

The Draft Harrow Hardship Scheme Policy

Helping people in their time of need

1. Introduction

- 1.1 This document sets out the Harrow Hardship policy and service specification. It has been developed in consultation with residents and stakeholders including the Voluntary & Community Sector as part of the Funding Review. The policy will commence from 1 April 2017 and will continue until amended or replaced. The policy will be kept under review to ensure it continues to meet the needs of the community of Harrow.
- 1.2 The Hardship Scheme has been revised so the emergency needs part of the service it can be delivered either as a standalone service administered by the Council or as part of an integrated Information and Advice service to be delivered by the Voluntary Sector. Additionally applications for white goods and furniture awards will continue to be administered by the Council. Its aim is to support people experiencing financial hardship who have an urgent need for essential items. 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 to deliver a sustainable solution for applicants.
- 1.3 Access to the service will be via application. The scheme will be administered and services delivered by the Council or the voluntary sector. The delivery organisation(s) will decide how to deliver the service which may be through an Advice Portal via web, telephone or in person – or a combination of all the above.
- 1.4 The service provider (s) 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 provider will assess them against the Hardship scheme criteria. Awards will be made from within the funding pots ring fenced for such support and which the service provider will control. The service provider will also assess the applicants for additional needs regarding advice or support, and either deliver these or refer applicants on with the intention of providing a long term solution to the issues that led the person to apply for an award from the scheme.
- 1.5 The service provider will review the applicant against the criteria in the Hardship policy. If the applicant meets the criteria they will be provided with 'in kind' support to meet their need. In exceptional circumstances they may be provided with cash support. To improve the person's long term outlook they may also be provided with advice and support.
- 1.6 A Hardship Fund of £10,000 has been made available for the financial year 2017/18, to pay for awards regarding emergency need. A secondary funding pot of up to £105,000 will also be available for funding white goods and furniture awards. The £10k fund is ring fenced and any underspend will be carried forward to the next financial year or returned back to Harrow Council

(‘the Council’) in the event of the service provider not being renewed or the Council stopping the scheme.

- 1.7 There will be a cap of £100 regarding emergency need awards. It is anticipated awards will vary from £25 to £100 depending on need.
- 1.8 There will be a cap of £500 regarding white goods and furniture. Where more than one item is required, the applicant will need to choose which items they need the most within the maximum awards limit.

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 support for their immediate need but additionally to ensure their circumstances are looked at simultaneously so they can be provided with information and advice with the aim of improving their long term position.

2.3 The Principles of the Hardship Scheme are:

- The Hardship Scheme is a discretionary service provided within the available funds
- The Scheme will support a single view of the customer
- The Scheme doesn’t duplicate provision that is delivered elsewhere in the borough
- The Scheme will only make awards within the total funding pot available and 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

Emergency Needs

- 3.1 On application, the service provider will carry out an initial eligibility check. Dependant on the outcome of the check the service provider will either reject the application or move to fully assess the application.

- 3.2 Once the applicant has been assessed against the scheme criteria they will either be refused or given an award / support in kind (food voucher / top up utility cards/ travel warrant etc)
- 3.3 Advice and Information that will support people in their time of need will be offered whether they are successful in their application or not including referrals through to Council Services such as Housing or Adults Services, or external services.

White Goods & Furniture

- 3.4 On application, the service provider will carry out an initial eligibility check. Dependant on the outcome of the check the service provider will either reject the application or move to fully assess the application.
- 3.5 Once the applicant has been assessed against the scheme criteria they will either be refused or given an award / support in kind (washing machine, cooker, beds etc).

4. Eligibility criteria

- 4.1 The applicant must meet all of the criteria to be considered for support from the Hardship Scheme. Assessment against the criteria will be carried out by the service provider to a level that satisfies themselves of the applicant's circumstances. The primary eligibility criteria are:
- 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, people impacted by family breakup)
 - Qualifying age – over 16 years old
 - 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
 - The applicant must be eligible to access public funds
 - For provision of food, energy fuel, clothing and emergency travel only, applications will also be considered where the applicant is not eligible to access public funds but not providing support would breach their human rights

Secondary criteria

4.2 The funds for the scheme will be allocated on a monthly basis, taking into account known periods of high demand. Any underspend in a month will be carried forward into the next.

