



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.



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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



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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



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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 Identity 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;



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- 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



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- 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:



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- 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

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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



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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.