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

3.2 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:
  o Disability Living Allowance (any component);
  o Employment Support Allowance (Support group);
  o Incapacity Benefit;
  o Mobility Supplement;
  o 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:

<table>
<thead>
<tr>
<th>Need</th>
<th>Secondary Criteria</th>
<th>Provision of ‘in kind’ support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food – no food available to provide at least one meal to household members</td>
<td>- For all (not restricted to vulnerable group)</td>
<td>- Referral to food bank; - Cash to be provided if food bank is closed; - Food provided for the period required dependant on access to funds e.g. next benefit payment, for a maximum of four weeks</td>
</tr>
<tr>
<td>Energy fuel (heating, hot water, cooking fuel, electricity) – 1. Key card on emergency provision 2. Threat of disconnection or been disconnected</td>
<td>Heating  - for vulnerable groups as defined in Section 5.2 of the Hardship policy as follows: Heating fuel only provided from October to April</td>
<td>- 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; - Cooking fuel - Minimal provision of microwave to non-vulnerable</td>
</tr>
<tr>
<td></td>
<td>Hot Water  - for vulnerable groups as defined in Section 5.2 of the Hardship policy  - No restriction to the time of year this will be provided</td>
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</tbody>
</table>


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<tr>
<th>Need</th>
<th>Secondary Criteria</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Cooking fuel (gas)</td>
<td>- for vulnerable groups as defined in Section 5.2 of the Hardship policy</td>
<td>- No restriction to the time of year this will be provided</td>
</tr>
<tr>
<td>Electricity (specifically lighting)</td>
<td>- For all (no restriction to vulnerable group)</td>
<td>- No restriction to the time of year this will be provided</td>
</tr>
<tr>
<td>Clothing</td>
<td>- For all (not restricted to vulnerable group)</td>
<td>- For all (not restricted to vulnerable group)</td>
</tr>
<tr>
<td>- Warm clothing including coat, socks, jumper, shoes. One full change of clothing for person leaving institutional care</td>
<td>- Fleeing domestic violence/attendance at close relative’s funeral (immediate family) travel to homeless hostel/to collect Hardship Scheme goods/vouchers</td>
<td>- Clothing through arrangement with local Charity Shop or cash will be provided for purchase;</td>
</tr>
<tr>
<td>- School uniform</td>
<td>- For single homeless people who have used all their credit and cannot make the calls they need to Landlords to secure accommodation</td>
<td>- School uniform through schools uniform shops or where not available cash will be provided;</td>
</tr>
<tr>
<td>- Travel Expenses</td>
<td>- Telephone Credit</td>
<td>- Cash or travel warrant at cheapest method of travel</td>
</tr>
<tr>
<td>Other (which may include nappies/baby food)</td>
<td>- Cases will be looked at individually</td>
<td>- Store Voucher / Cash will be provided for purchase</td>
</tr>
</tbody>
</table>

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.