

NOTICE OF MEETING

Cabinet Member Signing

TUESDAY, 3RD MARCH, 2015 at 11:00 HRS - CIVIC CENTRE, HIGH ROAD, WOOD GREEN, N22 8LE.

MEMBERS: Councillor Arthur, Cabinet Member for Resources & Culture

AGENDA

1. URGENT BUSINESS

The Leader/Cabinet Member will advise of any items they have decided to take as urgent business.

2. EXTENSION OF CONTRACT WITH NORTHGATE FOR THE MANAGEMENT OF THE HARINGEY SUPPORT FUND (PAGES 1 - 32)

The report will seek Cabinet Member Approval to utilise the existing under spend in the current year's Support Fund to continue the provision of a Support Fund Scheme for the next 12 months, as central Government have confirmed that funding for the Support Fund will cease from 01 April 2015. In order to maintain consistency and provide the best value service to those customers in need for assistance, it is proposed that the current contract with Northgate is extended to 31st March 2016.

3. HARINGEY'S DISCRETIONARY HOUSING PAYMENT POLICY FOR 2015/16 (PAGES 33 - 64)

The report will seek approval for the annual Discretionary Housing Payments Policy. The policy has not been amended from 2014/15, however, there is 40% less funding available in 2015/16, so the Council will need to more carefully consider the merits of each application. The policy will ensure that these reduced DHP resources are used in a way that is not only fair but also supports those households that are in most need of assistance.

4. NEW ITEMS OF URGENT BUSINESS

To consider any new items of urgent business admitted under Item 1 above.

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Published on 23rd February



Haringey Council

Report for:	Cabinet Member Signing -03/03/15	Item Number:	
Title:	Extension of Contract with Northgate for the Management of the Haringey Support Fund		
Report Authorised by:	Tracie Evans Chief Operating Officer		
Lead Officer:	Carla Segel Assistant Head of Revenues, Benefits and Customer Services		
Ward(s) affected: All	Report for Key Decision		

1. Describe the issue under consideration

- 1.1 At Cabinet in October 2013, it was agreed to award the contract to manage Haringey's Support Fund to Northgate Information Systems UK Limited (Northgate) for a 17 month period ending on 31st March 2015.
- 1.2 Central Government have confirmed that funding for the Support Fund will cease from 01 April 2015. Haringey currently has an under-spend and it is proposed that these funds are used to continue the provision of a Support Fund Scheme for the next 12 months. The long-term plans for the Scheme and funding for it will be considered during these 12 months.
- 1.3 In order to maintain consistency and provide the best value service to those customers in need for assistance, it is proposed that the contract with Northgate is extended to 31st March 2016.

2. Cabinet Member Introduction

- 2.1 The Government's decision to radically reduce its support for Haringey's Support Fund is deeply troubling when considered alongside its other welfare reforms, which are causing hardship for low-paid families across our borough. However, it is important that Council continues to do everything it can to support the most vulnerable members of our community who may need assistance during key moments of crisis in their lives.



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- 2.2 Extending the contact with Northgate for the next 12 months will ensure that Haringey can continue to provide this critical safety net for our residents, such as those suffering from domestic violence or children leaving care. Given the under-spend in the last financial year, it is also important that the Council continues to promote the support available in order to prevent residents from slipping into the hands of payday lenders and loan sharks.

3. Recommendations

It is recommended to Cabinet that the following is agreed:

- 3.1 The existing contract with Northgate is extended to 31st March 2016 at a cost of £160,000.
- 3.2 The existing Support Fund policy (**Appendix A**) is maintained for the next 12 months.
- 3.3 Future options for the Support Fund are considered over the next 12 months.

4. Alternative Options Considered

- 4.1 The following options were considered and summarised below.

4.1.1 Option One – Stop the Support Fund Scheme

The provision of a Support Fund Scheme is not mandatory and the funds previously allocated for this are not ring-fenced. Although no new funding will be provided, there is an existing un-spent fund which could be used elsewhere to support other Council aims and priorities.

This option was not taken forward as it would not fulfil Haringey's commitment to assist the vulnerable within our community and would remove a vital safety net that exists to support those facing crisis situations. A piece of research was conducted by the Centre of Analysis for Social Exclusion in March 2014 which showed that this scheme is needed "There is an overall need for a scheme to meet urgent, unexpected, and unusual needs. We therefore recommend that as a starting point Haringey continue with a scheme of this type."

Although it is recognised that long-term the provision of the scheme may need to stop or significantly change in scope, it is felt that ceasing from April 2015 when there is still an under-spend on the funds is not appropriate.

4.1.2 Option Two – Continue with the Support Fund Scheme

The contract with Northgate ends on 31st March 2015 so there is no option that allows for a continuation with no change. Other options explored under this banner are:



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A) Set up an in-house team

This option was considered previously and referenced in the Cabinet report in April 2013. It was discounted as a permanent solution due to the costs involved in the purchasing and administering of an appropriate IT solutions, fulfilling the awards (there is no appropriate facility to dispense cash within the Council) and the need to create a dedicated team to manage the scheme.

Although this option has been reviewed it has not been taken forward as these reasons still apply.

B) Partner with Other Local Authorities

Haringey is part of both a London wide Local Authority best practice group and a Northgate User Group which covers the United Kingdom. Consideration has been given to working differently across London to provide a London-wide scheme, however at this time with the future funding being uncertain there is little appetite to take this forward.

Whilst all Authorities are still considering options there are some common themes emerging around under-spend and future plans, the following table gives a snapshot of proposals currently being reviewed.

Broadly speaking the majority of Authorities have a level of under-spend that they are planning to use to run a scheme for the next 12 months whilst they consider long term plans.

Council	Current Thinking
London Boroughs of Ealing, Brent, Enfield, Wandsworth, Hounslow, Redbridge and Greenwich.	Continue the scheme as is and carry forward under-spend until it is exhausted
London Boroughs of Croydon, Lambeth	Adjust scheme to focus on crisis only and carry forward under-spend. The expectation is that this will then run for the next 2-3 years.
London Boroughs of Bromley and Camden	Currently have externalised the administration of their scheme to Northgate and are considering extending the contract or bringing the service back in-house.
London Borough of Lewisham, and Portsmouth and Solihull City Councils.	Considering passing responsibility of the fund to other organisations (voluntary or charitable sector).
London Borough of Bexley	As there is no funding and no carry-over, the scheme will be discontinued
London Borough of Hackney	Unlikely to be enough carry-over funding to last another 6



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	months, so asking Members to fund the remainder of the year.
London Boroughs of Islington & Harrow	Budget is fully spent, so seeking Member approval to take budget from General Grant and continue scheme.
London Borough of Tower Hamlets	Without continued funding, withdraw scheme and use under spend to buy-in services

C) Extend the Contract with Northgate for a further 12 months

It is felt this option is the most appropriate as it allows us to benefit from the knowledge gained over the past 17 months in terms of the development and refinement of both bespoke processes and procedures and shared learning from the other 9 Authorities and the Welsh Assembly who have their scheme administered by Northgate.

Northgate and Haringey have worked together with the Voluntary and Charitable sector to develop a secure fast track referral process for recognised local providers. It is recognised that this sector holds the local knowledge and understanding that can be used to balance the immediate need of those in crisis with supportive longer term plans to help them in a more managed way. Northgate incorporates this knowledge into decision making on awards so that local organisations are used to provide assistance to applicants in addition to or in replacement for fund awards. All applicants are signposted to local sources of help such as support groups, debt advice and family networks. This would all be maintained in the contract extension.

This option also provides value for money as the contract price has been maintained at £160,000.

- 4.2 The future of the scheme is uncertain and discussions will need to be held over the next 12 months to confirm how and if the scheme will be provided long-term noting that there will no additional funding and it is not a regulatory requirement.

5. Background Information

- 5.1 The Welfare Reform Act 2012 required Local Authorities to implement a scheme of Local Welfare provision from 01 April 2013. The scheme, previously administered by JobCentre Plus, transferred the DWP responsibility for discretionary payments under the former "Social Fund" to Local Authority control.
- 5.2 The 2013/14 government funding for the scheme was £1.354m, which included £236k of administration costs. Funding for 2014/15 was £1.335m including a reduced administration allocation of £216k. The DWP has announced they will confirm funding for 14/15 in February 2015, but that they have separately identified an amount relating to



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local welfare provision from April 2015 in each upper-tier authority's general grant, totalling £129.6 million nationally. Haringey's allocation for this will not be announced until February 2015. This is not new or additional government money, it is part of the Council's general grant funding. The Council may use this money for the provision of a local scheme, however in doing so it reduces the funds available for areas previously funded by the general grant.

- 5.3 It was agreed that Haringey Council would procure an external provider to run its Social Fund, renamed to Support Scheme, a formal procurement process was followed in 2013 which led to Northgate being awarded the contract in October 2013 for a 17 month period to 31st March 2015.
- 5.4 Northgate delivers similar services across Wales on a National Basis and to nine English Local Authorities. Their model encourages Haringey's third sector partners to provide an essential face-to-face service as part of their day to day contact with communities. Information and in-depth training was provided to these partners to ensure that they are familiar with the operation of the scheme, eligibility and the mechanics of the application process, their referrals are fast tracked and prioritised.
- 5.5 Northgate do not use Haringey's IT or Telephony systems and verify applicants' status independently. Their fulfilment of awards is by charity organisation Family Fund Trade Ltd (FFT) – who have been established for over forty years with the ethos being to support families 'in need' across the UK and via both BACS and cash outlet PayPoint depending on applicants ability to access bank accounts.
- 5.6 It is worth noting that the funds for the replacement Social Fund scheme have always been non-ringfenced and there is no statutory obligation to provide a replacement scheme. Going forward the Government have confirmed that any future funding allocation will not be ring-fenced and they will not be placing any new duties, expectations or monitoring requirements on its use.
- 5.7 In 2013/14 we spent a total of £250k on awards under the Support Fund scheme and the £850,000 under spend was held in reserve but noted that its purpose was Support Fund related. In 2014/15 we expect to spend a total of £280k on awards leaving a total under spend across both years at £1.8m
- 5.8 We propose that the under spend is used to fund both the contract extension with Northgate and the award fulfilment for 2015/16. Remaining under spend will then be considered in line with the longer terms plans for the scheme and to fit in with the Council's key corporate priorities.

6. Comments of the Chief Financial Officer and Financial Implications



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- 6.1 The tender price for the 12 month contract extension period is £160,000. It is not considered that this will place any additional financial burden on Council's funds and will be covered through the unspent Central Government grant, held in reserves.
- 6.2 Given the historical spend against the Support Fund, the additional 2014/15 grant allocation, and the brought forward unspent sums, the risk of overspend against the grant, from any extension to the scheme, is deemed to be low. As part of the client management role, we have been assured that the Service will continue to operate its established process for in-year monitoring of the actual level of support fund awarded to ensure that the grant funding is not exceeded.

7. Comments of the Assistant Director of Corporate Governance and Legal Implications

- 7.1 The Assistant Director of Corporate Governance notes the contents of the report.
- 7.2 The existing contract which was procured under a domestic tender process included an option to extend by a further 12 months.
- 7.3 The Chief Operating Officer (the Directorate) now wishes to exercise the option to extend the contract. The extension is considered to be a Key Decision as it is likely to be significant in terms of its effects on communities living or working in an area comprising two or more wards (Part 2, Article 13 and Part 5 (Protocol for Key Decisions), Section C, para (1) (b) of the Council's Constitution). As a Key Decision it may only be approved by Members.
- 7.4 The Directorate has confirmed that this matter has been included in the Forward Plan in accordance with the Council's requirements for Key Decisions.
- 7.5 Cabinet has power to approve the recommendation under CSO 10.02.2.
- 7.6 The Assistant Director of Corporate Governance confirms that there are no legal reasons preventing Members from approving the recommendations in this report.

8. Equalities and Community Cohesion Comments

- 8.1 The initial process used to select a provider followed the Council's procurement guidelines and procedures, which include equalities considerations at key stages. The management of the contract includes equalities monitoring to ensure that significant disproportionate impacts on any groups are identified and rectified where possible. The extension of the contract with Northgate will allow for further data to be gathered in line with the equalities monitoring process.



