

MUNICIPAL YEAR 2012/2013 REPORT NO. **176**

**MEETING TITLE AND DATE:**  
Cabinet, 20 March 2013

**REPORT OF:**  
Director of Finance, Resources and  
Customer Services

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| <b>Agenda – Part: 1</b>                        | <b>Item: 8</b> |
| <b>Subject: Emergency Support Scheme</b>       |                |
| <b>Wards: All</b>                              |                |
| <b>Cabinet Member consulted: Cllr Stafford</b> |                |

**1. EXECUTIVE SUMMARY**

Enfield Council is committed to building strong communities and being fair to all. As such the Council has prioritised supporting the most vulnerable in our society, building capacity and independence and addressing risks to the health, safety and well-being of our community.

This report proposes a new emergency support scheme which will replace the Government's community care grants and crisis loans which it is abolishing from 1 April 2013.

With most of the Government's major welfare reforms yet to affect residents, demand for emergency and hardship schemes is likely to increase. However, Government funding will be less than the Government has spent in the last two years. Therefore the Council has to have a scheme that is financially sustainable within the new funding pot whilst meeting the needs and prioritising those most in need.

This report summarises the results of the consultation exercise and recommends a new Emergency Support Scheme.

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| <i>Author</i>  | <b>Kate robertson</b> | <i>Classification</i> | <b>PROTECT</b> | <i>Date of First Issue</i>     | <b>01/02/13</b>        |
| <i>Owner</i>   | <b>FRCS</b>           | <i>Issue Status</i>   | <b>DRAFT</b>   | <i>Date of Latest Re-Issue</i> | <b>01/02/13</b>        |
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## **2. RECOMMENDATIONS**

- 2.1 Cabinet agree the new discretionary Emergency Support Scheme as set out in section 5 of this report (Key Decision No.3657 )
- 2.2 Delegate authority to the Director of Finance, Resources and Customer Services to agree contractual arrangements with suppliers
- 2.3 Delegate authority to the Director of Finance, Resources and Customer Services to agree prioritisation set out in section 5.8 of the report
- 2.4 Delegate authority to the Director of Finance, Resources and Customer Services, in liaison with the Cabinet Member for Finance and Resources, to agree minor amendments to the scheme

## **3. BACKGROUND**

- 3.1 The Social Fund was introduced in 1987 and can be split into two distinct parts. The first part covers payments that are set in regulation including Funeral Payments, Winter Fuel Payments and Cold Weather Payments. The second is the discretionary Social Fund comprising of Crisis Loans, Budgeting Loans and non-repayable Community Care Grants.
- 3.2 The Social Fund is currently administered by the Department for Work and Pensions (DWP). As part of its wider Welfare Reform programme, the Government has decided to abolish the Community Care Grants (CCGs) and some elements of the crisis loans schemes from 1 April 2013. Funding is being made available to local authorities to establish their own schemes.
- 3.3 The last full year (2011/12) for which the DWP have provided statistics at authority level shows expenditure of £1,015,600 in Enfield on the applicable parts of the Social Fund. (The previous year shows expenditure of £1,292,200). This was split £314,000 on crisis loans and £742,600 on community care grants.
- 3.4 Enfield Council has been awarded £910,673 for 2013/14 with £192,432 available for administration. With major changes in welfare benefits taking place next year, a report by the Child Poverty Action Group is forecasting increased demand next year for the social fund in London. Therefore managing this demand within a smaller financial budget will be difficult and requires Enfield to review eligibility criteria for the local scheme.
- 3.5 In developing its proposals, the Council reviewed the range of emergency support payments and loans currently available to residents with the aim of ensuring clarity of purpose for each scheme. (See appendix A)
- 3.6 It is not easy to highlight the specific profile of previous claimants as we are reliant on DWP data. Generally, people aged 18-44 make up 84% of loans given out and two-thirds of the CCG expenditure. Over 70% of loans went to people without children aged under 16 whilst 59% of CCGs went to households without children. 36% of CCGs went to known lone parents but

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34% of parents status was unknown. Generally single men make up the majority of loan awards and single women receive the majority of CCGs. See Appendix B for a breakdown of expenditure.

