2016 – 23 October 2016**

**Asking for public views on proposed changes to the following services:**

Replacing the Emergency Relief Scheme ('ERS') with a small Hardship Fund catering for short term extreme & immediate need for food, fuel, clothing and emergency travel only.

**This consultation is available to fill out online at  
[www.harrow.gov.uk](http://www.harrow.gov.uk)**

Or you can send a paper response to  
ERS Consultation, Civic Centre 1, Station Road, Harrow HA1 2DU

## **What is this consultation?**

This consultation informs of the need to make savings in the Collections & Housing Benefits Service for the 2017-2018 financial year. It consults on affected services, namely on proposals for a revised Emergency Relief Scheme which will operate with reduced funds due to the need to reduce the budget in future years.

## **Why are you making savings?**

Harrow is one of the lowest funded councils in London and a recent review identified that in 2015/16 Harrow's revenue spending power per head is projected to be £159 (or 17.3%) lower than the London average which ranks Harrow 26th out of the 32 London Boroughs. The amount of Government funding we receive continues to reduce from a total of £86.9m in 2013/14 to £42.7m in 2018/19 as a result of the national public sector austerity measures. Harrow Council will therefore have £83 million less to spend in 2018 compared with 2014. In order to be responsible and balance our books, Harrow Council has to make further savings.

## **Why cut public services? Aren't there better ways to save money?**

Harrow Council is trying every way it can think of to protect public services – especially those needed by the most vulnerable people in our borough. In the past year, we have increased our efficiency, cut back on waste, raised taxes, created new companies to earn commercial income and begun an ambitious regeneration programme to help our borough grow.

## **Haven't you done enough already?**

Harrow Council's total budget is £589m, but most of that must be spent on housing benefit, schools and other services that cannot be cut. The Council controls how to spend about £141m. This is where we need to find all our savings from.

## **How much are you taking from the Emergency Relief Scheme?**

The total budget for the ERS Service is £270,000. As part of a wider saving strategy, the budget for the ERS scheme is being pooled with other Council budgets. However £10,000 is being retained to create a specific Hardship Fund from which future scheme awards will be paid. Once administration costs are taken into account it is hoped that approximately £250k will be saved.

We expect these proposals to affect a low number of members of the public directly. We need to understand how they will affect you, and find out if you know or can suggest any better or fairer ways to make these essential savings.

## **Why are you consulting me? Hasn't the Council already made up its mind?**

The proposals in this consultation have not been decided. The move to replace the existing ERS with a Hardship Scheme is what we are currently consulting you on. However, you should bear in mind that this is on the basis that we now have less money to run the scheme than previously. The results of this consultation will help us decide what changes should be made to the criteria within the proposed policy.

We think our ideas are the best they can be, considering the financial challenges facing the Council. However, we now need your input and insight to help us make the right decisions, together, for Harrow's future.

**Thank you for taking the time to help us.**

## **How to participate in this consultation**

The consultation will run for a minimum of four weeks from 26<sup>th</sup> September 2016 to 23<sup>rd</sup> October 2016.

Consultation documents will be sent out to residents who have previously used the ERS and we will be inviting the voluntary sector to participate in workshops to feed into the consultation. The consultation will also be available online throughout the period.

The results of the consultation, together with a final scheme policy will subsequently be reported back to Council members and presented at the December 2016 Cabinet meeting for a decision to be made.

You may answer as many questions as you choose in Sections A and B.

We very much hope you can answer as many questions as possible, as we are relying on your views, ideas and experience to ensure we make the right decisions. All data will be treated equally and confidentially by the Council.