4.3 Should the fund be running low in any given month, then secondary criteria will be applied when assessing an applicant. The secondary criteria are:

4.31 Applicant must be in receipt of a means tested benefit, Personal Independence Payment or Child Benefit, or are believed to have an underlying entitlement to that benefit. Means tested benefits are:

- 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
- Universal Credit

4.32 Applicants with a member of the household in one of the following categories will be prioritised:

- People aged 65 years or over
- Disabled people, including those with mental health issues
- Families with children

4.33 Disabled is defined as:

- In receipt of, or believed to have an underlying entitlement to, one of the following benefits:
 - Personal Independence Payments
 - 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
- People who are known to Harrow Council Social Services

5. Need and awards

5.1 Once the service provider is satisfied that the applicant meets the Eligibility Criteria, the applicant will be considered against the Needs criteria set out in the table below. The following table shows the needs that will be considered for the provision of 'in kind' support and the criteria that will be applied:

Table 1

Need	Need Criteria	Provision of 'in kind' support
Emergency need		
Food – no food available to provide at least one meal to household members	<ul style="list-style-type: none"> - For all set out in Eligibility Criteria 	<ul style="list-style-type: none"> - Referral to food bank - Cash if food bank closed - Food to meet immediate need up to 5 days
Energy fuel (heating, hot water, cooking fuel, electricity) – 1. Key card on emergency provision 2. Threat of disconnection or been disconnected	Heating <ul style="list-style-type: none"> - for groups as defined in Section 4.32 of this policy as follows: Heating fuel only provided from October to April 	<ul style="list-style-type: none"> - Fuel to be provided for period required dependant on access to funds e.g. Next Benefit payment, for a maximum of four weeks - Key meter top up
	Hot Water <ul style="list-style-type: none"> - for groups as defined in Section 4.32 of this policy - No restriction to the time of year this will be provided 	
	Cooking fuel (gas) <ul style="list-style-type: none"> - for groups as defined in Section 4.32 of this policy - No restriction to the time of year this will be provided 	
	Electricity (specifically lighting) <ul style="list-style-type: none"> - For all set out in Eligibility Criteria - No restriction to the time of year this will be provided 	

Need	Need Criteria	Provision of 'in kind' support
Emergency need		
Clothing <ul style="list-style-type: none"> - Warm clothing including coat, socks, jumper, shoes. One full change of clothing for person leaving institutional care - School uniform Travel Expenses	<ul style="list-style-type: none"> - For all set out in Eligibility Criteria 	<ul style="list-style-type: none"> - Cash will be provided for purchase - Cash or travel warrant at cheapest method of travel
Telephone Credit	<ul style="list-style-type: none"> - For single homeless people who have used all their credit and cannot make the calls they need to Landlords to secure accommodation 	<ul style="list-style-type: none"> - Cash or top-up voucher
Other exceptional need (which may include nappies/baby food and white goods & furniture in extreme circumstances)	<ul style="list-style-type: none"> - Cases will be looked at individually 	<ul style="list-style-type: none"> - Store Voucher / Cash will be provided for purchase
White Goods & Furniture	This element of the policy is contingent on funding availability. Funding is currently only available for the financial year 2017/18	
White Goods & Furniture	<ul style="list-style-type: none"> - Cases will be looked at individually but it is expected this will apply only to those households coming out of homelessness and moving to privately rented or social housing accommodation and where the applicant does not own any key white goods or 	<ul style="list-style-type: none"> - Physical items as requested by applicant within the cap limit.

Need	Need Criteria	Provision of 'in kind' support
Emergency need		
	basic furniture such as beds, mattresses or table and chairs.	

- 5.2 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.
- 5.3 An applicant may be refused support if it is found any previous award was not used as prescribed.
- 5.4 Where a person is unsuccessful in their application the service provider will signpost them to other known sources of the required item such as other charitable payments.
- 5.5 Where it is noted that there may be safeguarding concerns referrals will be made by the service provider through to the appropriate service.
- 5.6 The service provider will offer applicants the ability to submit an application at any time, such as by post or electronically. Applications may be made directly by an individual or supported by a referring agency
- 5.7 Where emergency support is required the target will be to assess the application within one working day of receipt, up to a maximum of two working days, and an award made on the day of the decision. Notification of the decision will be made by telephone or to the applicant in person on their return to the service providers' premises.
- 5.8 The service provider will have facilities to securely hold cash or in-kind awards (eg vouchers). Systems will be in place to record all awards to enable monitoring of spend and for auditing purposes.
- 5.9 The service provider will assess all applicants on the basis of the Eligibility Criteria as set out in this document.
- 5.10 Successful applicants may be required to access advice and support services as a requirement of their award of support.
- 5.11 Applicants who access the Hardship Scheme are required to consent to their data being shared. Information will be shared across the voluntary sector and 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.
- 5.12 The service provider will be required to submit monitoring data on the Hardship Scheme as reasonably requested by Harrow Council.

6. Review of Hardship Assessment Decision

- 6.1 The applicant may request a review of a decision by writing to the service provider. A member of staff who is more senior to the original decision maker will carry out a review of the case. If the service provider is an external organisation, and the applicant is not satisfied with the providers' decision, then they have the right to appeal to Harrow Council whose decision will be final. The decision on review will be communicated in writing to the applicant within one month.

December 2016

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