

Xanthe Barker X2957

020 8489 2923

020 8881 2660

16 April 2013

To: All Members of the Cabinet

Dear Member,

Cabinet - Tuesday, 16th April, 2013

Please find attached Appendices C and D in relation to Item 10: Introduction and Application of the Support Fund.

These were omitted from the agenda pack in error.

Please accept my apologies for this.

Yours sincerely

Xanthe Barker  
Principal Committee Co-Coordinator

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## Appendix C - 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:
  - 1.6.1 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.



## Appendix C - Support Fund Policy

1.6.2 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

3.1.1 Applications will be made on e form.

3.1.2 Applications can be made by the applicant, their appointee, carer, advocate or a third party acting on their behalf.

3.1.3 The Council may require evidence of the qualifying conditions

3.1.4 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



## Appendix C - Support Fund Policy

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.

- 3.1.5 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.
- 3.1.6 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.
- 3.1.7 The Council will also provide the applicant with signposting to an advice agency.
- 3.1.8 Applications will be reviewed at 13:00 each day. Applications received after this time will be reviewed the following working day, with the exception of genuine emergencies.
- 3.1.9 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



## Appendix C - Support Fund Policy

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;



## Appendix C - Support Fund Policy

- 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



## Appendix C - Support Fund Policy

- 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 Unless in exceptional circumstances, 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
- 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:





## Appendix C - Support Fund Policy

- 8.5.1 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.
- 8.5.2 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.
- 8.6 The types of support for crisis are shown in the supporting appendices.

### 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 Unless in exceptional circumstances, 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



## Appendix C - Support Fund Policy

9.6 The types of support for Community Care are shown in the supporting appendices.

### 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 2 weeks of the decision notification. The review will be carried out by a Senior Manager and their recommendation will be final.

### 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 to 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



## **Appendix C - Support Fund Policy**

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.

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## Appendix D – Equalities Impact Assessment

<b>Service:</b>	<b>Revenues, Benefits and Customer Services</b>
<b>Directorate:</b>	<b>Assistant Chief Executive</b>
<b>Title of proposal:</b>	<b>Implementation of the Support Fund</b>
<b>Lead Officer (author of the proposal):</b>	<b>Paul Ellicott</b>
<b>Names of other Officers involved:</b>	<b>Carla Segel, Helena Pugh, Eve Pelekanos</b>

### 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**

From 01 April 2013 the Government is abolishing the current Community Care Grant and Crisis Loan Schemes. In order to avoid a gap in support for vulnerable people the Government advises that new arrangements will need to be in place from this date.

Responsibility for payments under the “discretionary” category of the Social Fund will become the responsibility of Local Authorities. This covers items such as household equipment, clothing and travel expenses intended to help vulnerable people remain in or return to the community and where immediate short-term need arises following a crisis.

All people currently entitled to apply for an award under the current Schemes will be affected by these changes. In order to remain consistent, where possible Haringey’s local scheme will mirror that of the DWP’s. 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.

In order to avoid confusion with the elements of the Social Fund remaining with Central Government, it is suggested that Haringey’s fund be renamed “Support Fund”.

**Duty under the Child Poverty Act 2010**

In relation to the proposed Support Fund Scheme, the child poverty duty involves the requirement to consider the impact the scheme will have on Haringey’s children living in poverty as described in Haringey’s child poverty needs assessment and work with partner agencies named in the Act to address the effects of child poverty in Haringey.

**Public sector equality duty – disability**

The Council will need to make sure additional challenges that disabled people face which may affect their income (and therefore their need for assistance under this Scheme) are considered. This could, for example involve, recognising the limited ability of disabled people to find and sustain employment or the likely additional disability-related cost of living.

**Duty to prevent homelessness**

Part 7 of the Housing Act 1996 provides a safety net for households with dependent children and vulnerable people who become homeless through no fault of their own.