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## Hardship Scheme consultation proposals

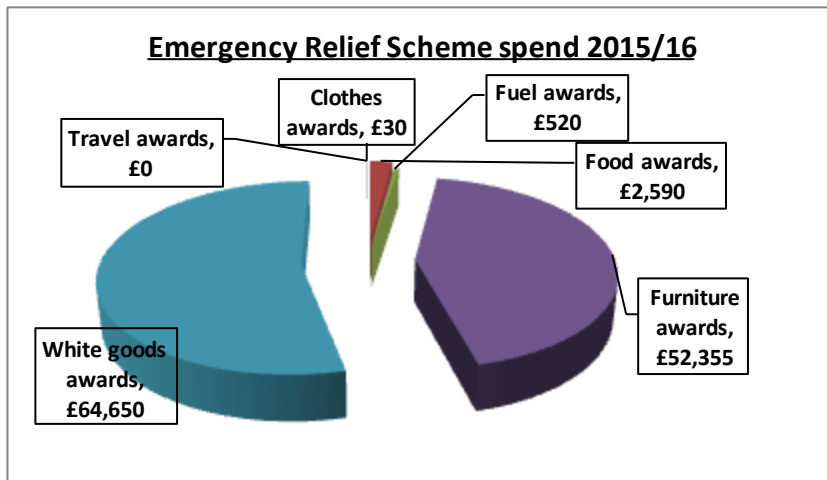
### Background

The Harrow Emergency Relief Scheme ('ERS') was created to support people experiencing financial hardship. The ERS team (the 'team') initially assess applicants 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 the applicant for entitlement to discretionary assistance. Emergency Relief is only available to people in receipt of means tested benefits or who have an underlying entitlement to a means tested benefit.

The team currently assesses needs against agreed criteria to understand risk to health and safety. If the applicant meets the criteria they will be provided with 'in kind' support to meet their need. Support is predominantly provided by the Council buying and delivering white goods or furniture to the applicants, such as cookers, fridges, washing machines or furniture for example. The average award is worth approximately £500-£600. Remaining awards (totalling around £6,000 of spend) are made up of a one off small cash or cash equivalent allowance, paying for utility top-ups, paying for urgent travel in emergency situations as well as purchasing food supplies.

### Emergency Relief Historical data for applications for all types of awards

2015-16	ERS Award Value £	ERS Number of Awards	ERS number of Applications
April	£ 9,376.20	24	56
May	£ 14,025.04	26	53
June	£ 23,549.40	37	80
July	£ 16,998.20	27	75
August	£ 8,810.50	26	61
September	£ 10,292.50	20	54
October	£ 7,442.90	14	49
November	£ 9,122.20	21	46
December	£ 6,868.40	13	30
January	£ 7,565.80	14	44
February	£ 8,074.50	21	53
March	£ 8,124.90	18	39



**Proposal:** Replace the ERS with a Hardship Scheme which will stop awarding “white goods & furniture” but continue small awards for food and fuel in extreme situations requiring short term help and where there is danger to health & safety.

In order to reduce cost we are proposing to stop funding white goods, furniture and carpets and plan on retaining awards in emergency situations only e.g. supporting, in the short term, applicants in extreme financial hardship and with very severe short term needs. This will mean that awards would be a maximum of £100 (higher in exceptional circumstances) and would cater mainly for emergency electricity or gas meter top ups, clothes, travel costs or food supplies where no other assistance is available.

In order to implement this option the Council would revise the current scheme policy. Attached to this consultation document is a copy of the revised Hardship Scheme policy which removes the award of white goods, furniture and carpets as options of support. White goods, furniture and carpets accounted for 97.4% of historical spend and 66% of all applications in the last financial year.

In 2015/16 £3,000 was spent on food, fuel and clothing from the ERS. £10,000 will be made available under the new Hardship Fund, allowing for discretionary items to be awarded in exceptional circumstances

For more information about the service and the changes proposed, go to [www.harrow.gov.uk](http://www.harrow.gov.uk)

## Section A: Consultation questions

Please provide your name and address.

This information will be kept confidential. We will not contact you.

a. Are you aware of the existing Emergency Relief Scheme?

Yes  No

b. Will the proposal directly affect you or your dependents?

Yes  No

c. Do you agree that the scheme should continue to provide emergency support for food, fuel, clothing and emergency travel?

Strongly Agree  Agree  Disagree  Strongly Disagree

d. Are there any other items that you think should be included in the revised scheme?

e. Should the revised policy have a cap on the amount of financial support that can be given in a single award, for example of £100 maximum award?

