



# Appendix B

## Crisis Support Policy

|   |     |  |         |  |          |  |
|---|-----|--|---------|--|----------|--|
| <b>Controlled document:</b>                   |     |  |         |  |          |  |
| <b>Service:</b> Housing and Building Services |     |  |         |  |          |  |
| <b>Type:</b> Policy                           |     |  |         |  |          |  |
| <b>Title:</b> Crisis Support Policy           |     |  |         |  |          |  |
| <b>Author:</b>                                |     |  |         |  |          |  |
| <b>Relevant date:</b> 2016                    |     |  |         |  |          |  |
| <b>Date of Approval:</b>                      |     |  |         |  |          |  |
| <b>Approval required by:</b> insert<br>✓      | COE |  | Cabinet |  | Provider |  |
| <b>Review Due:</b>                            |     |  |         |  |          |  |

## **CONTENTS**

- 1. Introduction and aims of the scheme**
  - 2. Evidence required as part of the application process**
  - 3. Decision-making and appeals**
    - 3.1 Notification of decisions
    - 3.2 Crisis Support appeals
    - 3.3 Community Care Support appeals
  - 4. Factors used to decide the financial need for support**
  - 5. Exclusions**
  - 6. Crisis Support**
    - 6.1 Qualifying conditions
    - 6.2 Forms of support
    - 6.3 Award values and duration
    - 6.4 Application and assessment process (self-referral)
    - 6.5 Application and assessment process (referral from organisation listed in Appendix A)
  - 7. Monitoring arrangements and managing the Crisis support**
  - 8. Publicising the Crisis support**
  - 9. Access to the Service**
  - 10. Fraud**
  - 11. Review of the Policy**
- Appendix A**  
Specialist providers

## 1. INTRODUCTION AND AIMS OF THE SCHEME

The main features of the scheme are that:

- The operation of the scheme is at the Provider's discretion
- People do not have a statutory right to a crisis support award
- The total amount of crisis support awards made in any financial year is cash limited
- Crisis Support aims to prevent an immediate deterioration to an applicant's health by providing short-term access to food and limited supplies of clothing and baby consumables, such as nappies and milk.

The Provider has the discretion to make crisis support awards to applicants whose circumstances meet the criteria outlined in this policy. However, **all applications will be assessed on their own individual merits.**

The Provider will operate this policy to:

- Alleviate poverty
- Encourage and sustain people in employment
- Sustain people's tenancies and prevent homelessness
- Safeguard people in their own homes
- Help people who are trying to help themselves
- Keep families together
- Support elderly or vulnerable people in the local community
- Help people through personal and difficult times
- Support young people in the transition to adult life
- Promote good educational outcomes for children and young people
- Ensure Crisis support awards are made to those most in need
- Reduce incidents of repeat offending

A range of activities may contribute to deliver the aims as listed above:-

- Maximise the take up of benefits in Darlington
- Provide accessible and high quality financial advice
- Reduce the level of personal debt in the Borough
- Support the use of appropriate low cost forms of lending and purchasing
- Deter the promotion and sale of exploitative or high cost products, lending and services (including energy, appliances, loans, insurances and guarantees).
- Support preventative tactics in relation to avoidable debt and financial crises

## 2. EVIDENCE REQUIRED AS PART OF THE APPLICATION PROCESS

The Provider may request any information or evidence it reasonably requires in support of an application for a Crisis support award. For Crisis Support the information and evidence to be provided will be identified during the telephone assessment and evidence will be provided when the relevant support is collected or received.

The Provider 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 Crisis support. If the applicant is unable to or does not provide the required evidence, the Provider will consider the application and will make a decision on the available information and evidence.

