

Crisis Support Scheme

Principles

Our replacement for the Crisis Loan scheme operated by DWP until 31 March 2013 is known as the Crisis Support Scheme (CSS) and is a non-recoverable payment.

The scheme has been updated to include severe hardship as a result of COVID-19

(a) for those who have suffered a disaster or crisis or exceptional hardship including:

- No access to vital necessities (i.e. food, heating and clothing);
- Major flooding, gas explosions or fire which affects the home (where insurance or utility companies are not liable);
- Emergency trips to hospital (i.e. to Accident and Emergency);
- Breakdown of family unit (i.e. fleeing violence);
- Severe financial hardship as a direct result of COVID-19;

and

(b) have a risk to the personal health and safety of themselves and/or a member their household* and they are unable to secure funding from any other source.

The following is regarded as a need for health and safety:

- Food and/or clothing;
- Fuel for heating their home;
- Travel costs in emergency situations;

The overarching outcomes of the scheme are to:

- Make best use of all the Council's resources to support those in times of crisis or disaster through no fault of their own;
- Maximise awards of Crisis Support Scheme from COVID funding;
- Develop a system of referral to support services to remove the need for repeat claims;
- Refer customers to other service providers where appropriate (i.e. request for specialist items need to be referred to social care or NHS);
- To support the most vulnerable by aligning provision and access to appropriate support services and advice;

What the schemes will provide

The Crisis Support Scheme will provide:

- Shopping packages ordered online and delivered direct to the customers;
- Tesco food/clothing cards or vouchers
- Pre-paid utility top up vouchers cashable at PayPoint outlets;
- Council tax payments directly to the council tax account;
- Travel costs through the council's travel office;
- Clothing through voucher/gift card scheme;

Temporarily and due to demand home shopping delivery slots may not be available during lockdown periods and throughout December and therefore in extreme circumstances Crisis Support Scheme may be provided by:

- Pre-paid cash vouchers at PayPoint outlets if they remain open and are stocking cash; or
- Payments into individuals bank accounts where there is no other means

The Crisis Support Scheme will **not** usually include:

- Payments into individuals bank accounts
- Payments via cheque or giro
- Payments via cash

The Crisis Support scheme is discretionary, however due to the limited amount of money available and to ensure that funding is maximised each application will be considered on its own merits.

Application and Assessment

- The service is provided Monday to Friday, 9:30am to 3:30pm
- There is not an out of hours service;
- Applications will be made online for both Crisis Support
- Applications can be made by the applicant, their appointee or their advocate
- Customers will be notified of our decision by email;
- If an application has been successful, the applicant will receive their Crisis Support through one or more of the following channels:
 - Food will be delivered at a reserved time by the online provider;
 - Food/Clothing vouchers will be posted to customers;
 - Gas and Electric vouchers can be sent by email or to a mobile phone;
 - The Councils Travel Office will issue instructions for travel arrangements;
 - During COVID periods if appropriate vouchers to cash at PayPoint which will be sent by email or to a mobile phone;
 - During COVID periods if appropriate payments may be paid directly into bank accounts;
- Crisis Support Awards are limited to three per individual in any one financial year

Eligibility criteria

In order to be eligible for a Crisis Support, applicants must meet the following criteria: -

- They satisfy the principles in part of the schemes; and
- Live within the City of Newcastle upon Tyne; and
- They are aged 16 or over (for those under 18 who do not have a support worker a referral will be made to Children's Services); and
- They are not an excluded person;
- They have insufficient income to meet the need (including those involved in trade dispute);
- They are receiving 80% of wages due to being furloughed as a result of COVID-19;
- They have experienced a significant loss in income due to COVID-19;

- They are experiencing and can provide evidence to support exceptional hardship;
- They are in receipt of or waiting for the award of one the following benefits:
 - Income Support
 - Employment and Support Allowance
 - Jobseekers Allowance
 - Pension Credit
 - Universal Credit

Exclusions

The Crisis Support will not be awarded for:

- A crisis that occurs outside the United Kingdom;
- An educational or training need, including school branded uniform and travel expenses;
- Any expenses that are in connection with legal proceedings;
- Removal or storage charges for re-housing except as the direct result of a disaster;
- Cost of domestic assistance and respite care;
- Repairs to properties owned by the public sector, including registered social landlords;
- Any medical service including medications;
- Work related expenses for those seeking work and those already in work;
- Monies owed to government organisations;
- Costs and charges for a telephone;
- Holidays;
- Specialist equipment for medical reasons;
- Costs and charges for a television, radio or IT;
- Costs and charges for a motor vehicle, including fuel (except emergency travel expenses);
- Housing costs, such as rent;
- Rent in advance payments;
- Water charges;
- Non householders;
- Persons from abroad, with no recourse to public funds;
- Maternity expenses (except clothing);
- Funeral expenses (except emergency travel);
- Addiction purposes, including alcohol and cigarettes;
- Spent benefit;
- Benefit alignment;
- Fourth or subsequent applications within a 12-month period;
- Most people sanctioned by DWP, JCP or the Council;

Evidence required as part of the application process

Proof of identity, age, residency and where applicable proof of income, will be obtained from Housing Benefit, Council Tax Reduction and Council Tax records and the DWP's Searchlight System.