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8.2 The initial Equality Impact Assessment reviewed by Cabinet in March 2013 has been updated to include data gathered over the past 12 months and examples of mitigation used when considering the various impacted groups (**Appendix B**)

8.3 All applicants are signposted to additional areas of support that are appropriate for their individual circumstances.

9. Head of Procurement Comments

9.1 Procurement supported a fully transparent open tender process where Northgate were awarded after demonstrating best value.

9.2 Extension of this contract for a period of one year subject to funding and discretion of the Council was made available in the terms of the original contract.

9.3 The service should continue to monitor the contract to ensure the supplier meets service quality standards.

10. Policy Implication

10.1 The Support Fund policy previously agreed by Cabinet will be adhered to as part of this process. This broadly mirrors the criteria previously used by Central Government when considering applications and prioritises allocation to those most in need, such as people fleeing from domestic violence and children leaving care. No further changes are proposed.

11. Reasons for Decision

11.1 As per section 3.1, it is recommended that the contract with Northgate is extended for a 12 month period. This will ensure vulnerable customers continue to have access to funds in periods of crisis. Going forward the implementation of the scheme will need to be considered noting that it is not a regulatory requirement and there will be no additional funding for it.

12. Use of Appendices

12.1 Appendix A – Support Fund Policy

12.2 Appendix B – Equalities Impact Assessment

13. Local Government (Access to Information) Act 1985

13.1 N/A



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Support Fund Policy

1. Introduction and Aims of the Support Fund

1.1 As part of the Welfare Reform Act 2012, the current Crisis Loans and Community Care Payment Support which is part of the Discretionary Social Fund scheme administered by the Department for Work and Pensions (DWP) will be abolished with effect from 1 April 2013 and devolved to local authorities to devise and administer a local scheme.

1.2 The current system of discretionary payments are made

- to low income households who are unable to access credit and are facing sudden unexpected costs, emergencies or crises and
- to households or individuals who require assistance to move into or stay in the community

1.3 A nationally administered scheme for some types of Crisis Loans and Budgeting Loans will continue to be administered by the DWP and criteria for that are outside the provisions for the Haringey Council Local Scheme. The criteria are:

- Short-term Advances will replace Interim Payments and Social Fund Crisis Loan alignment payments for all benefits from April 2013
- Budgeting Advances will replace Social Fund Budgeting Loans for eligible Universal Credit claimants from April 2013. Budgeting Loans will continue to be available to those claiming legacy benefits until all such claims have either been closed or migrated to Universal Credit.

1.4 Haringey Council's scheme has been set up to encourage greater financial capability and resilience so that we reduce dependency on the council for emergencies.

1.5 The main features of the scheme are that:

- **The operation of the scheme is at the Council's discretion**
- People do not have a statutory right to a Support Fund award
- The total amount of Support Fund awards made in any financial year is cash limited
- The scheme has been designed to increase financial independence and decrease formal support
- It is an interim scheme that will be monitored to continuously shape the scheme going forward
- **The Scheme doesn't** duplicate provision that is delivered elsewhere in the borough



- 1.6 There are two forms of support provided by the Support Fund, Crisis Payments and Community Care Payments:
- 1.7 Crisis Payments aim to provide short term support in a crisis due to a disaster or other emergency and the applicant or their family do not have access to immediate funds to help them through the crisis that would prevent them from serious damage or risk to health, safety or welfare of a person or their family.
- 1.8 Community Care Payments aim to help applicants remain in the community or move back into the community after a period in institutional care or unsettled accommodation. It provides help for a person or family that:
- need to regain independence after a period in institutional care
 - need to regain a more settled way of life
 - are at risk of losing their independence and ending up in institutional care
 - need to ease exceptional pressure on the family or to
 - Help with the care of a prisoner when they are on release or temporary licence.
2. Policy Objectives
- 2.1 The funding will be used to support those people who are most financially vulnerable and who have a short-term need for assistance.
- 2.2 The key policy objectives that the scheme is aiming to achieve are:
- To prevent serious risk to the health, wellbeing or safety of the most financially excluded residents
 - To ease severe financial pressure on families in certain situations
 - To help those, without the necessary means, to either establish themselves in the community as a transition from institutional care or to remain in their community
 - Alleviate poverty
 - Encourage and sustain people in employment
 - Safeguard people in their own homes
 - Help people who are trying to help themselves
 - Keep families together
 - Help support elderly or vulnerable people in the local community
 - Help people through personal and difficult times
 - To support young people in the transition to adult life
 - Promote good educational outcomes for children and young people
 - Reduce incidents of repeat offending
 - Ensure Support Fund awards are made to those most in need



3. Application and Assessment Process
 - 3.1 The below gives an overview of the application and assessment process:
 - 3.2 To apply for the Support Fund visit our [website](#) where you can either complete an online form (external link) or contact our Call Centre on 020 8454 7322.
 - 3.3 Applications can be made by the applicant, their appointee, carer, advocate or a third party acting on their behalf.
 - 3.4 The Council may require evidence of the qualifying conditions.
 - 3.5 **Where the applicant has health, support or care needs which aren't currently being met or have not been assessed by a specialist provider/ other local authority department that provides support or charity (for example by a GP, support or care agency, Social Services etc), the applicant may be signposted to the relevant provider to assess their needs. Crisis Support will be given to a client without a specialist provider assessment if it is their first application (providing they meet the eligibility criteria and are deemed to be in crisis or have an emergency). The applicant may be informed any subsequent Crisis Support applications (even if this is for a different reason) will not be given until the applicant has presented to a specialist provider if this is appropriate.**
 - 3.6 The Council will also make a financial assessment, which will involve a series of questions to establish if the applicant has immediate access to any other form of financial assistance.
 - 3.7 The Council will process the application and inform the applicant of the outcome of their application by text message; this may be pending the provision of evidence by the applicant or third party if successful.
 - 3.8 The Council will also provide the applicant with signposting to an advice agency.
 - 3.9 Applications will be reviewed daily.
 - 3.10 Applicants that have been successful will be notified within 2 working days. We will endeavour to notify applicants that have been refused within 5 working days by text message; if a telephone number has not been provided an email will be sent, and if neither is provided a letter will be sent in the post. If you have not received any response within 5 working days of submitting your application it is most likely that your application has been refused.
 - 3.11 For the majority of successful applicants, relevant evidence will need to be provided.



4 Award Values and Duration

- 4.1 The value and duration of the award will be at the discretion of the Council, in relation to the needs being presented and the financial situation of the applicant. In most cases however, support provided to cover needs will usually last no longer than 7 days.
- 4.2 The value of awards for basic living costs will be based on a percentage of the **applicant's Applicable Amount (the amount used by the Department for Work and Pensions to assess the minimum income for a household to live on)**. This will usually be 20% but individual circumstances may vary.

5 Award Fulfilment

- 5.1 The award will be fulfilled in an appropriate way and may include:
- Pre-payment cards
 - White Goods
 - Furniture

6 Evidence Required

- 6.1 Claimant identification will be verified by the **Haringey's IT systems** where possible and appropriate.
- 6.2 The Council may request further information or evidence it reasonably needs to support an application for a Support Fund award. For Support in a Crisis or Emergency the information and evidence to be provided will be declared on the application form and the disclaimer ticked before the application can be submitted
- 6.3 For support with Community Care, the information and evidence required will be outlined on the Haringey website. If evidence is required, the Council will contact the applicant or their representative, requesting the information and evidence required. Applicants or specialist providers will be expected to provide the requested information and evidence within 5 working days (or contact the Council within 5 working days if more time is required) and the Council team will make a final decision within 5 working days, once all requested information and evidence is received.
- 6.4 The Council reserves the right to verify any information or evidence provided by the applicant, as required. Any such request will be essential to the decision making process and will only be used in connection with the Support Fund. If the applicant is unable to or does not provide the required evidence, the Council will consider the application and will make a decision on the available information and evidence.

6.5 Examples of evidence that may be required include:

- Passports, driving licences or other evidence of identity
- Wage slips or self-employed accounts
- Benefit or Tax Credit letters
- Bank statements or other evidence of savings
- Receipts, utility bills or other evidence of expenditure
- Doctors letters confirming health conditions or prescriptions for relevant medication
- Contact details for support worker in relevant support agencies
- Customer Information checks to confirm Identify and income

7 Priorities and Vulnerability

7.1 An award is only appropriate if the Council decides it will meet a need for a Crisis Payment or a Community Care Payment.

7.2 If we decide that an award will meet a need, we must then decide whether an award has sufficient priority and vulnerability for a payment from the budget. For example, we may decide that a grant for certain clothing items will help someone who has just left a care home to establish in the community. We may also decide, taking all the facts into account, that the grant for clothing would be of minor importance in helping the applicant to establish themselves in the community.

7.3 Whether an award could be made would depend on the funds available in the grant budget. If there is a very high level of demand on the budget, then in the above example, the grant application is likely to be refused on the grounds of priority. If there are significant funds still left in the budget, a grant may still be appropriate.

7.4 Examples of vulnerability criteria are shown below, in exceptional circumstances a claimant may still be given an award even if they do not meet this criteria.

- The claimant , partner or a dependant family member has a serious physical health problem, which they are receiving treatment for;
- The claimant , partner or a dependant family member has a dependent child **who normally lives with them and that child's health** would be at immediate risk;
- The claimant , partner or a dependant family member is homeless, or at risk of homelessness;
- The claimant , partner or a dependant family member has a substance or alcohol misuse problem, which they are receiving treatment or for;
- The claimant , partner or a dependant family member is on probation or receiving support relating to their offending history;
- The claimant , partner or a dependant family member is affected by, or at risk of domestic abuse
- The claimant , partner or a dependant family member has a learning disability
- The claimant , partner or a dependant family member has a physical or sensory impairment
- The claimant , partner or a dependant family member has a mental health problem, which they are receiving treatment for;



- The claimant , partner or a dependant family member is an older person with special needs
- The claimant , partner or a dependant family member is pregnant
- The claimant is a Care leaver
- The claimant , partner or a dependant family member is living in poor standard or temporary accommodation
- The claimant is a Lone Parent that has little or no support
- Families where parenting skills are limited
- Where there is a high risk of family breakdown
- Where the Child/Children has a protection plan in place

7.5 Examples of priority circumstances are shown below; in exceptional circumstances a claimant may still be given an award even if their situation is not listed.

- Avoid uncontrollable debt
- Ex-offender
- Leaving hostel or sheltered accommodation
- Domestic abuse
- Hate crime
- Terminal illness
- Runaway
- Children in need
- Housing needs or Social Services user
- Estranged from parents
- No fixed abode
- On IMPACT offender register
- High level family intervention from Social Services

7.6 Usually an award under either Crisis or Community Care can only be made once in a 52 week period. The exception to this is if a resident **has 'additional priority circumstances' where** the Council feel an award of Crisis Payment or Community Care Payment is warranted to prevent serious damage to or risk of health or safety of a person or their family. This may include examples such as:

- Moving to stay safe from domestic violence and abuse
- **Disabled person's impairment has created additional wear and tear on goods**
- Prison leaver in limited circumstances where storage has been a problem
- Bereavement or sudden illness in the household
- Significant risk of family breakdown
- Tenancy at significant risk of breakdown
- A disaster or emergency that risks the safety of the person or their family



8 Support in a Crisis or Emergency

8.1 There will be two stages to the assessment of a Crisis or Emergency Support application:

- An assessment of need - to establish if the applicant meets one of the qualifying conditions.
- A financial assessment - to establish if the applicant has immediate access to any other form of financial assistance.