#### **4. CONSULTATION**

- 4.1 In order to determine suitable criteria for a localised support scheme, partner and voluntary organisations were consulted on how they interact with the current system and individuals looking to apply for crisis loans and community care grants. The consultation document was published on the Council's website, a press release was issued and it was emailed to all members of the welfare advisors network (voluntary organisations in Enfield).
- 4.2 The majority of responses came from voluntary organisations and housing associations. The responses are summarised below and show the percentage of responses who either agreed or were neutral:
- The proposed scheme is fair to all (62%)
  - The proposed scheme will contribute to building strong communities (54%)
  - The proposed scheme will help to prevent severe risk to the health and safety of individuals and families (69%)
  - The proposed scheme helps to build financial capability (77%)
  - The proposed scheme will help to reduce dependency (69%)
  - The council should restrict cash payments and wherever possible provide store cards or pay suppliers direct (54%)
  - The Council should provide recycled furniture (69%)
  - The council should require attendance at money management course for all successful applicants (38%)
  - The Council should not provide loans (62%)
  - There should be a maximum value of £1000 for local assistance grants (85%)
  - The Council should prioritise on the basis of risk (77%)
- 4.3 Key concerns raised related to whether attendance at a money management course should be mandatory for all applicants as if some are faced with a genuine emergency they may not have a longer term issue with financial management. As a result of this feedback we have amended the proposed scheme so that only where the Council considers that the applicant would benefit from better money management skills would a referral to a financial capability course at CAB be made.
- 4.4 Other concerns related to restricting the use of cash. Most councils have taken this position to ensure that the limited money available for the scheme is used effectively and fairly for the benefit of the whole community. Some cash payments will still be made where the need cannot be met through other ways or where the value is less than £10. Therefore the Council is not proposing to amend this aspect of the scheme.

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4.5 Respondents were asked if the scheme would disadvantage a specific part of the community. One resident and three organisations raised concerns relating to people with learning disability/mental health needs and those with English language difficulties. These groups are currently supported in their applications to the national Social Fund scheme through advocates. The Council's proposed scheme would be no different whereby those organisations that currently receive funding to provide benefits advice would be expected to continue supporting vulnerable claimants to apply for the Emergency Support Scheme. In addition, the Council is increasing its provision for assisted self-service at its front offices.

## **5. PROPOSED SCHEME**

5.1 It is proposed that Enfield focuses 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 in families facing 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 has been designed in the knowledge of other emergency support schemes as set out in Appendix A of this report. 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 schemes if they are.

5.3 All awards will be 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 payment would come in the form of pre-paid store cards, travel warrants/oyster cards or direct payments to suppliers using a council p-card. Cash would only be a last resort.

5.5 The Council is proposing 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 the health or safety of a person or family. They can also be used in the case of an emergency or disaster (e.g. flooding, fire) in order to avoid experiencing immediate repercussions for health and safety.

Assuming that such an emergency or crisis has arisen that causes a serious risk to the health and safety of applicant or their family, it is proposed the following eligibility criteria will apply:

- You must be aged 16 and over
- You must live in Enfield (and have lived here for six weeks prior to applying) or be taking up residency in the next month following a period in

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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<sup>1</sup>

- You must be in receipt of a qualifying benefit<sup>2</sup>
- You must not be an excluded person<sup>3</sup>
- You must not have any savings 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.
- You must not be a person subject to immigration control<sup>4</sup>
- You must not be eligible for a short-term advance (or similar advance of benefit payment) from DWP
- You must have responsibility for housing or council tax costs
- You must not have received a DWP Social Fund or Council Emergency Support Scheme payment in the last 6 months
- You must be without sufficient resources which would cause serious risk to your own or your family's health and safety
- You must not be seeking support to pay for an excluded item (see Appendix C)
- Where the Council considers that the applicant would benefit from better money management skills, you would be 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 crime number must be supplied.

The payments would not be repayable and would normally cover one of the following areas:

- Pre-paid store card excluding spend on alcohol, cigarettes, lottery and mobile phone top-ups.
- Direct payment to supplier for vital utilities reconnection using a p-card or travel costs via pre-paid oyster card or travel warrant

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 deposits will be referred to Discretionary Housing Payments or the Homelessness Service. Issues relating to seeking work/attending training will be referred to the JCP. Care Leavers aged 16-18 will be referred to children's services.