In relation to the Support Fund scheme, the homelessness duty may lie in the way eligibility is considered and the way the award is made.

## 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 current scheme is administered by the DWP and they have been unable to provide detailed analysis of current claimants and projections of impact on future claimants. The information shown below is taken from 11/12 and breaks down the awards according to the categories held by the DWP for Haringey.

<b>2011/12 (Full Year) Awards &amp; Applications rounded to nearest 10</b>	<b>Crisis Loan Items</b>	<b>Crisis Loan Living Expenses</b>	<b>Crisis Loan Alignments</b>	<b>Community Care Grants</b>	<b>Budgeting Loans</b>
<b>Summary</b>					
Number of applications received	1,020	4,550	3,770	2,910	7,210
Total expenditure	£ 264,800	£ 188,700	£ 213,900	£ 866,300	£ 211,500
Number of Awards	610	3,520	3,410	1,200	4,920
<b>Lone Parent Status</b>					
Lone parent	8%	13%	8%	23%	38%
Not a lone parent	75%	70%	75%	43%	33%
Unknown	17%	17%	17%	34%	29%
<b>Age of Youngest Child</b>					
0 to 5	4%	10%	6%	16%	28%
6 to 8	1%	2%	2%	5%	6%
9 to 12	1%	2%	1%	5%	4%
13 to 16	0%	1%	1%	4%	3%
No children 16 or under	92%	85%	90%	70%	58%
<b>Age of recipient</b>					
Under 18	0%	0%	1%	1%	0%
18 to 24	22%	26%	31%	10%	12%
25 to 34	29%	28%	29%	20%	24%
35 to 44	24%	23%	21%	25%	25%
15 to 54	20%	18%	15%	22%	21%

55 to 64	3%	4%	4%	1100%	10%
65 to 69	0%	0%	0%	3%	3%
70 to 79	1%	0%	0%	6%	4%
80 to 89	0%	0%	0%	2%	0%
<b>Household Type</b>					
Couple	1%	3%	2%	11%	8%
Single Female	23%	34%	29%	52%	60%
Single Male	76%	63%	69%	37%	33%

The equalities information shown below is taken from 11/12 and breaks down the awards according to the categories held by the DWP for the scheme as a whole, they have been unable to provide this data for Haringey residents only.

<b>2011/12 (Full Year) Awards &amp; Applications rounded to nearest 10</b>	<b>Crisis Loan Applications</b>	<b>Community Care Grant Applications</b>
<b>Disability Status</b>		
Not Disabled	66%	57%
Disabled	31%	33%
Unknown	2%	10%

<b>2011/12 (Full Year) Awards &amp; Applications rounded to nearest 10</b>	<b>Crisis Loan Applications</b>	<b>Community Care Grant Applications</b>
<b>Race</b>		
White	79%	65%
Mixed	2%	2%
Asian or Asian British	2%	1%
Black or Black British	5%	5%
Other ethnic group	1%	1%
Unknown / Prefer not to say	11%	26%

We engaged with residents currently in Temporary Accommodation to understand if they were aware of the scheme and had made use of it, the results of this are shown below.

	<b>Have you made an application under the current Social Fund Scheme</b>	
<b>Yes</b>	4	1%
<b>No</b>	125	20%
<b>Did not answer</b>	490	79%
<b>Total</b>	619	100%

It is expected that detailed data will be gathered in the first 12 months of the scheme implementation which will be used to further understand which groups are applying for the awards and for what purposes. At this stage we may consider amending the scheme eligibility criteria or publicity of it depending on what the data analysis shows.



**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?**

Additional evidence/data will come following the first year of the implementation of the scheme.

### 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 has made a positive choice to keep the scheme open to many people as we are able to and mirror much of the current scheme principles.

Although the DWP has been unable to provide us detailed information specific to Haringey, we have used the data we have coupled with known information about the borough to complete the below tables showing how we expect the different groups will be impacted and the mitigation we are planning to take.