Strongly Agree  Agree  Disagree  Strongly Disagree

f. Should the revised policy continue to limit the number of awards that can be paid to two a year?

Strongly Agree  Agree  Disagree  Strongly Disagree

- g. What do you think the impact will be on people who cannot access items that are currently available from the Emergency Relief Scheme such as fridges, washing machines, cookers, beds?

- h. Are there any groups of people that you think will be particularly impacted by the proposed changes to the Emergency Relief Scheme?

- i. If you or someone you know would lose access to the Emergency Relief Scheme, how would they cope and what alternatives could they find?

- j. As the funding is only able to support a much reduced alternative scheme, who should the scheme support as a priority?



## Section B: Equality monitoring questions

Harro Council has a legal responsibility to promote and advance equality. To help us to do this, it is important that we have a good understanding of our communities, how our services are being accessed and who is using or would like to use our services. With up-to-date and accurate information we are able to:

- Better understand our service users / residents and shape services to meet their specific needs
- Identify and address any barriers / issues individuals may experience when accessing our services (including information about our services)
- Ensure our policies and services are accessible to everyone who uses them

The information will also enable us to monitor our progress with regards to addressing inequality and allow our employees and service users see how we are performing on equality.

Data Protection: It is your choice whether you provide this information. Your replies will not be used in a way that identifies you.

### Age

Under 16	<input type="text"/>	16 – 24 years	<input type="text"/>
25 – 44 years	<input type="text"/>	45 – 64 years	<input type="text"/>
65 & over	<input type="text"/>		

**Disability** – Are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last at least 12 months?

No	<input type="text"/>	Yes, affecting mobility	<input type="text"/>
Yes, affecting hearing	<input type="text"/>	Yes, affecting vision	<input type="text"/>
Yes, a learning disability	<input type="text"/>	Yes, mental ill-health	<input type="text"/>
Yes, another form of disability – please specify	<input style="width: 100%;" type="text"/>		

### Marriage or Civil Partnership

Are you married?	Yes	<input type="text"/>	No	<input type="text"/>
Are you in a Civil Partnership?	Yes	<input type="text"/>	No	<input type="text"/>

### Pregnancy or Maternity

Have you been pregnant and / or on maternity leave during the past 2 years?	Yes	<input type="text"/>	No	<input type="text"/>
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**Sex**

Male  Female

Is your gender identity the same as the gender you were assigned at birth?

Yes  No

**Sexual orientation**

Bisexual	<input type="checkbox"/>	Gay Man	<input type="checkbox"/>
Gay Woman / Lesbian	<input type="checkbox"/>	Heterosexual	<input type="checkbox"/>
Other – please specify	<input style="width: 100%;" type="text"/>		

**Ethnic origin**

**Asian or Asian British**

Afghan	<input type="checkbox"/>	Bangladeshi	<input type="checkbox"/>
Chinese	<input type="checkbox"/>	Indian	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>	Sri Lankan	<input type="checkbox"/>
Any other Asian background – please specify	<input style="width: 100%;" type="text"/>		

**Black or Black British**

African	<input type="checkbox"/>	Caribbean	<input type="checkbox"/>
Somali	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	
Any other Black background – please specify	<input style="width: 100%;" type="text"/>		

**Mixed background**

White and Black African	<input type="checkbox"/>	White and Black Caribbean	<input type="checkbox"/>
White and Asian	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	
Any other mixed background – please specify	<input style="width: 100%;" type="text"/>		

**Other ethnic background**

Arab	<input type="checkbox"/>	Iranian	<input type="checkbox"/>
Any other ethnic group – please specify	<input style="width: 100%;" type="text"/>		

**White or White British**

Albanian	<input type="checkbox"/>	English	<input type="checkbox"/>
Gypsy / Irish Traveller	<input type="checkbox"/>	Irish	<input type="checkbox"/>
Polish	<input type="checkbox"/>	Romanian	<input type="checkbox"/>
Scottish	<input type="checkbox"/>	Welsh	<input type="checkbox"/>
Any other White background – please specify	<input style="width: 100%;" type="text"/>		