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<sup>1</sup> Applications will be considered if a person or family is being moved for their own safety and the referral comes from the Council's Community Safety Team/social worker or if the Council's housing team is moving a family to another authority as part of a planned resettlement, temporary accommodation or discharge of housing duty

<sup>2</sup> 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 6 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

<sup>3</sup> People in hospital or care homes unless they are about to be discharged within 2 weeks, prisoners, members of religious orders, people in relevant education who do not qualify for the qualifying benefits

<sup>4</sup> 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 Payments due to receiving one in the previous six months, they will be referred to their nearest Food Bank. 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 the UK but it is not seeking to push people into unsustainable loans (e.g. loan sharks or credit facilities with excessive rates of interest)

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.

Where need cannot be met in this way, the Council is proposing to use the Council's cashiers service to provide low value cash grants.

Applications can be made online with assistance for those that cannot apply online.

## 5.7 Local Assistance Grants

These will be 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 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, then it is proposed the following additional criteria will apply:

- You must be aged 16 and over
- You must live in Enfield (and have lived here for six weeks prior to applying) or be taking up residency in the next month 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<sup>5</sup>
- You must be in receipt of a qualifying benefit<sup>6</sup>

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<sup>5</sup> Applications will be considered if a person or family is being moved for their own safety and the referral comes from the Council's Community Safety Team/social worker or if the Council's housing team is moving a family to another authority as part of a planned resettlement, temporary accommodation or discharge of housing duty

<sup>6</sup> 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

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- You must not be an excluded person<sup>7</sup>
- You must not have any savings 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.
- You must not be a person subject to immigration control<sup>8</sup>
- You must not be eligible for a short-term advance (or similar advance of benefit payment) or budgeting loan from DWP
- You must not have received a DWP Social Fund or Council Local Assistance Grant in the last 12 months
- You must not be seeking support to pay for an excluded item (see Appendix C)
- A maximum award of £1000 will be set.

The Council is proposing to work in partnership with RESTORE. RESTORE is a charitable organisation based in Tottenham Hale providing good quality recycled furniture, new mattresses and new white goods with guarantees. They will deliver and install goods for free within Enfield including ensuring cookers meet requirements such as houses of multiple occupation. Successful applicants can either choose their furniture and/equipment from their large warehouse or RESTORE will deliver a package of goods appropriate to the agreed need. No cash will change hands – the Council will liaise with RESTORE directly on referrals and invoice the Council monthly. A schedule of rates will be agreed with RESTORE 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 is proposing to use its Cashiers Service to provide cash grants. We may use Visiting Officers to confirm applications for large grants.

When assessing access to other sources of funding the Council will consider assets/money based outside the UK but it is not seeking to push people into unsustainable loans (e.g. loan sharks or credit facilities with excessive rates of interest)

Applications can be made online with assistance for those that cannot apply on-line.

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6 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

<sup>7</sup> People in hospital or care homes unless they are about to be discharged within 2 weeks, prisoners, members of religious orders, people in relevant education who do not qualify for the qualifying benefits

<sup>8</sup> People subject to immigration control can only claim a Local Assistance Grant in the event of a disaster

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## **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 will generally score higher on risk and priority. The Council will endeavour to meet the needs of all eligible applicants but may need to take a decision to support only those who are assessed as high or medium. The demand on the funds will be monitored on a monthly basis to ensure they are being applied properly and that the predicted call on the funds for future months can be met and if this occurs we will update the Emergency Support Scheme web-page.

## **5.9. Out of hours provision**

In the last year for which statistics are available there were 170 loans/grants paid out of hours across the whole of London. Therefore the Council is not proposing to offer an out of hours service.

## **5.10. Reviewing decisions**

The current DWP scheme contains no right to appeal against negative decisions or size of award but there is a right to ask for a decision to be reviewed internally.

The Enfield scheme intends to match this. Any applicant that is unhappy about a decision made through the Emergency Support Scheme can therefore 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.

## **5. ALTERNATIVE OPTIONS CONSIDERED**

The Council has considered using the Enfield Credit Union (ECU) in delivering aspects of the scheme but the fact that the ECU does not offer a current account and therefore cannot accept benefit payments together with their current criteria for accessing loans means that this is not a feasible option. Should Enfield Credit Union change its offer the Council can consider its use.

The Council has considered whether it should offer loans or grants. Currently the DWP are able to enforce repayment of loans because they come out of their benefit payments. However, the DWP have advised councils that we will not have the ability to link repayment of our loans into the benefits system.

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Therefore, seeking repayment will be very difficult and costly with county court judgements and use of bailiffs as our only enforcement options.

The Council has considered using the foodbank and other charities but most have said that they do not want to make the decision on eligibility and therefore become a contractual arm of the welfare state.