8.2 The principles of Crisis Payments are:

- Support is discretionary and must be provided within the available funds
- The funding will be allocated on a daily basis with a separate weekly profile for rent in advance/rent deposits to minimise the risk of the funds not being available throughout the year
- Its purpose is to meet urgent needs that cannot be met elsewhere

8.3 The claimant must meet the following eligibility criteria to qualify for consideration for a Crisis payment.

- Have been a resident in the Borough for minimum period of 3 months
- Be over 16 years old
- Be in receipt of a means tested benefit, or have an underlying entitlement to that benefit:
 - Child and working tax credits
 - Income support
 - Job seekers allowance income based
 - Employment Support Allowance Income Related
 - Pension Credit Guarantee Credit
 - Housing Benefit and Council Tax Support
 - A victim of Domestic violence, that requires support immediate support to secure their safety
- Have no access to savings that can meet the need in whole or in part
- Have no other friends/family who could support the need
- Have not received an award in the past 52 weeks
- Be eligible to access public funds

8.4 The qualifying conditions for a Crisis Payment are strict. A Crisis Payment can only be used for short term need and must be to help meet expenses that have arisen as a consequence of an emergency or a disaster and must also be the only way of preventing serious damage or serious risk to the health or safety of a person or their family.

8.5 To qualify for Crisis Payment, the applicant must meet either of the following conditions.

8.6 The applicant has suffered a disaster to their home such as major flooding, gas explosion or house fire, where serious damage has been caused to the home or the home is now uninhabitable.



8.7 As a direct result of the inability to afford the goods or services requested the health, safety or welfare of either the applicant or their partner will immediately deteriorate. In relation to the second condition only, the applicant or their partner who lives with them must also meet at least one of the additional priority circumstances where additional priority circumstances criteria has been met.

9 Community Care Support

9.1 Community Care Payments are intended to help vulnerable people live as independent a life as possible in the community. Local Authorities have the major responsibility for community care but there are many different ways in which Community Care Payments can complement care provided by LAs and by other Government and voluntary agencies.

9.2 Community Care Payments must not take over the role of other agencies. It should be used in ways which contribute to the overall aims of care in the community.

9.3 The claimant must meet the following eligibility criteria to qualify for consideration for a Community Care payment.

- Have been a resident in the Borough for minimum period of 3 months
- Be over 16 years old
- Be in receipt of a means tested benefit, or have an underlying entitlement to that benefit (i.e. they are due to leave an institution or care home within 6 weeks):
 - Income support
 - Job seekers allowance income based
 - Employment Support Allowance Income Related
 - Pension Credit Guarantee Credit
- Have no access to savings that can meet the need in whole or in part
- Have no other friends/family who could support the need
- Have not received an award in the past 52 weeks
- Be eligible to access public funds

9.4 If the applicant is applying for Community Care Payment because they are providing care for someone to remain in the community, or caring for a prisoner or they are offender on relapse or licence the applicant must be in receipt of the above mentioned benefit in order to qualify, not the person they are caring for.

9.5 The purpose of the Community Care award should be:

- Help people to establish themselves in the community
- Help people remain in the community
- Help with the care of a prisoner or an offender on release or temporary licence
- Ease exceptional pressures on families
- Help people setting up home as a part of a resettlement programme



10 Notification of Decisions

- 10.1 Once a decision on the Crisis Payment/ Community Care Payment application has been made, the applicant (and representative if relevant) will be notified of the outcome and next steps in writing.
- 10.2 For Crisis Support, the decision will be notified by text message where possible. The notification text will include the following:
- Where Support Fund is awarded, the item(s) to be provided and the period of the award (if relevant)
 - Where the Support Fund awarded does not provide all support requested, the reasons for this decision
 - Where Support Fund is not awarded, the reasons for this decision

11 Review of Decisions

- 11.1 If applicants disagree with the Council's decision then they will be able to ask the Council to conduct a review. The request to review must be submitted within 10 working days of the decision notification. The review will be carried out by a Senior Manager and their recommendation will be final.
- 11.2 A review can be requested by:

Email: LWPAppeal@northgate-is.com

In writing to:

Haringey Support Fund Review
 PO Box 1007
 Billingham
 TS19 1UN

The applicant's name, National Insurance number and the grounds on which you would like the decision to be reviewed must be provided in the email.

- 11.3 A review decision will be made and communicated within 10 working days.
- ## 12 Additional Available Support
- 12.1 The Council will consider other available grants and loans the resident may be entitled to through the local authority or other agencies.
- 12.2 If it is more appropriate to signpost the resident an outside agency/charity rather than grant a Support Fund payment.
- 12.3 Discretionary Housing Payment payments may be more appropriate support for the **customer's circumstances. A Support Officer may refer the application for Haringey Support Fund for Discretionary Housing Payment consideration.**



13 Monitoring of the Haringey Support Fund

13.1 Applications to the Support Fund Scheme will be monitored through quantitative data that will be captured through recording systems.

13.2 Due to the nature of the scheme it will be difficult to capture quantitative data to support the monitoring process for applications from specific outside agencies. However qualitative data will be collected through close working relationships with the wide range of agencies and services providing advice and support within Haringey.

13.3 For internal quality assurance a sample of cases will be audited at random to ensure consistency in assessment and decision making.

13.4 A formal review of the operation of the scheme will be carried after 10 months of operation which will inform scheme design for the second year of operation 2014/15.

14 Counter Fraud

14.1 Haringey Council is committed to the fight against fraud in all its forms. Any applicant who fraudulently claims or attempts to fraudulently claim a Support Fund award by falsely declaring their circumstances, providing false statements or evidence in support of their application, may have committed a criminal offence.

14.2 Where it is alleged, or the Council suspects that such a fraud may have been committed, the matter will be investigated. If an offence is found to have occurred, action will be taken including, if appropriate criminal proceedings. Any payments of Support Fund that has been fraudulently claimed will be recoverable from the person who made the claim.



Appendix B – Equalities Impact Assessment

Service:	Revenues, Benefits and Customer Services
Directorate:	Chief Operating Office
Title of proposal:	Extension of Contract with Northgate for the Management of the Haringey Support Fund
Lead Officer (author of the proposal):	Carla Segel Assistant Head of Revenues, Benefits and Customer Services
Names of other Officers involved:	Jim Brady, Zakir Chaudhry

Statement of purpose

In making this proposal, we have been mindful of our public sector equality duty to have due regard to the need to:

- a) eliminate discrimination;
- b) advance equality of opportunity between different groups and;
- c) foster good relations between groups in Haringey.

In addition we are committed to ensuring that we promote social inclusion in all council services making sure that they address the needs of those vulnerable residents who rely most heavily on them. The most socially excluded residents predominantly have the protected characteristics defined in the Equality Act 2010.

The purpose of this assessment is to:

- a) Identify whether and to what extent this proposal: could produce disadvantage or enhance opportunity for any groups with the protected characteristic defined in the Equality Act 2010;
- b) Establish whether the potential disadvantage is significant enough to call for special measures to remove or reduce the disadvantage;
- c) Identify and set out the measures that will be taken to remove or reduce the disadvantage;
- d) Where mitigation measures are not possible, to set out and explain why;
- e) To ensure that Members are fully aware of the implications the proposal may have for the Council's public sector equality duty before they decide on the proposal.

Step One: Identify the aims of the proposal

1) Please state:

- **What problems the proposal is intended to address**
- **What effects it is intended to achieve**
- **Which group(s) it is intended to benefit and how**

The Welfare Reform Act 2012 required Local Authorities to implement a scheme of Local Welfare provision from 01 April 2013. The scheme, previously administered by JobCentre Plus, transferred the DWP responsibility for discretionary payments under the former "Social Fund" to Local Authority control.

At Cabinet in October 2013, it was agreed to award the contract to manage Haringey's Support Fund (the local name for the original Social Fund) to Northgate Information Systems UK Limited (Northgate) for a 17 month period ending on 31st March 2015. Central Government have confirmed that funding for the Support Fund will cease from 01 April 2015. Haringey currently has an under-spend and it is proposed that these funds are used to continue the provision of a Support Fund Scheme for the next 12 months. The long-term plans for the Scheme and funding for it will be considered during these 12 months. In order to maintain consistency and provide the best value service to those customers in need for assistance, it is proposed that the contract with Northgate is extended to 31st March 2016.

The policy agreed initially by Cabinet has not changed and the eligibility criteria remains the same. As such all people currently entitled to apply for an award under the current Scheme will continue to receive the same level of service - where applicants are not given an award due to not meeting the set eligibility criteria they will be sign posted elsewhere and given other options for support.

Step Two: Consideration of available data, research and information

Instruction: You should gather all relevant quantitative and qualitative data that will help you assess whether at present, there are differential outcomes for the different equalities target groups – diverse ethnic groups, women, men, older people, young people, disabled people, gay men, lesbians and transgender people and faith groups, etc. Identify where there are gaps in data and say how you plug these gaps.

In order to establish whether a group is experiencing disproportionate effects, you should relate the data for each group to its population size. The Haringey Borough Profile of Protected Characteristics (can be found on the Website) will help you to make comparisons against Haringey's population size. The most up to date information can be found in the [Joint Strategic Needs Assessment](#).

1) Using data from equalities monitoring, recent surveys, research, consultation etc. are there group(s) in the community who:

- are significantly under/over represented in the use of the service, when compared to their population size?
- have raised concerns about access to services or quality of services?

The original scheme was administered by the DWP and they were unable to provide detailed analysis of claimants and therefore projections of impact on future claimants.

Whilst the Support Fund was managed by Northgate (November 2013 to date) equalities information has been collected. It is worth noting that the equalities questions are not a mandatory part of the application process so we do not hold full data for all applicants.

	2013/14 Data	Borough Demographic / Census Information
Gender		
Male	50%	48%
Female	50%	52%
Household Make-up		
Couple	2%	14%
Family	4%	37%
Lone Parent	20%	20%
Pensioner	6%	8%
Single	67%	24%
Disability		
Yes	53%	14%
No / not answered	47%	86%
Ethnicity		
White British	32%	35%
White Other	12%	23%
Other Non White	56%	42%
Religion		
Christian	44%	45%
Muslim	17%	14%
Other	12%	7%

None / not answered	28%	34%
Age		
Under 24	12%	9%
25-44	51%	39%
45-59	29%	17%
60-64	4%	4%
65+	4%	9%

2) What factors / barriers might account for this under/over representation?

Even without detailed data, there are likely to be certain groups who are over-represented among claimants who are likely to make applications under the scheme. The reasons for this over representation are multiple and complex and are extensively described in the Council's various key strategic documents and summarised in the Corporate Equality Objectives 2012 – 16. The key factors are:

- **Unemployment** – especially in the east of the borough and within some groups including women, especially lone female parents and minority ethnic communities.
- **Deprivation** – with a disproportionately high concentration in the east and within minority ethnic communities.
- **Child poverty** –with disproportionate incidence in the east and within minority ethnic communities and lone female parents.
- **Disability** –A range of benefits and allowances (e.g. Incapacity Benefit, Severe Disablement Allowance) are claimed by a large number of disabled people of working age. It is recognised that people claiming these benefits are effectively economically inactive.
- **Homelessness** – This may prevent people from working. The homeless register shows an over representation of lone female parents; young people aged 16-24; and; Black or Black British people – three times their size in the local population.

3) What other evidence or data will you need to support your conclusions and how do you propose to fill the gap?

We continue to monitor data relating to applicants and to amend the application process as appropriate to ensure we are gathering as much data as possible.

We commissioned a specific piece of research with the Centre of Analysis of Social Exclusion (CASE) to understand more about the people impacted by the Support Fund and how we could target it more appropriately.

Step Three: Assessment of Impact

Instruction: Using the information you have gathered and analysed in step 2, you should assess whether and how the proposal you are putting forward will affect any of the existing barriers facing people who have any of the characteristics protected under the Equality Act 2010. State what actions you will take to address any potential negative effects your proposal may have on them.

1) How will your proposal affect existing barriers? (Please tick below as appropriate and use the space to explain why)

Increase barriers? X

Reduce barriers?

No change?

For explanation of the impact see table below.

2) What specific actions are you proposing in order to reduce the existing barriers and imbalances you have identified in Step 2?

In transferring the Social Fund scheme to local control, the DWP gave Local Authorities the power to amend eligibility criteria and other key aspects of the scheme. Haringey made a positive choice to keep the scheme open to many people as we were able to and mirrored much of the original scheme principles. The proposal for 2015/16 is to continue the scheme as is without any changes to the existing criteria.

It is recognised that there will be areas of the community who were impacted by the original Support Fund changes and who will continue to be impacted going forward. All applicants are given signposting to additional areas of support in order to mitigate hardship. Information on this is provided below.