#### Summary of impact and mitigations by protected characteristics

Impact	Mitigation
<p><b>Age</b></p> <p><b><u>Older People</u></b> Older people are under- represented in using the Social Fund at present. Reasons for under usage could be lack of knowledge of the fund and cultural/historical reluctance to apply for grants. It is 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. Another potential reason for low applications is that it can take between 4-6 weeks for community care grants to be processed and this is too long to assist older people moving back into their homes from hospital or re-enablement services who need a small household item within days rather than weeks.</p> <p><b><u>Young people</u></b> Young people are over represented in</p>	<ul style="list-style-type: none"> <li>• Older people are at present excluded from the welfare reform changes affecting working age benefits.</li> <li>• Older people's specific benefits are largely unaffected (cold weather payments, pensions, council tax benefit for over 65s).</li> <li>• Under the proposed scheme, individual circumstances will be considered so those in financial need will be prioritised irrespective of age.</li> <li>• Children leaving care received a leaving care grant to assist with the purchase of</li> </ul>

Impact	Mitigation
<p>their usage of Social fund to date. There are some additionally vulnerable groups of young people whose additional needs may need to be recognised.</p> <p>A proportion of young people who have grown up in Public Care may not have seen family budgeting and are likely to struggle more with managing their finances,</p> <p>Young parents may have additional needs and are more likely to have priority circumstances or financial needs for example if the young parent is struggling and the child has been identified as a Child in Need or has a child protection plan or if the parent has lived in temporary or hostel accommodation.</p>	<p>household goods so would not be reliant on community care grants when leaving foster or residential care.</p> <ul style="list-style-type: none"> <li>• Young people leaving care and struggling to manage their budgets may need to be prioritised as vulnerable for Emergency payments.</li> <li>• Young parents with additional needs would be in priority category for assistance</li> </ul>
<b>Sex (formerly gender)</b>	
<p>DWP data shows an over representation 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. People leaving prison and young offenders institutions are more likely to be men.</p> <p>People leaving prison and young offenders institutions and likely to present for assistance are more likely to be men.</p> <p>Lone and young parents are likely to be women, households with children.</p> <p>People fleeing domestic violence are more likely to present for assistance. women are more likely to fall into this category.</p>	<ul style="list-style-type: none"> <li>• By an agreement by all London Boroughs, their local Support Funds will 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.</li> <li>• People leaving prison and young offenders institutions will be seen as a priority group.</li> <li>• Lone and young parents with children and people fleeing domestic violence will be considered as a priority group.</li> </ul>
<b>Disability</b>	
<p>Because disabled people are more likely to be in residential care or at risk of returning to residential care than non-disabled people and we would anticipate a high demand for Local Crisis and Prevention for disabled people.</p> <p>The households identified as being vulnerable, or having priority</p>	<p>We will consider the low take up of the scheme amongst disabled people and support them via funding from the scheme and signposting as appropriate.</p>