A few companies have expressed an interest in delivering the social fund but at this stage, the Council's knowledge of likely demand and the scheme criteria would suggest that this would be high risk at this stage. It would also limit the Council's ability to join up administration and eligibility of different hardship schemes.

The Council has considered the use of cash payments and the likely risks associated with it alongside how we can also build increased financial capability and independence within our community.

Finally the Council has worked with other London boroughs to join up our schemes where possible. Most are proposing schemes similar to the current DWP scheme and to Enfield's proposals.

## **5. REASONS FOR RECOMMENDATIONS**

The proposed scheme aims to achieve the following aims whilst managing risk within reduced government funding:

- Prevent imminent and serious risk to the health or safety of the borough's most financially excluded residents
- Ease severe financial pressure in families facing 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

## **6. COMMENTS OF THE DIRECTOR OF FINANCE, RESOURCES AND CUSTOMER SERVICES AND OTHER DEPARTMENTS**

### **6.1 Financial implications**

The funds will be shown in a specific cost centre, and monitored within the Council's revenue monitoring process. Any significant variance will be reported to Members.

### **6.2 Legal implications**

The Welfare Reform Act 2012 abolishes certain elements of the discretionary Social Fund scheme in April 2013. New locally based provision will be delivered by local authorities in England.

The general power of competence is set out in s.1.1 of the Localism Act 2011 and states that "a local authority has power to do anything that individuals generally may do. The Act applies to things that an individual may do even

though they are in nature, extent or otherwise— (a) unlike anything the authority may do apart from subsection (1), or (b) unlike anything that other public bodies may do.”

All applications for the emergency support scheme must be considered individually in accordance with the eligibility criteria. Decisions about the granting or refusal of an application must be documented taking note of the information and evidence used to make a decision. Decisions may be subject to future scrutiny.

#### Equality Impact Assessment

An equality impact assessment involves assessing (giving ‘due regard to’) the likely or actual effects of policies or services on people in respect of the protected characteristics. An Equality Impact Assessment must be carried out and consideration of any inequalities taken into account, to eliminate possible discrimination and harassment from the scheme. Enfield’s proposed Emergency Support scheme takes into account the results of the consultation and other factors so as to provide a properly considered proposed scheme.

### **6.3 Property Implications**

None. The service will operate out of existing facilities.

### **6.4 Key Risks**

The key risks relate to demand exceeding the funding available from central government. This will be mitigated through the prioritisation proposals contained within the scheme and this report. Other risks relate to the inability of RESTORE to meet demand and the range of needs being identified. This will be mitigating through formalising the relationship with RESTORE and effective monitoring and supplier management. Effective communication with the voluntary and community sector will be key to managing demand and individual risk and in communicating the eligibility criteria for the scheme.

## **7. IMPACT ON COUNCIL PRIORITIES**

### **7.1 Fairness for All**

The scheme has been designed to be fair to all whilst ensuring that those facing greatest risk are prioritised. With limited funds the scheme maximises the use of funding by reducing misuse and making the money go further through the use of recycled furniture.

### **7.2 Growth and Sustainability**

A key aim of the scheme is to contribute towards building financial capability, independence and resilience for some of our most financially excluded residents. By effective signposting to other funds and linking up with Enfield CAB on money management, we can reduce dependency and support residents in developing a stronger financial foundation.

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### **7.3 Strong Communities**

The local assistance grants will enable people leaving institutions such as mental health schemes or prison to resettle into the community in a planned and co-ordinated way. The emergency payments will minimise the impact of crisis on families.

## **8 EQUALITIES IMPACT**

This is a discretionary scheme and therefore all applications will be assessed on its merits and all applicants treated fairly and with respect. At this stage, the information from the Department for Work and Pensions on existing applicants in Enfield is high level and does not provide an equalities breakdown to assess the impact. Close monitoring of applications will take place over the coming year and the scheme amended as required if equalities concerns over access are identified. It does appear from feedback that many applicants are single adults experiencing significant change or crisis and therefore the Council's scheme needs to support the diversity of need whilst balancing speed of decision making with managing and maximising the use of the funds available. An equality impact assessment has been undertaken.

## **9 PERFORMANCE MANAGEMENT IMPLICATIONS**

There are no performance indicators relating to this scheme. However close monitoring will take place of applicants and expenditure to monitor impact and influence future development of the scheme.