Summary of impact and mitigations by protected characteristics

Impact	Mitigation
Age	
<p><u>Older People</u> Older people are under- represented in using the Support Fund at present. Reasons for under usage could be lack of knowledge of the fund and cultural/historical reluctance to apply for grants. It was envisaged that older people moving out of hospital or supported accommodation could need assistance with replacing some household goods or need specific items which are not medical equipment but which could make independent living easier following a all or exacerbation of impairment related needs however this has not materialised.</p> <p><u>Young people</u> Young people are over represented in their usage of the Support Fund. This is due to the high proportion of young offenders / those leaving care / long parents falling into this category.</p>	<p>Under the eligibility of the current scheme, individual circumstances are considered so those in financial need are prioritised irrespective of age.</p> <p>It is noted that there is under-representation from the older persons group and families. Targeted publicity in appropriate forums / user groups may be useful.</p> <p>Young people leaving care and struggling to manage their budgets will continue to be prioritised as vulnerable for Emergency payments.</p> <p>Young parents and lone parents with additional needs will continue to be prioritised as vulnerable for Emergency payments.</p> <p>In terms of additional signposting:</p> <ul style="list-style-type: none"> It is recognised that certain people may find

Impact	Mitigation
	<p>it difficult to find work due to their age; they will continue to be signposted to employment and re-skilling programmes that provide targeted support to find work. These include focused training provided by Haringey Adult Learning Services, CONEL and other Haringey based providers.</p> <ul style="list-style-type: none"> • Where people have been affected by multiple welfare reform changes (such as the CAP and the Size Criteria changes) they will continue to receive individual assistance including 121 interviews with colleagues from Housing Services and JobCentrePlus and direct referrals to support providers such as Money Advice Service or the Quaker Social Action Group.
Sex (formerly gender)	
<p>Data held shows broadly an equal split between claims from both sexes.</p> <p>There is a high level of claims from single men. This is potentially a result of men over the age of 30 being more likely to sustain an unsettled way of life compared to women and many have difficulty in managing their money if they have been in a homelessness hostel or lived in temporary accommodation for a long period.</p> <p>People leaving prison and young offenders institutions and presenting for assistance are more likely to be men.</p> <p>Lone and young parents are likely to be women.</p> <p>People fleeing domestic violence who present for assistance are more likely to be women.</p>	<ul style="list-style-type: none"> • London Boroughs continue with a previous agreement to support people leaving prison with funding coming from the individual's home borough rather than where they are being placed in. Additional support will be given via signposting to other appropriate agencies. • People leaving prison and young offenders institutions continue to be seen as a priority group. • Lone and young parents with children and people fleeing domestic violence continue to be considered as a priority group. <p>In terms of additional signposting:</p> <ul style="list-style-type: none"> • Female applicants will be signposted to the various appropriate women specific employment and skills development initiatives in the borough, in addition to generic programmes to help people into work e.g. Haringey Adult Learning Services (HALS) and the College of North East London (CONEL) • Where appropriate there will continue to be targeted signposting in place for local groups offering support that is gender specific such as Missionaries of Charity which have separate groups for women (Home of Peace) and men (The Gift of Love) • All groups impacted by the various Welfare Reform initiatives will continue to have targeted support offered to them in terms of housing, childcare and training

Impact	Mitigation
	opportunities.
Disability	
<p>There is a reasonable representation of disabled people amongst applicants.</p> <p>Disabled people are more likely to be in residential care or at risk of returning to residential care than non-disabled people.</p> <p>Households identified as being vulnerable, or having priority circumstances or being less likely to be able to manage their finances would include a significant proportion of disabled people.</p>	<p>Over 50% of applicants consider themselves to have a disability, mental health being the highest category.</p> <p>We will continue to prioritise claims from disabled people, where appropriate we seek feedback from key support workers for these claimants.</p> <p>In terms of additional signposting:</p> <ul style="list-style-type: none"> It is recognised that this group may find it difficult to find work and as such are supported appropriately in terms of employment and re-skilling programmes.
Race /ethnicity	
<p>There is some disproportion of awards compared to the general population, however, people from ethnic minorities are generally likely to be in a lower income range and have a higher need to turn to the Support Fund for assistance.</p>	<p>The Support Fund is a universal provision and as such, we make no specific provision on the basis of race/ethnicity but will offer appropriate signposting in each case, in light of individual's circumstances.</p> <p>In terms of additional signposting:</p> <ul style="list-style-type: none"> Claimants will continue to be signposted to employment and skills training programmes to enhance employment opportunities, especially in the east of the Borough where there is a high concentration of BMEs and high levels of deprivation. Relationships have been built with local JobCentrePlus sites where claimants can receive information about opportunities relating to both employment and skills development. There is also access to budgeting loans to help with any work related costs (such as clothing or equipment). These will continue going forward.
Pregnancy and maternity	
<p>We do not collect information about claimants' maternity status so the full impact on this characteristic is not known. However women falling into this category would be deemed a priority group due to the potential impact on their children.</p>	<p>Households that include a pregnant women or young children will be seen as a priority group when considering eligibility.</p> <p>In terms of additional signposting:</p> <ul style="list-style-type: none"> There will continue to be targeted signposting in place for those needing support with children such as the Child Poverty Action Group (CPAG), Family Action Group and referrals to the Sure Start Maternity Grant department of the DWP.

Impact	Mitigation
	<p>In addition claimants can be signposted to the following:</p> <ul style="list-style-type: none"> • The Government's "Healthy Start" scheme which provides vouchers to pregnant women and those with children under four, they can be exchanged for food, fruit and formula milk. • Haringey has 17 Children Centres located across the borough bringing together a range of services such as childcare, family support, health and education and information on local services.
Religion and belief	
We do not collect information about claimants' religious beliefs so the full impact on this characteristic is not known.	We make no specific provision on the basis of religion or belief but offer appropriate signposting in each case, in light of individual's circumstances.
Sexual Orientation	
We do not collect information about claimants' sexual orientation so the full impact on this characteristic is not known.	We make no specific provision on the basis of religion or belief but offer appropriate signposting in each case, in light of individual's circumstances.
Marriage and Civil Partnership	
<p>It is noted that lone parent families are a high claimant group. Mitigation has been provided above in relation to this.</p> <p>Additional targeted signposting to the fund for families is required.</p>	<p>It is noted that lone parent families are a high claimant group. Mitigation has been provided above in relation to this.</p> <p>Additional targeted signposting to the fund for families is required.</p>
Protected characteristic: Gender Reassignment	
We do not collect information about claimants' gender reassignment status so the full impact on this characteristic is not known.	We make no specific provision on the basis of gender reassignment status but offer appropriate signposting in each case, in light of individual's circumstances.

3) If there are barriers that cannot be removed, what groups will be most affected and what Positive Actions are you proposing in order to reduce the adverse impact on those groups?

The scheme is intended to be a support for people in short term need or immediate crisis. The main barriers that cannot be removed are the limited budgets which will not be sufficient to support every applicant for assistance. In mitigation, all applicants (whether successful in receiving an award of not) will be signposted to other areas of support and assistance such as debt management (via the Money Advice Trust), food banks and childcare facilities.

Step Four: Consult on the proposal

Instruction: Consultation is an essential part of an impact assessment. If there has been

recent consultation, which has highlighted the issues you have identified in Steps 2 and 3, use it to inform your assessment. If there has been no consultation relating to the issues, then you may have to carry out consultation to assist your assessment.

Make sure you reach all those who are likely to be affected by the proposal. Potentially these will be people who have some or all of the characteristics listed below and mentioned in the Equality Act 2010:

- Age
- Disability
- Gender Re-assignment
- Marriage and Civil Partnership
- Pregnancy and Maternity
- Race, Religion or Belief
- Sex (formerly Gender) and
- Sexual Orientation

Do not forget to give feedback to the people you have consulted, stating how you have responded to the issues and concerns they have raised.

1) Who have you consulted on your proposal and what were the main issues and concerns from the consultation?

There is no statutory requirement placed on the Council to consult on the provision of a local scheme. However Haringey continues to engage in ongoing consultation in the following ways:

- Discussions with various internal and voluntary sector organisations on fast-tracking their applications in order to ensure appropriate support
- Ongoing data sharing and best practice bench marking with other Boroughs and the DWP.
- Shared learning from Northgate operatives who are dealing with applicants
- Research taken from the Centre of Analysis of Social Exclusion

2) How, in your proposal have you responded to the issues and concerns from consultation?

As per previous information, eligibility criteria continues to largely mirroring that of the original scheme, this will allow for most claimants to continue receiving the same level of support.

3) How have you informed the public and the people you consulted about the results of the consultation and what actions you are proposing in order to address the concerns raised?

The scheme will continue to be publicised through the Council website and via referrals from trusted agencies and partners.

Step Five: Addressing Training

Instruction: The equalities issues you have identified during the assessment and consultation may be new to you or your staff, which means you will need to raise awareness of them among your staff, which may even training. You should identify those issues and plan how and when you will raise them with your staff.

1) Do you envisage the need to train staff or raise awareness of the equalities issues arising from any aspects of your proposal and as a result of the impact

assessment, and if so, what plans have you made?

The issues identified in this EqIA will be raised with relevant managers and staff through briefings and team meetings. Where specific training needs are identified, arrangements will be made for them needs to be met. The supporting documentation in relation to signposting is reviewed and updated on a regular basis.

Step Six: Monitoring Arrangements

Instruction: If the proposal is adopted, there is a legal duty to monitor and publish its actual effects on people. Monitoring should cover all the protected characteristics detailed in Step 4 above. The purpose of equalities monitoring is to see how the proposal is working in practice and to identify if and where it is producing disproportionate adverse effects and to take steps to address those effects. You should use the Council's equal opportunities monitoring form which can be downloaded from Harinet. Generally, equalities monitoring data should be gathered, analysed and reported quarterly, in the first instance to your DMT and then to the Corporate Equality Board.

- 1) What arrangements do you have or will put in place to monitor, report, publish and disseminate information on how your proposal is working and whether or not it is producing the intended equalities outcomes?**
- **Who will be responsible for monitoring?**
 - **What indicators and targets will be used to monitor and evaluate the effectiveness of the policy/service/function and its equalities impact?**
 - **Are there monitoring procedures already in place which will generate this information?**
 - **Where will this information be reported and how often?**

The scheme will continue to be reviewed and existing Council policy on equality monitoring will be followed.

Step Seven: Summary of Impact

Instruction: In the table below, summarise for each diversity strand the impacts you have identified in your assessment.

Age	Disability	Race (Ethnicity)	Sex (Gender)	Religion or Belief	Sexual Orientation	Gender Reassignment	Marriage and Civil Partnership	Pregnancy and Maternity
<p>Older people are under represented in using the scheme at present.</p> <p>Young people, in particular men over the age of 30 and lone female parents are over represented in their use of the scheme at present.</p>	<p>Disabled people are reasonably represented in the scheme at the moment. It is felt more can be done in this area to ensure targeted support</p>	<p>There is some disproportion of awards compared to the general population, however, people from ethnic minorities are generally likely to be in a lower income range and have a higher need to turn to the Support Fund for assistance.</p>	<p>There is a fair balance of applicants across both genders</p>	<p>There is no mandatory requirement for claimants to provide this data, as such the data held is not sufficient to conduct any meaningful analysis</p>	<p>There is no mandatory requirement for claimants to provide this data, as such the data held is not sufficient to conduct any meaningful analysis</p>	<p>There is no mandatory requirement for claimants to provide this data, as such the data held is not sufficient to conduct any meaningful analysis</p>	<p>It is recognised that lone parent families are a high claimant group. Additional targeted signposting to the fund for families is required.</p>	<p>Claims where there is a child in the household are given a priority status.</p>

Step Eight: Summarise the actions to be implemented

Instruction: Please list below any recommendations for action that you plan to take as a result of this impact assessment.

