The Emergency Support Scheme - Policy Document from April 2015

Enfield is focusing its emergency and discretionary funding to:

- Prevent imminent and serious risk to the health or safety of the borough’s most financially excluded residents
- Ease severe financial pressure where individuals or families are facing a crisis
- Help build stronger communities through supporting people to establish themselves in the community after unsettled living or institutional care
- Build financial capability, independence and resilience

5.2 The scheme is designed in the knowledge of other emergency support available. Therefore it is our intention to consider whether someone is eligible for any other means of support and ensure that applicants are supported to access those other schemes available.

5.3 All awards are discretionary and assessed on a case by case basis. The Council cannot consider the amount of money left in the pot when evaluating a claim but can prioritise its awards (see section 5.8 below).

5.4 Most payments are made in the form of pre-paid store cards, with cash only paid as a last resort.

5.5 The Council has agreed two parts to its emergency support scheme; Emergency Payments and Local Assistance Grants.

5.6 Emergency payments

These are payments to people who require immediate short term help to prevent serious risk to their health or safety or to their family. They can also be used in the case of an unexpected emergency or disaster (e.g. flooding, fire) in order to avoid experiencing immediate repercussions for health and safety. The situation and reason for the application must be outside of the taxpayer’s control.

Assuming that such an emergency or crisis has arisen, an applicant must meet the following criteria to qualify:
- Be aged 16 or over
- Live in Enfield (and have lived there for six weeks prior to applying) or be taking up residency in Enfield in the next six weeks following a period in an institution or residential care or as part of setting up home as part of a resettlement programme where you have a previous connection to Enfield

1 Applications will be considered if a person or family is being moved for their own safety and the referral comes from a recognised support worker or if the Council’s housing or Children’s social care team is moving a
• Be in receipt of a qualifying benefit\textsuperscript{2}
• Not be an excluded person\textsuperscript{3}
• Not have any savings, assets or access to personal loans (including friends and family) or overdraft facilities that can be used to meet the needs they are presenting with. If using this still leaves a person facing risk, a lower amount of award can be considered. Where a person has savings which does not cover their whole needs, the Council will consider applications proportionate to the residue of an applicant’s needs after their savings have been exhausted.
• Not be a person subject to immigration control\textsuperscript{4}
• Not generally be eligible for a short-term advance (or similar advance of benefit payment) from DWP
• Have responsibility for housing or council tax costs
• Not received a Council Emergency Support Scheme payment in the last six months
• Be without sufficient resources which would cause serious risk to their health and safety or that of their family’s
• Not be seeking support to pay for an excluded item (see Appendix A)

Where the Council considers that the applicant would benefit from better money management skills, you are expected to attend a money management course run by Enfield CAB as a condition of support. You will not be eligible for another emergency payment if you fail to attend

If theft is reported a police crime reference number must be supplied.

Any payments made will not repayable and will normally be paid in the form of pre-paid store cards excluding spend on alcohol, cigarettes, lottery and mobile phone top-ups.

• Where the need cannot be met in this way, the Council will use the Council’s cashiers service to provide low value cash awards.

Cash-flow problems caused by DWP processing delays will be referred to the DWP short-term advances and budgeting loans scheme. Issues relating to rent in advance/rent deposits will be referred to Discretionary Housing Payments or the Homelessness Service. Issues relating to seeking work/attending training will be referred to the Job Centre Plus office. Care Leavers aged 16-18 will be referred to Children’s Services.

\textsuperscript{2} Income Support, Jobseekers Allowance, Employment and Support Allowance, Pension Credit, and State Retirement Pension or if there is an underlying entitlement to one of these benefits or are unable to access any other benefits or payment on account of one of them, or are due to leave an institution or care home within six weeks and are likely to get one of these benefits on leaving or the referral comes from the Council’s Community Safety Team or social worker

\textsuperscript{3} People in hospital or care homes unless they are about to be discharged within two weeks, prisoners, members of religious orders, people in relevant education who do not qualify for the qualifying benefits

\textsuperscript{4} People subject to immigration control can only claim an emergency payment in the event of a disaster

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If someone is ineligible for an Emergency Payment due to receiving an award in the previous six months, they will be offered food bank vouchers from the Emergency Support Scheme team. If considerable risk to children is identified, a referral may be made to the Council’s Children in Need Service. When assessing access to other sources of funding the Council will consider assets/money based outside of the UK but it is not seeking to push people into unsustainable loans. The Council is aware of the risk of loan sharks and would wish to encourage residents to avoid them as much as possible.

The payment is intended to help people over a period of crisis and may not solve the crisis completely. The Council will determine how much the applicant needs to get through the crisis and may not meet all the needs identified.

Applications can be made online with assistance for those without the means to do so. The scheme is publicised through the Council’s website, resident’s magazine, and leaflets. It is also promoted to local voluntary organisations.

Once an applicant has met the eligibility criteria, their application may need to be considered in relation to its priority.

5.7 Local Assistance Grants

These are awarded to people who need help to:
- Re-establish themselves in the community after a period of institutional or residential care
- Remain in the community rather than enter institutional or residential care
- Set up home as part of a planned resettlement process
- Ease exceptional pressure on a person or family
- Care for a prisoner or young offender on temporary release

Generally the need for help in these areas is less urgent. Awards are made to cover the costs of furniture and white goods, connecting appliances, moving costs to be near a carer or essential family expenditure to deal with an unexpected crisis. These are just examples and if a situation is not mentioned, it does not necessarily mean the Council will not consider it. The Council will consider each application on its individual merits.