## **10 PUBLIC HEALTH IMPLICATIONS**

The scheme will play a key part in minimising risk to the health and well-being of vulnerable people facing crisis. The emergency payments will help families and individuals keep warm and access food/baby products at times of emergency whilst the local assistance grants will help people leaving long-stay institutions to resettle into the community.

## **BACKGROUND PAPERS**

None.

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## Appendix A - Existing emergency support payments/loans

A **Budgeting Loan** is an interest-free loan intended to help spread the cost of certain one-off expenses over a longer period. A Budgeting Loan can help towards the cost of various items for example to buy essential items such as furniture or household equipment, or expenses related to, for example, maternity or starting work and certain debts. They are available to people getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), Pension Credit, or payment on account of one of them for at least 26 weeks. Budgeting Loans have to be repaid. You cannot have a second loan until the first one has been repaid. DECISION MAKER – DWP. Loan repayments made through benefit payments. These will be known as Budgeting Advances under Universal Credit.

**Interim Payments and Social Fund Crisis Loan alignment payments** (will be replaced by **Short-term Advances** for all benefits from April 2013).

Short-term Advances of benefit will help claimants through a period of financial hardship whilst waiting for a benefit claim to be processed by providing an advance of their future benefit award, which will then be recovered from subsequent payments of benefit. Short-term Advances will also be available to claimants who have experienced a change of circumstances that will increase the amount of benefit to which they are entitled. There is a maximum repayment period of three months, which may be extended to six months in exceptional circumstances. Loan repayments made through benefit payments DECISION MAKER – DWP.

A **Community Care Grant** is a non-repayable payment awarded for the purpose of meeting a need for community care. Grants may be awarded to people who are leaving accommodation in which they received care, to help people to continue to live in the community, or to help people on a resettlement programme to set up home. Grants can also be awarded to help ease exceptional pressures on families, to care for a prisoner or young offender on release on temporary licence, or to help with certain travel costs. They are available to people getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), Pension Credit or payment on account of one of them. They are also available to people who are leaving care within 6 weeks and who are likely to get one of those benefits or entitlements on leaving. They are not repayable.

**DECISION MAKER – MOVING TO COUNCIL**

A **Crisis Loan** may be available to anyone aged 16 or over, whether or not they get any benefit, who needs help to meet expenses in an emergency or because of a disaster. A loan must be the only way of preventing serious damage or risk to the health or safety of the person or to their family. Crisis loans are interest free but have to be repaid. Repayments are made through the benefit system or from pay.

**DECISION MAKER – MOVING TO COUNCIL**

**Section 17 payments** refers to exceptional payments made by local authorities to children in need, their families and others to exceptional safeguard and promote the

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welfare of children within their area who are in need under Section 17 of the Children Act 1989. Before giving assistance, a local authority should have regard to the means of the child concerned and of each of his/her parents and the agreed set of eligibility criteria. DECISION MAKER - COUNCIL

**'No Recourse to Public Funds'** provides for accommodation and subsistence for households who have been refused 'Leave to Remain' in the UK, and are either in the Appeal Process or are awaiting deportation. The funds mean that they avoid destitution. DECISION MAKER - COUNCIL

**Care Leavers' Grants** are provided by the council to looked after children who are leaving local authority care to buy essential items for the care leaver's new home. The purchase of items is overseen by a Social Worker and the typical grant is around £750. DECISION MAKER - COUNCIL

**Discretionary Housing Payments (DHPs)** provide those in need with financial assistance when a local authority considers that help with housing costs is needed. A cash limited fund is available for local authorities to disburse and payments are usually made, short term only, direct to landlords where arrears or a rent shortfall exists. DECISION MAKER - COUNCIL

Homelessness prevention – the Housing Advice can provide bonds and other financial incentives to aid negotiations with landlords to secure accommodation or otherwise prevent homelessness. It is anticipated that the majority of awards will be paid to landlords to maintain private tenancies. The payment will be made where it helps to prevent homelessness and keeps the client in their home for *a minimum of six months* or moves them to alternative settled accommodation which they can occupy *for at least six months*. DECISION MAKER - COUNCIL

**Flexible support fund** can be used to support all Jobcentre Plus customers who are not participating in the Work Programme. It can consider all expenses associated with taking up work or training – travel, childcare or replacement car costs, appropriate clothing/specialist equipment. If required to attend interview with JCP, travel and childcare costs must be met. DECISION MAKER – JOB CENTRE PLUS

**Enfield Homes and Community Safety** do not offer specific grants or loan schemes to residents. **Adult Social Care** can provide telecare equipment and the re-ablement service for those leaving hospital. Education provides a school uniform grant and free school meals.