**Religion and belief**

Buddhism	<input type="checkbox"/>	Judaism	<input type="checkbox"/>
Christianity (all denominations)	<input type="checkbox"/>	Sikh	<input type="checkbox"/>
Hinduism	<input type="checkbox"/>	Zoroastrian	<input type="checkbox"/>
Islam	<input type="checkbox"/>	No religion / Atheist	<input type="checkbox"/>
Jainism	<input type="checkbox"/>	Other - please specify	<input type="text"/>

**Thank you for completing the**  
**Harrow Council**  
**Hardship Scheme**  
**Consultation Proposals 2016/17**

Find them at [www.harrow.gov.uk](http://www.harrow.gov.uk)

Or you can request a paper form from  
Hardship Scheme consultation, Civic Centre 1, Station Road, Harrow HA1 2DU

# The Draft Harrow Hardship Scheme Policy 2017 - 18

(Previously The Harrow Emergency Relief Scheme Policy)

*Helping people to help themselves*



## **1. Introduction**

- 1.1 This document sets out the Harrow Hardship Scheme policy and procedures.
- 1.2 The Hardship Scheme has been reviewed in light of funding pressures but its aim continues to be to support residents 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.
- 1.3 Access to the service will be via application. The delivery of the service may be through an Advice Portal via the internet, telephone or in person – or a combination of all the above.
- 1.4 Staff 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 service will assess them for entitlement to discretionary assistance from within the funding pot ring fenced for such support. Where appropriate, a referral will be made to other services. All successful applicants will be considered for a Hardship Scheme award to cover the areas which this policy will support.
- 1.5 The service staff will review the applicant against the primary criteria in the Hardship policy and will assess them against secondary criteria to understand whether there is a risk to their health and safety if the need is not met. If the applicant meets the criteria, they will be provided with ‘in kind’ support to meet their need. In exceptional circumstances, the applicant may be provided with cash support up to a maximum of £100. To improve the applicant’s long term outlook, advice and support may also be provided.
- 1.6 The maximum award, either cash or ‘in kind’ support, will not exceed £100 in any one claim. Applicants can also only apply for support twice (2) yearly; additional applications made within the same calendar year will not be considered.
- 1.7 A Hardship Fund of £10,000 has been made available for the financial year 2017/18 to pay for the awards. The fund is ring fenced and it is envisaged that any underspend will be carried forward to the next financial year unless the Council decides otherwise.

## **2. The Principles of the Hardship Scheme**

- 2.1 The principles of the Hardship Scheme were formulated through partnership working and feedback from previous consultations.
- 2.2 The principles are to help ensure that residents accessing the scheme are provided with short term support but additionally to ensure their circumstances are looked at simultaneously so they can be provided with information and advice to improve their long term position.

## 2.3 Detailed Principles of the Hardship Scheme

The principles of the Hardship Scheme are as follows:

- The Hardship 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. The Hardship Scheme– Policy & Process

3.1 On application and/or identification by the service staff, the service will carry out an initial eligibility check. Dependant on the outcome of the check, the service staff will either reject the application or move to fully assess the claim. If appropriate, the service will;

- Provide financial award / support 'in kind' (food voucher / top up utility cards/ travel warrant etc);
- Provide Advice and Information that will support the applicant in their time of need including directing referrals to other Council Services such as Housing or Adults Services, or external services; and/or
- Support applicants who require personal budgeting support to manage their debts. This will be achieved through:
  - Delivery of personal budgeting support and referring the applicant to the right place within a set time frame – set at 2 weeks;
  - Providing (or arranging the provision of) telephone or face to face personal budgeting support and follow up action as appropriate;

## 4. Primary Eligibility criteria

4.1 The initial eligibility check is formally called the Primary Eligibility Check. The applicant must meet all of the criteria to be considered eligible to receive support from the Hardship Scheme. The Primary Eligibility criterion is as follows:

- The applicant must have resided in Harrow for at least three months. Applications may however be accepted from people fleeing violence, leaving residential, institutional care or prison, and those about to move to Harrow;
- The applicant must be over 16 years of age;

- The applicant must be in receipt of a means tested benefit or have an underlying entitlement to that benefit;
- The applicant must not have personal savings that can meet the need in whole or in part;
- The applicant must not have other friends or family who could support their needs;
- The applicant is not able to make a claim if two successful claims for emergency relief were granted to their household within the last year;
- The applicant must be eligible 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 Eligibility criterion and be experiencing an emergency; where 'in kind' or "cash" support can be provided to meet the need, they will then be required to meet the secondary criteria set out below.

## 5. Need and Secondary eligibility criteria

5.1 If a person qualifies under the Primary Eligibility criterion, the circumstances of their household will then need to be considered against secondary criteria which will establish the risk to the household if the need is not met.

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

- There is a child under 16 years of age in the household;
- The applicant is a Care leaver;
- The applicant is a Pensioner;
- A member of the household has an illness that would be severely impacted if the need was not met; and
- The applicant resides in a household where a person, 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;
- The applicant is registered blind;
- The applicant resides in a property which has been granted a disabled band deduction;



- The applicant resides in a property which has been granted a Severely Mentally Impaired exemption for Council Tax; or
- The applicant 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>- Cash to be provided if food bank is closed;</li> <li>- Food provided 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	<b>Heating</b> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of the Hardship 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> </ul>
	<b>Hot Water</b> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of the Hardship policy</li> <li>- No restriction to the time of year this will be provided</li> </ul>	<ul style="list-style-type: none"> <li>- Key meter top up;</li> <li>- Cooking fuel - Minimal provision of microwave to non-vulnerable</li> </ul>
	<b>Cooking fuel (gas)</b> <ul style="list-style-type: none"> <li>- for vulnerable groups as defined in Section 5.2 of the Hardship policy</li> <li>- No restriction to the time of year this will be provided</li> </ul>	
	<b>Electricity (specifically lighting)</b> <ul style="list-style-type: none"> <li>- For all (no restriction to vulnerable group)</li> </ul> No restriction to the time of year this will be provided	

Need	Secondary Criteria	Provision of 'in kind' support
Clothing - Warm clothing including coat, socks, jumper, shoes. One full change of clothing for person leaving institutional care -School uniform -Travel Expenses -Telephone Credit	<ul style="list-style-type: none"> <li>- For all (not restricted to vulnerable group)</li> <li>- For all (not restricted to vulnerable group)</li> <li>- Fleeing domestic violence/attendance at close relative's funeral (immediate family) travel to homeless hostel/to collect Hardship Scheme goods/vouchers</li> <li>- For single homeless people who have used all their credit and cannot make the calls they need to Landlords to secure accommodation</li> </ul>	<ul style="list-style-type: none"> <li>- Clothing through arrangement with local Charity Shop or cash will be provided for purchase;</li> <li>- School uniform through schools uniform shops or where not available cash will be provided;</li> <li>- Cash or travel warrant at cheapest method of travel</li> </ul>
Other (which may include nappies/baby food)	<ul style="list-style-type: none"> <li>- Cases will be looked at individually</li> </ul>	<ul style="list-style-type: none"> <li>- Store Voucher / Cash will be provided for purchase</li> </ul>

- 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 An applicant may be refused support if it is found that any previous award was not used as prescribed by the service.
- 5.6 Where safeguarding concerns may be raised, referrals will be made by the service to the appropriate Council service.
- 5.7 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 7 days.
- 5.8 Successful applicants may be required to access advice and support services as a requirement of their award of support.

5.9 People who access the Hardship Scheme are required to consent to their data being shared. Information will be shared across the voluntary sector and the Council; as may be required and appropriate, with external partners and other Councils, to enable prompt and informed decision making. Any data sharing will be carried out within the remit of the Data Protection Act 1998.

## **6. Review of Hardship Assessment Decision**

6.1 The services' decision (service provider) is final and there shall be no review process.