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
- Contact details for support worker in relevant support agencies

### **3. DECISION MAKING AND APPEALS**

#### **3.1 Notification of decisions**

When a decision on the crisis support application has been made, the applicant (and an organisation listed in Appendix, if relevant) will be notified of the outcome both in writing and verbally over the telephone. The notification letter or email will include the following:

- Where crisis support is awarded, the item(s) to be provided and the period of the award (if relevant)
- Where the crisis support awarded does not provide all support requested, the reasons for this decision
- Where crisis support is not awarded, the reasons for this decision
- The applicant's appeal rights
- Information on who to contact if they need further information or advice
- The duty to notify the Provider of any changes in their circumstances, which may affect their crisis support award.

#### **3.2 Crisis Support appeals**

The Provider will deal with appeals about crisis support decisions as follows:

- An appeal about a crisis support fund decision should be made within **seven** days of the notification of the decision being made, or such longer time as the Provider considers reasonable
- The appeal can be made in writing, verbally or by e-mail
- The appeal can be made by the applicant, their appointee, their carer, their advocate or a third party, with the applicant's consent where appropriate
- Where an appeal is made, the Provider will conduct a review of the decision and contact the applicant within one working day of the appeal being received. This will be done by an employee different to the one who made the initial decision and the outcome will be notified verbally over the telephone and confirmed in writing.
- If the applicant is still not satisfied with the initial review they can request a Stage 2 review, which will lead to the application and decision being reviewed by another officer of the Provider. This must be requested within 14 calendar days of the Stage 1 Review

decision letter/ email being issues, and must be made in writing. Applicants will receive notification of the decision within one calendar month of the Stage 2 review request being received by the Provider.

#### **4. FACTORS USED TO DECIDE THE FINANCIAL NEED FOR SUPPORT**

When deciding the on the potential support to be provided, the Provider may take into account the following factors (this list is not exhaustive):

- All of the income and essential expenditure of the applicant and their household will be taken into account.
- Any disability related expenditure of the applicant and their household.
- All income will be taken into account in full, including income that is normally disregarded for benefit purposes, for example Disability Living Allowance or child maintenance
- When considering the applicant's expenditure, consideration will be given as to whether or not expenditure is considered as above the basic living requirements. If expenditure appears to be unreasonably high, the Provider may make enquiries with the applicant to clarify the details. In these circumstances the Provider may substitute a sum for the expenditure concerned, which it considers represents a reasonable amount
- Any savings and investments held by the customer and their household, which could be used to help their financial situation
- Whether other family members external to the household could help in any way towards the customers financial situation (this applies to Crisis Support only)
- Whether the customer and their household could reduce expenditure on non-essential items
- Whether the customer and their household are entitled to other welfare benefits or Tax Credits, but are not claiming them
- The level of indebtedness of the customer and their household
- Whether the customer and their household are taking long-term action to help their problems in meeting their living costs
- Any other steps taken by the customer to help themselves
- Financial advice they have sought to alleviate their situation.

The Provider will also take into account:

- Whether other funds such as Discretionary Housing Payments or Section 17 payments would be more appropriate to meet the items or services being requested
- The amount of Crisis support budget available for the remainder of the financial year
- Other Crisis support requests and awards being made and the overall impact on the remaining Crisis support budget available
- Consideration will be given to other sources such as Credit Union, DWP Budgeting Loan, Furnished Tenancy Options, Charities and other grant-making bodies.

A crisis support award does not necessarily make the applicant eligible to receive a further award if, for example the initial crisis support award runs out, as each application is decided on the individual merits at that time. This applies even if the applicant's circumstances remain the same.