Assuming one of these is met, an applicant must meet the following criteria:
- Must be aged 16 or over
- Live in Enfield (and have lived there for six weeks prior to applying) or be taking up residency in Enfield in the next six weeks following a period in an institution or residential care or as part of setting up home as part of a resettlement programme where they have a previous connection to Enfield

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5 Applications will be considered if a person or family is being moved for their own safety and the referral comes from a recognised support worker or if the Council’s housing or Children’s social care team is moving a
• Be in receipt of a qualifying benefit\(^6\)
• Not be an excluded person\(^7\)
• Not have any savings or assets or access to personal loans (including friends and family) or overdraft facilities that can be used to meet the needs you are presenting with. If using this still leaves a person facing risk, a lower amount of award can be considered. Where a person has savings which does not cover their whole needs, the Council will consider applications proportionate to the residue of an applicant’s need after their savings have been exhausted.
• Not be a person subject to immigration control\(^8\)
• Not be eligible for a short-term advance (or similar advance of benefit payment) or budgeting loan from DWP
• Not received a Council Local Assistance Grant in the last twelve months
• Not be seeking support to pay for an excluded item (see Appendix A)

The amount payable will be assessed based on individual need but will not normally exceed a maximum of £1,500 for household items.

The Council will work in partnership with Myers, a local family run business who have worked with Enfield Council for over 20 years. They provide reasonably priced new furniture items, white goods and cookers. They will deliver and install goods for free within Enfield. They will also remove old items of furniture. Successful applicants will be awarded items selected by the Council. Myers will contact the applicant to arrange a suitable delivery time. No cash will change hands – the Council will liaise with Myers directly on referrals and invoice the Council monthly. A schedule of rates will be agreed with Myers and be kept under review.

Other items will be funded through direct payment to suppliers. Where need cannot be met in this way, the Council will use its Cashiers Service to provide cash grants. We may use Visiting Officers to confirm applications for grants.

When assessing access to other sources of funding the Council will consider assets/money based outside of the UK but it is not seeking to push people into unsustainable loans. The Council is aware of the risk of loan sharks and would wish to encourage residents to avoid them as much as possible.

Applications can be made online with assistance for those without the means to do so. The scheme is publicised through the Council’s website, resident’s magazine, leaflets and promoted to local voluntary organisations.

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\(^6\) Income support, income-based jobseekers allowance, Employment and Support Allowance (income related), Pension Credit or payment on account of one of them, or you are due to leave an institution or care home within six weeks and are likely to get one of those benefits on leaving or the referral comes from the Council’s community safety team or social worker

\(^7\) People in hospital or care homes unless they are about to be discharged within two weeks, prisoners, members of religious orders, people in relevant education who do not qualify for the qualifying benefits

\(^8\) People subject to immigration control can only claim a Local Assistance Grant in the event of a disaster
Once an applicant has met the eligibility criteria, their application may need to be considered in relation to its priority.

5.8. Prioritisation

The Council has been allocated £910,673 from Central Government for the purposes of this scheme and must estimate the likely demand upon the funds to ensure it is effectively aimed at priority applicants throughout the financial year.

Each eligible application will therefore be graded as high, medium or low priority in terms of the urgency and risk of the situation. Vulnerable and protected groups and those with dependents will score higher on risk and priority. The application of the fund will be monitored monthly to ensure consistent application of the criteria and the categories of risk, levels of awards and scoring or risk will continue to be reviewed in the light of experiences. When considering amending the scheme, the Council will balance the financial risk with the risk of inconsistent treatment by restricting these in-year changes to only those that are clearly necessary and evidenced.

5.9. Out of hours provision

The Council does not offer an out of hour’s service.

5.10. Reviewing decisions

There is no formal right of appeal against a negative decision or size of award.

Any applicant that is unhappy about a decision made through the Emergency Support Scheme can ask for a review. The request should be in writing and received by the Council within 28 days of the date of the original decision being communicated to the applicant. The review will be undertaken by a manager in the Revenues and Benefits service not involved in the original decision. The outcome of the review will be communicated within 10 working days.
Appendix A - Excluded items

Needs not covered by Local Assistance Grants/Emergency Payments

You cannot get a Local Assistance Grant or Emergency Payment for the following:

- a need which occurs outside the United Kingdom
- an educational or training need including clothing and tools
- distinctive school uniform or sports clothes for use at school or equipment to be used at school.
- travelling expenses to or from school
- school meals taken during school holidays by children who are entitled to free school meals
- expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation
- domestic assistance and respite care
- any repair to council property, social housing or where an owner occupier has a duty for a routine property repairs, medical, surgical, optical, aural or dental item or service (needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker’s Allowance, Employment and Support Allowance (income-related), or Pension Credit)
- work related expenses
- household bills
- loan repayments
- debts to government departments
- investments
- costs of purchasing, renting or installing a telephone and of any call charges
- any expense which the local authority has a statutory duty to meet
- costs of fuel consumption and any associated standing charges
- council tax and water charges
- A Local Assistance Grant cannot be granted for daily living expenses, such as food and groceries, except when caring for a prisoner on release on temporary licence (where the prisoner has a prior connection to Enfield)
- mobility needs
- holidays
- a television or a radio, or a licence, aerial or rental charges for a television or a radio;
• garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses;

• housing costs, (other than intermittent costs not met by Housing Benefit, Income Support, Income-based Jobseeker’s Allowance, Employment and Support Allowance,(income-related), Pension Credit, certain rent in advance payment and minor repairs and improvements).

April 2015