Issue	Action required	Lead person	Timescale	Resource implications
All groups	Scheme eligibility will be clearly publicised and applicants informed of whether or not an award has been made.	Assistant Head of Revenues, Benefits and Customer Services	April 2015 and ongoing	Within existing resources as set out in the contract arrangement with Northgate
Monitoring of impact of the scheme	The scheme will continue to be monitored to understand the impact on all groups. Data will be collected in relation to protected characteristics	Assistant Head of Revenues, Benefits and Customer Services	April 2015 and ongoing	Within existing resources as set out in the contract arrangement with Northgate

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Haringey Council

Report for:	Cabinet Member Signing -03/03/15	Item Number:	
Title:	Haringey's Discretionary Housing Payment Policy for 2015/16		
Report Authorised by:	Tracie Evans Chief Operating Officer		
Lead Officer:	Carla Segel Assistant Head of Service – Revenues, Benefits and Customer Services		
Ward(s) affected: All	Report for Key/Non Key Decisions: Key Decision		

1. Describe the issue under consideration

- 1.1 Each year, the Department for Work and Pensions (DWP) makes grants available to local authorities for Discretionary Housing Payment purposes.
- 1.2 Discretionary Housing Payments (DHPs) are administered by local authorities and provide financial assistance (outside of the Housing Benefit and Universal Credit regulations) to help tenants meet their housing costs. They can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to more affordable accommodation.
- 1.3 In 2015/16, the total DHP grant budget (shared between all local authorities in England, Scotland and Wales) is £125 million a 40% reduction from last year. Haringey's share is £1,485,882 – a 40% cut from last year (when our total was £2,465,556).
- 1.4 The purpose of this report is to recommend the annual approval of a Discretionary Housing Payments Policy. The policy has not been amended from 2014/15, however, there is 40% less funding available in 2015/16, so the Council will need to more carefully consider the merits of each application. The policy, at **Appendix A**, will ensure that, during 2015/16,



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these limited DHP resources are used in a way that is not only fair but also supports those households that are in most need of assistance.

2. Cabinet Member Introduction

- 2.1 The Government's pernicious welfare reforms continue to make the lives of Haringey's low paid families much harder. As the report notes, both the Benefit Cap and Social Rented Sector Size Criteria (more commonly known as the 'Bedroom Tax') are expected to reduce by more than £4 million a year the amount of Housing Benefit paid to households that are living in Haringey and/or in temporary accommodation. Such reforms inevitably are putting significant pressure on Haringey's DHP budget.
- 2.2 In that context, I believe the Government's decision to cut Haringey's grant to support these payments by 40% is impossible to justify. It further limits the Council's capacity to support residents at a time when many are struggling to make ends meet and the Council's budget continues to be hit by the Government's austerity programme. However, with the resources at our disposal, Haringey will ensure that the DHP policy for 2015/16 is administered in a fair and transparent way. We remain committed to doing everything we can to sustain tenancies, prevent homelessness and, where possible, ensure tenants secure more affordable accommodation.

3. Recommendations

- 3.1 It is recommended that the Cabinet Member for Resources and Culture:

Approves Haringey's Discretionary Housing Payments Policy 2015/16 (see **Appendix A**) as the means by which the Council will determine how the DHP funds will be allocated during the 2015/16 financial year having regard to the Equalities Impact Assessment set out in **Appendix B**.

4. Alternative options considered

- 4.1 Consideration has been given to the option of continuing with Haringey's existing Discretionary Housing Payment Policy. The policy needs to be reviewed each year in line with the new allocation of funding and as such this option was not viable. Whilst taking into account the funding changes it was deemed appropriate to review the way applications are dealt with in order to take into account the substantial increase in demand for DHPs, the severe impact that the Benefit Cap and the Social Rented Sector Size Criteria is having on many households, and the need for the Council to make best uses of the limited resources available.
- 4.2 In the course of developing Haringey's DHP Policy for 2015/16, officers have considered a wide range of options – including which claimants should be awarded priority and under what circumstances, whether or not claimants should receive DHPs for a period exceeding 12 months, and whether or not conditions should be attached to the award of a DHP – but have always been mindful of the fact that the Council must not fetter its discretion and



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needs to consider all applications (including those that are not listed as a priority) on their individual merits.

- 4.3 There has been an ongoing inclusion of conditionality in the Policy to make it clearer to claimants what the outcomes could be if they do not adhere to conditions around their award (such as engaging in work programmes). These changes have been made to support the following principles:
- To ensure it is clear for the customer what the expectations are around the activities they need to take to secure and keep a DHP award.
 - To support the work initiatives of the Council to ensure people engage in work and training activities
 - To support Haringey in making difficult decisions about who should get the money – the funds are limited and so we need to channel them appropriately
 - To give flexibility in relation to Temporary Accommodation and affordable accommodation rules.
- 4.4 Consideration has been given to the option of the Council ‘topping up’ the DHP budget using its own financial resources. However, taking into account the considerable demands of the Council’s finances – and the fact that the full effects of the welfare reforms are not yet fully known – it is not possible to agree any further spend from Council funds.
- 4.5 It is noted that officers will have to be cautious when awarding DHPs in 2015/16, and cannot provide the same levels of assistance to claimants in 2015/16 as was possible in 2014/15.

5. Background Information

Discretionary Housing Payments

- 5.1 DHPs were introduced in 2001 and are used by local authorities to provide financial assistance to claimants in receipt of Housing Benefit or Universal Credit when the Local Authority considers that additional help with housing costs is required.
- 5.2 Housing costs are generally defined as rental liability, but can also include other costs such as a rent deposit. DHPs may be awarded as a one-off payment or periodically for a period the Local Authority considers appropriate.
- 5.3 The Discretionary Financial Assistance Regulations 2001 (as amended) provide the legal framework for DHPs. Although the DWP provides guidance to Local Authorities on how DHPs can be used, Local Authorities have a large degree of discretion over the scheme and there are few regulatory restrictions.
- 5.4 In 2015/16, the national DHP grant budget is £125 million, comprising a core amount of £15 million, a Benefit Cap allocation of £25 million, a Social Rented Sector Size criteria



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allocation of £60 million and a Local Housing Allowance (LHA) Reforms allocation of £25 million. Only the amount allocated against Social Rented Sector Size criteria has remained unchanged – all other areas have been significantly reduced.

Haringey's DHP Budget 2015/16

- 5.5 Haringey's share of the national DHP grant is £1,485,882. We have not received the breakdown of this from Central Government however have estimated using previous year's figures:

Area	Breakdown for 2015/16	Allocation for 2014/15
Core Amount	£178,306	£292,880
Benefit Cap	£742,941	£1,246,897
Social Rented Sector Size Criteria	£208,023	£343,143
Local Housing Allowance Reforms	£356,614	£582,636
Total	£1,485,882	£2,465,556

2014-15's grant was £2,465,556. In 2015-26 the allocation is £1,485,882, a £979,964 / 40% reduction.

- 5.6 Although the DWP provides an indicative breakdown of its grant allocation of £1,485,882, the way in which the overall DHP grant allocation is spent is at the Council's discretion. Each case must be considered on its individual merits and decisions must be consistent throughout the year.
- 5.7 Although the Council may 'top up' the DHP grant using its own resources, total expenditure on DHPs must not exceed £3,714,705 (2½ times the DWP grant) in 2015/16.
- 5.8 Due to the numerous competing pressures on its finances, Haringey has historically not provided any extra funding for its DHP budget over and above DWP grant.
- 5.9 Between them, the Benefit Cap and Social Rented Sector Size Criteria are expected to reduce, by more than £4 million a year, the amount of Housing Benefit paid to households that are living in Haringey or / and in temporary accommodation.
- 5.10 The problem is further compounded by the impact that the Local Housing Allowance reforms (including the LHA Caps, the Shared Accommodation Rate and the use of the 30th percentile to calculate LHA rates) and increases in the size of non-dependant deductions will have on the amount of Housing Benefit that claimants receive. These will place even more strain on Haringey's DHP budget which will be insufficient to replace the amount of Housing Benefit lost.



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- 5.11 The DWP has made it clear that the DHP funding is not intended to replace lost benefits but to provide, instead, extra resources that local authorities can use to assist those most affected to adjust to a long-term, affordable approach.
- 5.12 The proposed DHP Policy (see **Appendix A**) seeks to allocate these resources in a way that is not only fair but also supports those in most need of assistance. This policy is reviewed annually and amended as appropriate in light of any legislative changes, trends or other factors that impact on its effectiveness.

6. Comments of the Chief Finance Officer and Financial Implications

- 6.1 Experience of the last two years has shown that the Authority has been able to manage the administration of DHP spend within its overall DWP allocations. Our analysis of DHP spend to date in 2014-15 suggests that, if the spend to date were to continue at the same rate, it would reach circa £2,419,000 by the end of the year (i.e. within the overall allocation of £2,663,309 which includes the core grant £2,465,556 and an additional one off grant of £197,753).
- 6.2 However the DWP notification in February highlights a large reduction to its DHP Funding for Local Authorities nationally, with Haringey's 2015/16 share falling to £1,485,882. This potentially presents a significant challenge to the Council. The on-going demand pressures brought about by the continuing Welfare Reform changes will need to be carefully managed, within the requirements of the scheme. The Service have provided assurance that (supported by Finance) it will continue to monitor spend throughout the year against the allocation received, to minimise any demands on the Councils funds.

7. Comments of the Assistant Director of Corporate Governance and Legal Implications

- 7.1 The Assistant Director of Corporate Governance has been consulted in the preparation of this report.
- 7.2 The Discretionary Financial Assistance Regulations 2001 (as amended) ("the Regulations") provide the legal framework for DHPs.
- 7.3 The Regulations give the Council a very wide discretion to determine a local scheme for DHPs. However decisions must be made in accordance with public law principles and the duty to demonstrate fair, reasonable and consistent treatment between applicants. Further, the Council must not act in a way which 'fetters' its duty to properly exercise its discretion, and each case must therefore be considered on its own merits.
- 7.4 In accordance with Article 7 of the Discretionary Housing Payment (Grants) Order 2001 the Council's total expenditure on DHP cannot exceed the overall cash limit of



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two and a half times the government contribution. To award DHP above this level would be unlawful. Any unspent DHP funding must be returned to the DWP at the end of the financial year.

- 7.5 The Council must ensure that it has due regard to its Public Sector Equality Duty in formulating its DHP policy and the Lead Member will need to consider the Equalities Impact Assessment at **Appendix B**.

8. Equality and Community Cohesion Comments

- 8.1 The Policy described in this report will be administered by the Council to provide financial assistance not covered by the Housing Benefit and Universal Credit regulations in order to help tenants at risk of homelessness to meet their housing cost. It is therefore an additional tool to enable the Council to play an important role in helping to sustain tenancy, prevent homelessness and where applicable, by helping tenants to move to more affordable accommodation.
- 8.2 The policy is an integral part of how the Council will administer the Welfare Reform Act 2012 while at the same time ensuring that the most vulnerable are afforded effective protection and the impact on groups protected by the Equality Act are identified and mitigated.
- 8.3 Other Haringey policies relating to the administration of the Welfare Reform Act include the Council Tax Reduction Scheme, which was agreed by Full Council in November 2013 (for the 2014/15 Scheme) and Implementation of the Support Fund approved by Cabinet in April 2013.
- 8.4 In compliance with the Council's public sector equality duty, all of these were subjected to a full equality impact assessment to identify how they would impact on existing benefits claimants who have the characteristics protected by section 4 of the Equality Act 2010 as well as other vulnerable groups such as homeless people not specifically identified in the Act.
- 8.5 The results of those assessments show that although in each case, the reforms would impact negatively on claimants in all protected characteristics, certain groups are at a higher risk of negative impact than others. A review of this Discretionary Housing Payments Policy has also identified the same groups to be likely to be disproportionately affected. The EQIA in **Appendix B** sets out potential mitigation measures for these impacted groups, however it is noted that any changes in funding allocation will have a detrimental affect.

9. Head of Procurement Comments



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9.1 N/A

10. Policy Implication

10.1 The 2015/16 DHP Policy includes information on eligibility, award durations and conditionality that may be attached to an award.

10.2 The process will continue to be run by Haringey Council and remains separate from the Department of Work and Pension's (DWP) Housing Benefit and Universal Credit awards.