Impact	Mitigation
<p>circumstances or being less likely to be able to manage their finances would include a significant proportion of disabled people.</p> <p>However, DWP data shows that a higher proportion of applicants for both Crisis Loans and Community Care Grants are not disabled.</p>	
<b>Race /ethnicity</b>	
<p>DWP and Community Care Grant data both show a higher proportion of White groups receiving Crisis Loans and Community Care Grant respectively than any other racial category.</p> <p>Black and minority ethnic (BME) communities are over represented amongst Benefit claimants and are therefore likely to be significantly affected by the current Welfare Reform changes. We would expect to see a rise in applications coming from this group.</p>	<p>The Support Fund is a universal provision and as such, we will make no specific provision on the basis of race/ethnicity but will offer appropriate signposting in each case, in light of individual's circumstances and where necessary.</p>
<b>Pregnancy and maternity</b>	
<p>The DWP has not provided data on applicants' pregnancy and maternity status and data on this protected characteristic is not collected locally.</p>	<ul style="list-style-type: none"> <li>• The DWP continues to have responsibility for a regulated scheme which provides entitlement to maternity, funeral, cold weather and winter fuel payments for people who satisfy certain qualifying conditions. Therefore women who are pregnant will not be affected by the change to the Support Fund.</li> <li>• Households that include a pregnant women or young children will be seen as a priority group when considering eligibility.</li> </ul>
<b>Religion and belief</b>	
<p>The DWP has not provided data on applicants' religion or belief and data on this protected characteristic is not collected locally.</p>	<p>We will make no specific provision on the basis of religion or belief but will offer appropriate signposting in each case, in light of individual's circumstances and where necessary.</p>
<b>Sexual Orientation</b>	
<p>The DWP has not provided data on applicants' sexual orientation and data on this protected characteristic is not collected locally.</p>	<p>We will make no specific provision on the basis of sexual orientation but will offer appropriate signposting in each case, in light of individual's circumstances and where necessary.</p>
<b>Marriage and Civil Partnership</b>	
<p>The DWP has not provided data on applicants' marital or civil partnership status and data on this protected characteristic is not collected locally.</p>	<p>We will make no specific provision on the basis of marriage or civil partnership status but will offer appropriate signposting in each case, in light of individual's circumstances and where</p>

Impact	Mitigation
	necessary.
<b>Protected characteristic: Gender Reassignment</b>	
The DWP has not provided data on applicants' gender reassignment status and data on this protected characteristic is not collected locally.	We will make no specific provision on the basis of gender reassignment but will offer appropriate signposting in each case, in light of individual's circumstances and where necessary.

**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 engaged in ongoing consultation in the following ways:

- Discussions were held with various voluntary sector organisations as listed in the full report on the design and potential operation of the scheme.
- Data was gathered from claimants currently based in temporary accommodation to understand if they have previously made use of the scheme.
- Haringey were part of a London wide learning group with other Boroughs and the DWP.

Over the first year of implementation data will be gathered on claimants to fully understand the impact of the scheme on the different groups.

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

As per the information contained in the full report, eligibility criteria is largely mirroring that of the current scheme, this will allow for most claimants to continue receiving the same level of support. We will gather data over the first year of implementation and use this to make any necessary changes to the key principles of the scheme.

**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 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.

All Revenues, Benefits and Customer Services staff who deal with claimants either face to face, on the phone or in the Back Office when processing applications will be trained and made aware of the changes and likely impact to claimants.

**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 be reviewed and we have the option of changing it on an annual basis if we feel this is appropriate. As part of the changes a review of Support Fund application forms will be undertaken to ensure they include the equality information we need to monitor the impact of the scheme. 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, are over represented in their use of the scheme at present.</p>	<p>Disabled people are under-represented in the scheme at the moment.</p>	<p>White Groups are over represented in using the scheme at the moment.</p>	<p>Single men are over represented in using the scheme at present.</p>	<p>The DWP has not provided data about the religion or belief of applicants.</p>	<p>The DWP has not provided data about the sexual orientation of applicants.</p>	<p>The DWP has not provided data about the gender reassignment status of applicants.</p>	<p>The DWP has not provided data about the marriage and civil partnership status of applicants.</p>	<p>The DWP has not provided data about applicants pregnancy or maternity 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.

<b>Issue</b>	<b>Action required</b>	<b>Lead person</b>	<b>Timescale</b>	<b>Resource implications</b>
All groups	Scheme eligibility will be clearly publicised and applicants informed of whether or not an award has been made.	Head of Revenues, Benefits and Customer Services	To be implemented from April 2013	Within existing resources
Monitoring of impact of the scheme	The scheme will be monitor to understand the impact on all groups.  Data will be collected in relation to protected characteristics	Head of Revenues, Benefits and Customer Services	April 2014	Within existing resources