The following will be determined through a matrix of questions within the application process and evidence to support financial circumstances will need to be provided or uploaded may require:

- Crisis / Disaster;
- Emergency;
- Risk to Health and Safety;
- Access to funds/support from other sources;
- Capital/Savings;
- Income & Expenditure;
- Exceptional Hardship due to COVID-19;

Roles and responsibilities

The Council

The Crisis Support Scheme will be administered by the DHP and Crisis Support Team within the Revenues and Benefits Service, in Resources.

Monitoring:

The Revenues and Benefit service will be responsible for monitoring the scheme for example recording the number and nature of applications and awards.

The Revenues and Benefits service will develop a system for monitoring these outcomes and will ensure that it becomes an integrated part of support planning and not a standalone system.

Preventative Support

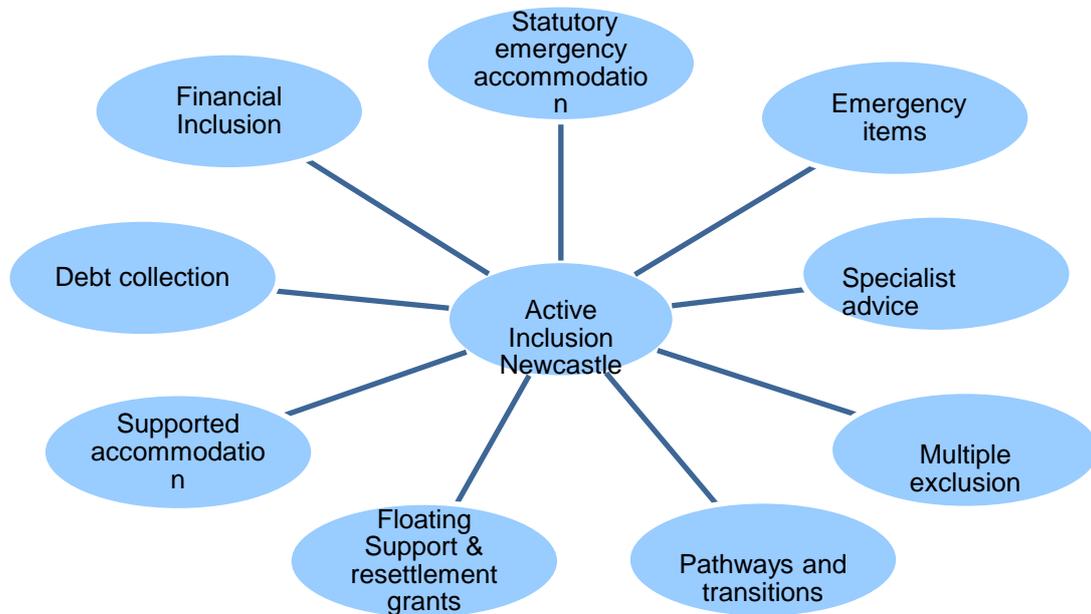
The Revenues and Benefits service will where possible use intelligence from Crisis Support to align it with the Discretionary Housing payment provision which will assist to ensure that support is available for those who are vulnerable.

Where the client has existing care arrangements, or they are part of a support programme the Revenues and Benefits service will refer the client to the Active Inclusion Team

Where the client does not have a crisis but needs support the Revenues and Benefits service will refer the client to the most appropriate service.

In the course of consulting on the development of the crisis support and the supporting independence scheme it was established that care and support providers do not want a standalone preventative service, however this is a need for care and support providers to be regularly updated on changes to benefits and given access to financial inclusion services.

This fits with “hub” concept central to the development of Active Inclusion Team that involves coordinating a range of services that identify and support people to respond to and prevent repeat crisis, see below.



Disputes

There is no right of appeal against a rejection for Crisis Support although a review may be carried out if requested.

Review of the Scheme

The scheme will be reviewed every 12 to 18 months, with the aim of establishing a sustainable scheme within the funding allocated by Government.