11. Reasons for Decision

11.1 Each year, the Department for Work and Pensions (DWP) makes grants available to local authorities for Discretionary Housing Payment (DHP) purposes. DHPs can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to more affordable accommodation.

11.2 In 2015/16, Haringey will receive a DHP grant of £1,485,882. Although the DWP provides guidance to local authorities on how DHPs can be used, local authorities have a large degree of discretion over the scheme and there are few regulatory restrictions.

11.3 A new Discretionary Housing Payments Policy is needed to ensure that, during 2015/16, Haringey's limited DHP resources are used in a way that deals fairly and effectively with the substantial increase in demand for DHPs, the severe impact that the Benefit Cap and the Social Rented Sector Size Criteria are having on some households, and helps sustain tenancies and prevent homelessness.

11.4 It is also needed to enable tenants to make a successful transition into employment and/or to move to more affordable accommodation.

12. Use of Appendices

12.1 Appendix A – Haringey's Discretionary Housing Payments Policy 2015/16

12.2 Appendix B – EQIA Screening Tool

13. Local Government (Access to Information) Act 1985

13.1 N/A

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Discretionary Housing Payments Policy – 2015/16

Introduction

Discretionary Housing Payments (DHPs) are administered by the Council and provide financial assistance (outside of the Housing Benefit and Universal Credit regulations) to help tenants meet their housing costs.

DHPs can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to more affordable accommodation.

DHPs may cover all or part of a shortfall in a tenant's eligible rent or provide the rent-in-advance and damage deposit a tenant may need in order to secure a tenancy. DHPs may be awarded as a one-off payment and/or as a series of payments.

To qualify for a DHP, the claimant must have a rent liability, require further financial assistance with their housing costs and have been receiving Housing Benefit or Universal Credit throughout the period for which they are claiming assistance.

Amount of funding available

The Department for Work and Pensions (DWP) makes grants available to local authorities for DHP purposes. In 2015/16, the total DHP grant budget (shared between all local authorities in England, Scotland and Wales) is £125 million – a reduction of £40m from the previous year.

The £125 million consists of a core amount of £15 million, a Benefit Cap allocation of £25 million, a Social Rented Sector Size Criteria ('bedroom tax') allocation of £60 million and a Local Housing Allowance Reforms allocation of £25 million.

Haringey's share of this £125 million grant is £1,485,882, broken down as follows:

Core amount	£157,691	Estimated
Benefit Cap	£671,348	Estimated
Social Rented Sector Size Criteria	£343,143	Estimated
Local Housing Allowance Reforms	£313,700	Estimated
Total	£1,485,882	Actual

The Council needs to consider how to allocate these limited DHP resources in a way that is not only fair but also supports those that are in most need of assistance.

Haringey's DHP scheme

Welfare reform is aimed at encouraging people to move into work, increase their working hours and/or move to more affordable accommodation.

Although it is hoped that many people will be able to address and resolve their difficulties without the need for a DHP, the Council recognises that DHPs have an important role to



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play in providing tenants with short term assistance to ease transitions and allow households time to find a way to resolve their difficulties.

The overriding principles of Haringey's DHP scheme are as follows:

- All claimants will be treated fairly;
- All DHP applications will be assessed on their individual merits (which includes, where relevant, considerations of equality);
- All of the options available to the claimant (including, for example, reducing household expenditure, maximising income, securing employment and/or moving to alternative, less expensive accommodation) will be taken into account when the Council assesses the merits of each application; and
- **In order to be awarded a DHP, claimants must be able to show that their circumstances are exceptional.**

Examples of the shortfalls that DHPs may cover

The Council is not required to spend its overall grant allocation in any particular way, despite the DWP breakdown already referred to. It is a matter for its discretion.

The types of shortfall that a DHP may cover include the following:

- Reductions in Housing Benefit or Universal Credit, resulting from the application of the Benefit Cap;
- Reductions in Housing Benefit or Universal Credit, resulting from the under-occupation of social rented housing;
- Reductions in Housing Benefit or Universal Credit, resulting from Local Housing Allowance restrictions, including the Shared Accommodation Rate;
- Reductions in Housing Benefit or Universal Credit, resulting from non-dependant deductions and the use of income tapers;

What DHPs cannot cover

For the purposes of a DHP, the following elements of a claimant's rent cannot be included in their claim for housing costs because the regulations exclude them:

- Ineligible service charges



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- Increases in rent that are due to outstanding rent arrears; and
- Certain sanctions and reductions in Benefit
- Council Tax liabilities incurred under the 2013 onwards Council Tax Reduction scheme

Objectives of this DHP policy

The Council will consider making a DHP award to applicants who meet the qualifying criteria. Assessing all applications on their individual merits, it will consider the extent to which the financial assistance requested will meet the Council's objectives of:

- Alleviating poverty;
- Encouraging and sustaining people in employment;
- Sustaining tenancies and preventing homelessness;
- Safeguarding Haringey residents in their own homes;
- Helping people who are trying to help themselves;
- Keeping families together;
- Supporting victims of domestic violence to move to a place of safety
- Supporting the vulnerable and elderly in the local community;
- Helping customers through personal and difficult events;
- Supporting young people in the transition to adult life; and
- Promoting good educational outcomes for children and young people.

Support for households affected by welfare reform

DHPs are not generally intended to be used as a long term solution to the claimant's financial difficulties. Instead, they should be used to provide short term assistance to ease transitions and allow households time to find a way of resolving their difficulties.

All applications will be assessed on their individual merits. However, when considering applications, the Council will take into account not just the cash limitations of what remains in the DHP budget but also the extent to which a DHP can help the claimant to overcome temporary difficulties and, if possible, enable them to secure paid employment and/or move to alternative accommodation that they can afford.



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The expectation is that DHPs will be awarded in unusual or extreme circumstances where additional help with the current rent will have a significant effect in alleviating hardship, reducing the risk of homelessness or alleviating difficulties that may be experienced in the transition from long term benefit dependence into work.

At the discretion of the Council, conditions may be attached to a DHP award, requiring the claimant (for example) to participate in a training or employment programme that will improve their prospects of securing paid employment. Other conditions may be attached to the DHP to encourage behaviour change and achieve an early resolution of the claimant's difficulties.

Failure to meet the conditions stated in the award notification may lead to an initial reduction of up to 25% of the amount paid during the period of the award. If a claimant continues to fail to meet the conditions, the Council may consider a further reduction or the complete withdrawal of the award.

Households affected by the Benefit Cap

The purpose of the DHP funding is to provide short-term, temporary relief to mitigate the most severe effects of the Benefit Cap until a more sustainable solution is found.

Examples of the groups that are likely to be particularly affected by the Benefit Cap include (but are not limited to) the following:

- Homeless families living in temporary accommodation;
- Families living in private rented accommodation
- Individuals or families fleeing domestic violence;
- Those with kinship responsibilities;
- Individuals or families who cannot move immediately for reasons of health, education or child protection; and
- Households that are moving to more appropriate accommodation.

Given the limitations of the DHP budget – and on the understanding that the Council and its housing association partners will take all reasonable steps to provide homeless families with temporary accommodation that is not only suitable but has also been procured on terms that offer good value for money – the Council will give priority to DHP applications received from the following households:

- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and have been assessed, by the Council, as being particularly vulnerable and needing to remain in the area;



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- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and have either been told, by the Council, that they will be able to remain in the accommodation / area or they are awaiting an offer of alternative temporary accommodation, procured at a lower cost;
- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and are either awaiting the Council's decision on their homelessness application or have been notified that the Council's duty to provide temporary accommodation is being brought to an end;
- Households that need to move to alternative, lower cost accommodation but are unable to do so immediately (for reasons of health, education or child protection) and the provision of short-term financial assistance will contribute to the achievement of one or more of the Council's DHP policy objectives (see page 3);
- Households that need to move to alternative, lower cost accommodation but are working proactively to resolve their situation and the short-term award of a DHP will, in the opinion of Haringey's Welfare Reform Practical Support Hub, prevent the household from becoming homeless or delay homelessness for long enough to enable them to complete a planned move to more affordable accommodation;
- Households that are living in social rented housing and are, in the opinion of Haringey's Welfare Reform Practical Support Hub, working proactively with Jobcentre Plus and advice / support providers to secure paid employment, claim Working Tax Credit and become exempt from the Benefit Cap.

All DHP applications will be assessed on their individual merits.

Households affected by the Social Rented Sector Size Criteria

The purpose of the DHP funding is to help those tenants who are unlikely to be able to meet the shortfall in the rent payments and for whom moving to a smaller property may be inappropriate or avoidable.

For claimants living in significantly adapted accommodation, it will sometimes be more cost-effective to allow them to live in their current accommodation rather than moving them into smaller accommodation which then needs to be adapted.

Given the limitations of the DHP budget – and on the understanding that the Council and its housing association partners will do everything they can to support tenants and prevent them from becoming homeless – the Council will give priority to DHP applications received from the following households:

- Households that contain a person with a disability and are living in 'significantly adapted' accommodation;
- Households that contain a disabled child who is unable to share a bedroom because of their severe disabilities, where regulations do not allow for the extra bedroom;



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- Households that contain a disabled child and are living in accommodation that has been adapted to meet the child's needs, where regulations do not allow for the extra bedroom;; and
- Households containing someone who has a severe and persisting disability which means that they are dependent on the care and support of relatives and friends who are living in the local community and there is no suitable accommodation available, within the local area, to which they are able to transfer.

Depending on the level of demand for DHPs, the Council may also give priority (albeit slightly less priority than is given to the households affected by the Size Criteria listed above) to DHP applications from the following households:

- Households whose Housing Benefit is restricted by the Size Criteria but that restriction will soon be lifted because the claimant (and their partner, if they have one) will reach the age at which they will be able to claim Pension Credit;
- Households whose Housing Benefit is restricted by the Size Criteria but that restriction will soon be lifted because one or more of their children will soon reach an age when they are not expected to share a bedroom;
- Single people who are pregnant (and childless couples containing a pregnancy) who are living in a two-bedroom home but whose Housing Benefit is restricted by the Size Criteria to a one-bedroom home but that restriction will soon be lifted when the baby is born; and
- Households with exceptional need, which are actively and consistently engaging in seeking to downsize to accommodation that matches their need.

Other households requesting a DHP, including those that are affected by the Local Housing Allowance Reforms

The purpose of the DHP funding is to provide short-term, temporary relief to families and vulnerable people whose Housing Benefit or Universal Credit has been reduced, due to Local Housing Allowance restrictions (including the LHA Caps, the Shared Accommodation Rate and changes to the way in which LHA is calculated), income tapers and non-dependant deductions.

DHPs cannot assist with the council tax liabilities that residents incur under the 2013 Council Tax Reduction scheme, though a late request can be made for the Council to backdate a DHP claim that is based on the Council Tax Benefit awarded in 2012/13.

All DHP applications will be considered on their individual merits. However, the Council will give priority to applications from households for whom the Council will have a housing duty if they become homeless and households that have children and need to move to alternative, lower cost accommodation but are unable to do so immediately (for reasons of health, education or child protection).



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Rent-in-advance, damage deposits and removals

The DHP budget is insufficient to meet the rent shortfalls of the many tenants whose Housing Benefit and Universal Credit will no longer cover their full rent.

In order to provide long term solutions, the Council will help and encourage tenants to move to alternative accommodation that they can afford.

Instead of providing tenants with short term assistance to enable them to maintain the rent payments on a home that they will never be able to afford without a DHP, the Council may decide that it would be better to help those tenants to move to somewhere they can afford, at a much earlier stage, by providing them with the help they require to pay the rent-in-advance, damage deposit and removal costs.

When considering DHP requests for such a purpose, the Council will take into account any damage deposit or rent-in-advance that is due to be returned to the claimants. It will also check that the claimant's new home will be affordable.