**Enfield Credit Union** does not offer a current account and is aimed at people in employment. The restrictions on minimum levels of savings each month suggest that people on out of work benefits would not be eligible for loans or a savings account.

**Foodbanks** – there are two food banks run by the Trussell Trust – one in North Enfield and one in Edmonton. Care professionals such as doctors, health visitors, social workers, CAB and police identify people in crisis and issue them with a foodbank voucher. Foodbank clients bring their voucher to a foodbank centre where it can be redeemed for three days emergency food. The Trussell Trust have

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published a statement making clear that whilst they would welcome closer working with local services, they would be extremely wary of entering into any contractual agreements to provide welfare services as this would compromise their core values.

In preparing this report we contacted a number of local organisations to find out about other charitable grants. We are aware some faith groups offer financial assistance but the only information that was made available to us was the Old Enfield Charitable Trust who offer grants to residents facing financial hardship living in the north of the borough.

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## Appendix B – Statistics on claims for 2011/12

| <b>Enfield</b>  |                                  |  |                                      |
|---|----------------------------------|--|--------------------------------------|
| 2011/2012 (Full Year)<br><small>Awards &amp; applications rounded to nearest<br/>10</small> | <b>Crisis<br/>Loan<br/>Items</b> | <b>Crisis<br/>Loan<br/>Living<br/>Expenses</b> | <b>Community<br/>Care<br/>Grants</b> |
| <b>Summary</b>  |                                  |  |                                      |
| <b>Number of Applications received</b>  | 750                              | 4,390  | 2,750                                |
| <b>Total expenditure</b>  | £119,000                         | £195,000                                       | £742,600                             |
| <b>Number of Awards</b>   | 360                              | 3,440  | 1,080                                |
| <b>Lone Parent Status</b>   |                                  |  |                                      |
| <b>Lone Parent</b>  | 19%                              | 25%  | 36%                                  |
| <b>Not a Lone Parent</b>  | 64%                              | 57%  | 30%                                  |
| <b>Unknown</b>  | 17%                              | 18%  | 34%                                  |
| <b>Age of youngest child</b>  |                                  |  |                                      |
| <b>0-5</b>  | 16%                              | 21%  | 28%                                  |
| <b>6-8</b>  | 1%                               | 3%   | 4%                                   |
| <b>9-12</b>   | 2%                               | 3%   | 5%                                   |
| <b>13-16</b>  | 2%                               | 2%   | 3%                                   |
| <b>No children 16 or under</b>  | 79%                              | 71%  | 59%                                  |
| <b>Age of recipient</b>   |                                  |  |                                      |
| <b>Under 18</b>   | 0%                               | 1%   | 0%                                   |
| <b>18 to 24</b>   | 29%                              | 29%  | 18%                                  |
| <b>25 to 34</b>   | 34%                              | 33%  | 24%                                  |
| <b>35 to 44</b>   | 19%                              | 21%  | 23%                                  |
| <b>45 to 54</b>   | 12%                              | 13%  | 17%                                  |
| <b>55 to 64</b>   | 4%                               | 3%   | 9%                                   |
| <b>65 to 69</b>   | 0%                               | 0%   | 4%                                   |
| <b>70 to 79</b>   | 1%                               | 0%   | 3%                                   |
| <b>80 to 89</b>   | 0%                               | 0%   | 1%                                   |
| <b>90 and over</b>  | 0%                               | 0%   | 1%                                   |
| <b>Unknown</b>  | 0%                               | 0%   | 0%                                   |

### Emergss cabinet

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| Household type       |     |     |     |
|----------------------|-----|-----|-----|
| <b>Couple</b>        | 4%  | 5%  | 12% |
| <b>Single Female</b> | 35% | 45% | 58% |
| <b>Single Male</b>   | 61% | 50% | 30% |

*Percentages may not sum to 100% due to rounding*

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## **Appendix C - 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
- a 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
- 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
- housing costs, other than minor repairs and improvements and charges for accommodation associated with certain visits
- council tax, council water charges, arrears of community charge, collective community charge contributions or community 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

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- housing costs, (other than intermittent costs not met by Housing Benefit, Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related) or Pension Credit, certain rent in advance payments, certain boarding charges, and minor repairs and improvements)