Assessment of applications

When deciding whether or not to award a DHP, the Council will assess each application on its merits (including considerations of equality) and take into account its objectives and such things as:

- The size of any shortfall that exists between what the claimant is receiving in housing costs (from Housing Benefit or Universal Credit) and the eligible housing costs for which they are liable, together with the reasons for this shortfall;
- The financial circumstances (income and expenditure, savings, capital and indebtedness) of the claimant, their partner and anyone else living in their home;
- Any special needs or health and social problems that the claimant and/or their family have, and what impact these have on their housing and financial situation;
- The impact that moving home and/or changing schools is likely to have on the family and the educational outcomes of any young people in the household;
- The reasons why, compared to other people, the circumstances of the claimant and their family should be considered 'exceptional';
- The impact that not awarding a DHP is likely to have on the Council's finances and services, especially homelessness, social care, family support and health;
- The length of time for which a DHP is being sought;
- Any steps the claimant has taken to reduce their rental liability;



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- The nature of any contact the claimant has had with the Council's Welfare Reform Practical Support Hub;
- The amount of money remaining in the DHP budget; and
- Any other factors that the Council and/or claimant consider appropriate.

The Council will not normally make allowance for any financial loss resulting from the claimant's failure to claim any benefits in a timely manner. No allowance will be made, either, for any debt relating to an overpayment of Housing Benefit.

When the Council has considered the claimant's needs and circumstances, it will decide how much to award. This may be any amount below the difference between the rental liability and payment for Housing Benefit / Universal Credit. The DHP award cannot exceed the weekly eligible rent for the claimant's home.

The award of a DHP does not guarantee that a further award will be made at a later date, even if the claimant's circumstances remain unchanged.

Claiming a DHP

The regulations require a DHP to be claimed.

In most cases, the person who claims a DHP will be the person who is receiving Housing Benefit or Universal Credit, or their partner. However, the Council may also accept a claim from someone who is acting on behalf of that person (such as an appointee or advocate) if the person is vulnerable and requires support.

The Council accepts DHP claims in writing and provides an application form for this purpose. A letter or phone call will also be accepted as a claim and may trigger a referral to Haringey's Welfare Reform Practical Support Hub.

A claim for a DHP will be considered from the date a DHP is requested, but on condition that all supporting information and documentation is received by the Council within one month of that request.

If the Council requires additional information and evidence to assess the claim, it will request this from the claimant in writing, electronically or verbally (over the telephone, face to face or by visit). The claimant must provide this information and documentation within one month of the date of the request.

If the claimant fails to provide the information and documentation on time, the Council will make a decision based on any information it already holds, including the information held on its Housing Benefit computer system. More time may be allowed for some individuals, however, if the Council thinks it is reasonable to do so.



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Period of award

The Council will decide on the length of time for which a DHP is to be awarded.

The start date for an award will normally be the Monday following receipt of the claim. However, the Council does have the discretion to backdate an award for DHP if it considers that the applicant's circumstances merit this.

DHPs will normally be paid for a minimum of one week. The length of each award will be based on the individual circumstances of each claimant, but will take into account the date that the tenancy and/or notice period expires.

As an award can only be made for the current financial year, any award that is made for the remainder of 2015/16 will have to be followed by a new application for the next financial year even if the claimant's circumstances remain unchanged.

Although all claimants are entitled to make a fresh claim (for a further DHP) when their existing award comes to an end, the Council will not automatically invite claimants to apply for another DHP.

As DHPs will not usually be regarded as offering a long term solution to a claimant's financial situation, the maximum length of a DHP award (or a series of consecutive awards) will not normally exceed 12 months. Exceptions may be made, in particular for certain claimants affected by the Social Rented Sector Size Criteria and where the Council continues to regard it as inappropriate for the claimant to have to move.

Failure to meet the conditions stated in the award notification may lead to an initial reduction of up to 25% of the amount paid during the period of the award. If a claimant continues to fail to meet the conditions, the Council may consider a further reduction or the complete withdrawal of the award.

Request for backdating

The Council will consider any reasonable request for backdating a DHP award. However, these will be limited to the period in which the claimant has been receiving Housing Benefit or Universal Credit and, except where the DHP relates to council tax liabilities arising before 1 April 2013, they will be limited to the current financial year, unless exceptional reasons for a late claim are accepted.

Making a claim in advance

A DHP can only be considered for a period when the claimant is entitled to Housing Benefit or Universal Credit.



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However, claims can be made in advance, where the claimant is anticipating a change in their situation, such as the forthcoming imposition of the Benefit Cap and the Social Rented Housing Size Criteria.

Notification of decisions

The claimant will be notified, in writing, of the outcome of the DHP claim within 14 days of receipt of the claim and all supporting documentation, or as soon as possible after that.

If a claim is unsuccessful, the Council's decision letter will include an explanation of how the decision has been reached and details of the right of review.

If the claim is successful, the Council's decision letter will include the following:

- The reason for the award;
- The amount awarded;
- The period of the award;
- To whom the DHP will be paid;
- The claimant's duty to report any changes in circumstances and
- Any conditions associated with the award

Changes in circumstances

The claimant must tell the Council if their circumstances change after a DHP is awarded. This is made clear to claimants in the award letter and application form.

The Council may revise a DHP award if the claimant's circumstances have changed.

Payment arrangements

The Council will decide whether the DHP should be paid to the tenant, the landlord or a third party. Rent-in-advance and deposits will normally be paid to the landlord.

Right to request a review

As a DHP is not a payment of Housing Benefit or Universal Credit, it is not subject to the appeals mechanism that operates under those schemes.

Claimants can request a review of a decision to refuse to award a DHP, a decision to award a reduced amount, a decision not to backdate an award for DHP or a decision to seek recovery of an overpayment of a DHP as follows:



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- A claimant (or their representative) who disagrees with a DHP decision may request a review. This request must be made in writing, within one month of when the notification was issued, and set out the reasons for requesting a review. (The time limit for requesting a review may be extended if the Council considers it reasonable to do so).
- A DHP Review Panel, comprising Officers from the Council's Benefits Service and Housing Service, will review all of the evidence held and will make a decision within 14 days or as soon as possible after that.
- If the DHP Review Panel decides to change the original decision – perhaps because of new or additional information provided by the claimant – it will issue the claimant with a new decision notification.
- If the DHP Review Panel decides that the original decision was correct, the claimant will be notified of this in writing, with reasons for the Panel's decision.

The DHP Review Panel's decision will be final. In cases of alleged maladministration by the Council, the claimant should follow the Council's complaints process. If a claimant is still unhappy, they have a right to contact the Local Government Ombudsman.

Overpayments

The Council will make every effort to minimise overpayments of DHP.

If an overpayment does occur, the Council will decide whether or not it is appropriate to recover it. If recovery action is appropriate, the Council will send an invoice to the claimant (or the person to whom the DHP was made) and a written explanation of how the overpayment occurred and the periods and amounts to which it relates.

Where the overpayment is a result of an error made by the Council, recovery will not normally be sought, unless the claimant or person who received the payment could have reasonably known they were being overpaid.

DHP overpayments will not be recovered from payments of Housing Benefit and Universal Credit that are due to the claimant, but may be recovered from any future awards of DHP.

Fraud

The Council is committed to tackling and preventing fraud in all its forms.

If a claimant attempts to claim a DHP by making a false declaration or providing false evidence or statements, they may have committed an offence under the Theft Act 1968. Where the Council suspects that fraud may have occurred, it will investigate the matter as appropriate and this may lead to criminal proceedings.

Publicity



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The Council has a responsibility to ensure that it does not limit the legal discretions it may apply, and it is committed to applying this policy fairly and consistently.

It will take steps to maximise take up to make sure that the funds are targeted towards those who are most in need. This policy will be made available on request and via the Council's website: www.haringey.gov.uk

Debt advice

Anyone experiencing debt problems will be signposted to local debt advice agencies (including the Citizens Advice Bureau) for free, confidential, impartial advice.

Policy review

This policy will be reviewed annually and in light of any legislative changes, trends or other factors that impact on its effectiveness.

The Council may also, during the course of any year, review and reconsider whether it should allocate any of its own resources towards the overall DHP budget.



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Equality Impact Assessment

Name of Project	Haringey's Discretionary Housing Payment Policy 2015/16	Cabinet meeting date If applicable	03/03/15
Service area responsible	Revenues, Benefits and Customer Services		
Name of completing officer	Carla Segel	Date EqIA created	13/02/2015
Approved by Director / Assistant Director	Sergio Sgambellone	Date of approval	

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The Equality Act 2010 places a '**General Duty**' on all public bodies to have '**due regard**' to:

- **Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act**
- **Advancing equality of opportunity between those with 'protected characteristics' and those without them**
- **Fostering good relations between those with 'protected characteristics' and those without them.**

In addition the Council complies with the Marriage (same sex couples) Act 2013.

Haringey Council also has a '**Specific Duty**' to publish information about people affected by our policies and practices.

All assessments must be published on the Haringey equalities web pages. All Cabinet papers MUST include a link to the web page where this assessment will be published.

This Equality Impact Assessment provides evidence for meeting the Council's commitment to equality and the responsibilities outlined above, for more information about the Council's commitment to equality; please visit the Council's website.

Stage 1 – Names of those involved in preparing the EqIA	
1. Project Lead	Carla Segel / Jim Brady
2. Equalities / HR	Zakir Chowdhury
3. Legal Advisor (where necessary)	Margaret O'Connor

Stage 2 - Description of proposal including the relevance of the proposal to the general equality duties and protected groups. Also carry out your preliminary screening (Use the questions in the Step by Step Guide (The screening process) and document your reasoning for deciding whether or not a full EqIA is required. If a full EqIA is required move on to Stage 3.

This EQIA accompanies a report seeking to approve a policy relating to Discretionary Housing Payment (DHP) Awards for 2015/16. The DHP policy will be administered by the Council to provide financial assistance not covered by the Housing Benefit and Universal Credit regulations in order to help tenants who are at risk of homelessness, to meet their housing costs. It is therefore an additional tool to enable the Council to play an important role in helping to sustain tenancy, prevent homelessness and where applicable, by helping tenants to move to more affordable accommodation. The policy is an integral part of how the Council will administer the Welfare Reform Act 2012 while at the same time ensuring that the most vulnerable are afforded effective protection and the impact on groups protected by the Equality Act are identified and mitigated.

Discretionary Housing Payments have been part of Housing Benefit administration for many years, but have taken a greater role in preventing homelessness following government Welfare Reform changes to major Housing Benefit Regulations, such as the introduction of Local Housing Allowance (Restriction on how much Housing Benefit can be paid to private tenants), the Benefit Cap (restricting the total amount of benefit that can be awarded to any individual to £350 per week for single people and £500 per week for others), and the Social Sector Size Criteria (otherwise known as the Bedroom Tax – a restriction on Housing Benefit for tenants of Social Landlords, who have more bedrooms than they need).

The 2015/16 policy is a continuation of previous policy, however it is noted that the funds for this year are a significant reduction on previous years. All claimants of housing benefit will be affected by this policy, therefore, all the characteristics protected by the Equality Act 2010 will be affected, however it is noted that some groups are more predominant in the benefits claimant population and are therefore more likely to be affected by this policy. These groups include Black and Minority ethnic groups, disabled people, pensioners, women (in particular single mothers), children in single parent households, unemployed people and homeless people / households in Temporary Accommodation. These groups will therefore require additional mitigating actions in light of their individual needs.

This is one of several other Haringey policies relating to the administration of the Welfare Reform Act (the others include the Council Tax Reduction Scheme, which was agreed by Full Council in November 2014 (for the 2014/15 Scheme) and the Implementation of the Support Fund, which was agreed by Cabinet in

April 2013. These were fully equality impact assessed to identify how they would impact on existing benefits claimants who have the characteristics protected by section 4 of the Equality Act 2010 as well as other vulnerable groups such as homeless people not specifically identified in the Act. The results of those assessments show that although in each case, the reforms would impact on claimants in all protected characteristics, certain groups are at a higher risk of negative impact than others and mitigation for these groups was provided.

Stage 3 – Scoping Exercise - Employee data used in this Equality Impact Assessment
Identify the main sources of the evidence, both quantitative and qualitative, that supports your analysis. This could include for example, data on the Council’s workforce, equalities profile of service users, recent surveys, research, results of recent relevant consultations, Haringey Borough Profile, Haringey Joint Strategic Needs Assessment and any other sources of relevant information, local, regional or national.

Data Source (include link where published)	What does this data include?
EqIA Profile on Harinet	Age, gender, ethnicity, disability information – for the Council and the Borough
Service Reports	These reports are used by the Service to: <ul style="list-style-type: none"> • Understand spend (actual and predicted) and the ongoing financial situation • Understand award periods and flag when awards are due to expire • Categorise award spend in terms of eligibility

Stage 4 – Scoping Exercise - Service data used in this Equality Impact Assessment
This section to be completed where there is a change to the service provided

N/A – there is no change to the existing policy

**Stage 5a – Considering the above information, what impact will this proposal have on the following groups in terms of impact on residents and service delivery:
Positive and negative impacts identified will need to form part of your action plan.**

	Positive	Negative	Details	None – why?
<p>Sex</p> <ul style="list-style-type: none"> Both sexes will continue to be subject to the same eligibility criteria and both will see the same overall impact of the reduced funding levels. The majority of claimants who will be affected are female, in particular lone female parents who are a predominant group of Housing Benefit claimants. Single males are also an impacted group as they are more likely to have unsettled lifestyles and live in expensive private sector accommodation which cannot always be funded purely on Housing benefit and as such a rent top-up is requested from the DHP budget. 	N/A	Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.	<p>Female claimants will continue to be signposted to the various appropriate women specific employment and skills development initiatives in the borough, in addition to generic programmes to help people into work e.g. Haringey Adult Learning Services (HALS) and the College of North East London (CONEL)</p> <p>Where appropriate there will continue to be targeted signposting in place for local groups offering support that is gender specific such as Missionaries of Charity which have separate groups for women (Home of Peace) and men (The Gift of Love)</p> <p>All groups impacted by the Benefit CAP will continue to have targeted support offered to them in terms of housing, childcare and training opportunities.</p>	N/A
<p>Gender Reassignment</p> <p>Housing Benefit applicants do not have to provide any details relating to gender reassignment. There is no evidence to suggest that gender reassignment has been a relevant factor in awarding DHPs nor will it be in the future</p>	N/A	N/A	N/A	N/A
<p>Age</p> <ul style="list-style-type: none"> Housing Benefit is restricted for single claimants aged under 35 who rent from a private landlord. Their benefit is restricted to the rate allowed for shared accommodation. As such they are more 	N/A	Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a	It is recognised that certain people may find it difficult to find work due to their age; they will continue to be signposted to employment and re-skilling programmes that provide targeted support to find work. These include	N/A

<p>likely to claim additional funds from DHP.</p> <ul style="list-style-type: none"> Older people are more likely to be impacted by restrictions under Size Criteria rules as they may be living in the former family home and have more bedrooms than it is deemed necessary. This group are also likely to make claims for additional funds as a result of a restriction on their benefit. 		<p>direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>focused training provided by Haringey Adult Learning Services, CONEL and other Haringey based providers.</p> <p>Where people have been affected by multiple welfare reform changes (such as the CAP and the Size Criteria changes) they will continue to receive individual assistance including 121 interviews with colleagues from Housing Services and JobCentrePlus and direct referrals to support providers such as Money Advice Service or the Quaker Social Action Group.</p>	
<p>Disability</p> <p>People with disabilities are more likely to live on low incomes and be more likely to request assistance from the DHP budget</p>	<p>N/A</p>	<p>Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Where restrictions are in place and yet there is a care need for an additional bedroom, applications are carefully considered.</p> <p>It is recognised that this group may find it difficult to find work and as such are supported appropriately in terms of employment and re-skilling programmes.</p>	<p>N/A</p>
<p>Race & Ethnicity</p> <p>Of those who have declared their ethnicity, evidence held suggests that people from minority ethnic backgrounds are more likely to live on low incomes and be more likely to request assistance from the DHP budget.</p>	<p>N/A</p>	<p>Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Claimants will continue to be signposted to employment and skills training programmes to enhance employment opportunities, especially in the east of the Borough where there is a high concentration of BMEs and high levels of deprivation.</p> <p>Relationships have been built with local JobCentrePlus sites where claimants can receive information about opportunities relating to both employment and skills development. There is also access to budgeting loans to help with any work related costs (such as clothing or equipment). These will</p>	<p>N/A</p>

			continue going forward.	
Sexual Orientation Housing Benefit applicants do not have to provide any details relating to sexual orientation. The impact is unknown due to insufficient data.	N/A	N/A	N/A	N/A
Religion or Belief (or No Belief) Housing Benefit applicants do not have to provide any details relating to religious belief. The impact is unknown due to insufficient data.	N/A	N/A	N/A	N/A
Pregnancy & Maternity We do not collect information about claimants' maternity status so the full impact on this characteristic is not known, however we have used the data we hold to make a consideration of the impact. It is estimated that within the Housing Benefit group, pregnant women are more likely to live on low incomes and require larger accommodation, as such they are more likely to request assistance from the DHP budget.	N/A	Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.	Where appropriate there will continue to be targeted signposting in place for those needing support with children such as the Child Poverty Action Group (CPAG), Family Action Group and referrals to the Sure Start Maternity Grant department of the DWP. In addition claimants can be signposted to the following: <ul style="list-style-type: none"> • The Government's "Healthy Start" scheme which provides vouchers to pregnant women and those with children under four, they can be exchanged for food, fruit and formula milk. • Haringey has 17 Children Centres located across the borough bringing together a range of services such as childcare, family support, health and education and information on local services. • Women who are pregnant or on maternity leave are unable to work for a set period of time and are likely to be in receipt of statutory maternity 	N/A

			pay which may help to supplement their income.	
Marriage and Civil Partnership (note this only applies in relation to eliminating unlawful discrimination (limb 1))	N/A	N/A	N/A	N/A
The impact is unknown due to insufficient data.				

Stage 5b – For your employees and considering the above information, what impact will this proposal have on the following groups: Positive and negative impacts identified will need to form part of your action plan.

N/A – employees are not impacted by the DHP Policy

Stage 6 - Initial Impact analysis	Actions to mitigate, advance equality or fill gaps in information
<p>To date in 2014-15, 1275 claims have been awarded DHP, information on the reason for the award is broken down below:</p> <ul style="list-style-type: none"> • Benefit Cap – 39% • Not affected by welfare reforms – 24% • Shared Size Criteria – 19% • LHA reforms – 17% <p>Further data is broken down below in Appendix A.</p> <p>People on the lowest incomes and particularly those affected by national Welfare Reforms are most dependent on Discretionary Housing Payments and will continue to be so. These claimants are more likely to come from groups with protected characteristics, such as ethnic minorities, single parent females, single people under 35, and people with disabilities.</p> <p>A reduction in overall funding will have an impact across all affected groups. Officers must not fetter their discretion by prescribing which groups may or may not continue to be awarded DHP, as each case must be treated on its' own merits. The policy as laid out must continue to be applied fairly, however the Council will have to decide to apply funds less generously and may need to apply conditions more restrictively.</p>	<p>Mitigation appropriate to the various groups has been listed above in Section 5a. It is noted that all groups with protected characteristics who are currently claiming DHP, are likely to be proportionately impacted by the reduction in the amount of DHP available to spend in 2015-16.</p> <p>It is possible that decisions could be taken to favour one group with protected characteristics over another (for example, ensuring that households with children are favoured, in order not to affect the child's schooling), however each application will be treated on its own merits and individual circumstances will be taken into consideration.</p> <p>As some protected characteristics are not mandatory in order to apply for either Housing Benefit or a DHP we do not hold data on them. Although we will continue to ask for this information going forward, it is noted that it is not a mandatory requirement and as such data collection will remain challenging.</p> <p>It is expected that going forward the levels of DHP funding allocated to Local Government will reduce, as such we need to consider how we will administer DHPs in the future and whether the eligibility for these awards will need to change.</p>

As it stands, we expect to spend over the allocated £2.4m on DHPs in 2014-15. All groups currently receiving awards of DHP may be expected to reapply for DHP in 2015-16, unless their financial circumstances have changed. In addition, there may be more new claimants facing hardship who will seek to be awarded a DHP in 2015-16. The spread of claimants with protected characteristics requiring DHP can be expected to be similar to the current spread of claimants. No protected characteristic group can be predicted to be more affected in 2015-16 than at present.

Decisions will need to be taken as to which might be classed as the cases in the most exceptional need. It could be that claimants with very high shortfalls in rent, may be living in the most expensive accommodation, and so will have to be prioritised for assistance from our Homelessness Team to relocate to cheaper accommodation, though there is difficulty in sourcing such accommodation close to London. We could similarly apply these principles to such tenants who we determine to be furthest from the job market, and less likely to be able to maintain their homes without support from DHP.

We may have to decide that claimants with the lowest shortfalls cannot be assisted as much, and should seek to renegotiate rents with their landlords, or find the funds to pay these smaller shortfalls themselves.

We may have to decide whether to prioritise DHP payments to families, so that children are not expected to change school.

We may decide that those with more bedrooms than they need would be deemed to be less likely to be in need of assistance, as they have options to move or take in lodgers.

We may decide that we cannot pay DHP to those who have previously received DHP assistance (but who have not been affected by Welfare Reforms) because their situations were deemed to be likely to be short-term.

We may decide that people affected by the Benefit cap will only be given assistance for a time-limited period, after which they will not receive further assistance.

All of these decisions are ones that can be considered to alleviate the pressure expected on costs. However, it is impossible to make a firm rules on who can and cannot receive a DHP because we may not fetter our discretion, and every case must be considered on its individual merits.

Stage 7 - Consultation and follow up data from actions set above

There is no requirement to consult on the DHP Policy as the Government has allocated funds and there is no scope to challenge this.

Stage 8 - Final impact analysis

The reduction in funding of Discretionary Housing Payments from Government, means that we have almost £1m less to spend than in 2014-15. The Council will have to be more selective when deciding which applications to award. Officers will do this by assessing the exceptionality of the application, the severity of the financial circumstances of the applicant, the likely timeframe that DHP will be needed by the applicant and the steps being taken by the applicant to resolve their financial problems. This is no different to current assessments.

The reduction in funds may lead to reduced values of awards, reduced length of awards, and more comprehensive assessment of whether conditions set against awards have been met, when it comes to renewing awards.

The Council will continue throughout 2015/16 to monitor successful and unsuccessful awards against protected characteristics, to ensure that no group is more affected than any other.

Stage 9 - Equality Impact Assessment Review Log

Review approved by Director / Assistant Director

Date of review

Review approved by Director / Assistant Director

Date of review

Stage 10 – Publication

Ensure the completed EqIA is published in accordance with the Council’s policy.

This EQIA will be published along with the report and policy document in line with Haringey’s democratic processes.

Appendix A

Welfare Reform Reasons for being Awarded a DHP

Claimant affected by the benefit cap	502	39%
Claimant affected by the SSSC	246	19%
Claimant affected by the LHA Reforms	215	17%
Claimant not affected by welfare reforms	312	24%

Detailed reasons for being awarded a DHP

Number of Cases	%age

269	21%	In expensive Temporary Accomodation - awaiting a move to cheaper property
179	14%	In private accomodation where the Landlord is charging more than can be paid under normal Housing Benefit and it is not reasonable to expect the customer to move at this stage
174	14%	Benefit Capped - but deemed to be trying to find work
171	13%	Has a short tem problem paying their rent and needs immediate help
82	6%	Has too many bedrooms but needs some time to find a solution
75	6%	Gets less Housing Benefit than the asking rent and has an exceptional case for needing extra financial help
61	5%	Has more bedrooms than they need, but cites a health condition as their reason for not being able to move
54	4%	Has more bedrooms than they need but a life event will mean they will soon need those bedrooms
44	3%	Benefit Capped - but deemed to be trying to secure alternative accommodation
38	3%	Has too many bedrooms - but deemed to be trying to secure alternative accommodation
31	3%	Under 35 and getting restricted HB but deemed to be in exceptional need of extra help and it is not reasonable to expect the customer to move at this stage
19	1%	Has an underlying heath condition, and deemed to be in exceptional need of extra help
14	1%	Has an adult child who will not help towards household expenses
14	1%	Gets less Housing Benefit than the asking rent and has an exceptional case for needing extra financial help

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