## 5. EXCLUSIONS

Financial Support will **not** be awarded for the following items or services:-

- 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
- Expenses in connection with court (legal) proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses (other than emergency travelling expenses when stranded away from home)
- Domestic assistance and respite care
- A medical, surgical, optical, aural or dental item or service (these needs can be provided free of charge by the National Health Service, if the applicant is getting Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or Pension Credit)
- Work-related expenses
- Debts to Government departments or Local Authorities
- Investments
- Purchase, installation, rental and call charges for a telephone
- 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 minor repairs and improvements)
- Provider Tax or Provider Tax arrears

The following people **cannot** be supported by the Crisis support:-

- People who normally reside outside of Darlington Borough, unless the need is for a person who is in the process of moving into Darlington (except removal costs)
- Care home residents and hospital in-patients, unless the need is for a person who will be discharged as part of a resettlement plan
- Persons who are members of and fully maintained by a religious order
- Prisoners who are in prison or released on temporary licence
- A person who is, or would be, treated as a person from abroad for the purpose of Income Support, income based Jobseeker's Allowance, income related Employment and Support Allowance and Pension Credit, and has no entitlement to those benefits, including:
  - Foreign nationals with limited immigration status,
  - Foreign nationals with no recourse to public funds
  - Non-economically active European Union individuals
  - United Kingdom nationals who are not habitually resident in the United Kingdom

## 6. CRISIS SUPPORT

There will be two stages to the assessment of a Crisis Support application:

- 1) An assessment of need - to establish if the applicant meets one of the qualifying conditions set out in 6.1 below.
- 2) A financial assessment - to establish if the applicant has immediate access to any other form of financial assistance.

### 6.1 Qualifying conditions

To qualify for Crisis Support, the applicant must meet **either** of the following conditions:

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.
2. As a direct result of the inability to afford the goods or services requested either the health of 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 following:

- a) They have a serious physical health problem, which they are receiving treatment for
- b) They have a dependent child who normally lives with them and that child's health would be at immediate risk
- c) They are homeless, or at risk of homelessness
- d) They have a substance or alcohol misuse problem, which they are receiving treatment or support for
- e) They are on probation or receiving support relating to their offending history
- f) They are affected by, or at risk of domestic abuse
- g) They have a learning disability
- h) They have a physical or sensory impairment
- i) They have a mental health problem, which they are receiving treatment or support for
- j) They are an older person with support needs
- k) They are pregnant

### 6.2 Forms of support

Forms of support will include:

- Food
- Clothing
- Key consumables for babies (e.g. nappies)
- Heating

- Travel to hospital (where this is not an NHS responsibility)
- Travel to emergency accommodation
- Other forms of support, as set out in 7.2

The method of support will include:

- Food vouchers
- Prepaid VISA Card
- Arrangement of a taxi

Support will **not** include:

- Cash payments
- Payments into individual's bank accounts

### **6.3 Award values and duration**

Apart from the provision of items, the value and duration of the award will be at the discretion of the Provider, in relation to the needs being presented and the financial situation of the applicant. The initial award will usually last no longer than seven days.

### **6.4 Application and assessment process (direct presentation by the applicant, their appointee, their carer, their advocate or referral from a third party agency)**

1. Applications will be made by telephone, or by presentation at the Provider's offices. Self-referrals will be accepted for the first application for assistance. Subsequent applications must be made by referral from an organisation listed in Appendix A.
2. Applications can be made by the applicant, their appointee, carer, advocate or a third party agency acting on behalf of the applicant. Confirmation will be accepted verbally that the third party agency is acting on behalf of, and with the consent of the applicant.
3. The Provider will confirm with the applicant, appointee, carer, advocate or referring agency if one of the qualifying conditions set out in 6.1 have been met.
4. The Provider will require evidence of one of those qualifying conditions by either:
  - a) Confirmation by telephone with an organisation listed in Appendix A, or
  - b) Other evidence provided by the applicant, their appointee, their carer, their advocate or referring agency, based on the individual circumstances of each case.
5. Where the applicant has health, support or care needs which aren't currently being met or have not been assessed by an organisation listed in Appendix A (for example by a GP, support or care agency), the applicant will be signposted to the relevant specialist provider to assess their needs. Crisis support will be given to a client without an assessment by an organisation listed in Appendix A if it is their first application (providing they meet the eligibility criteria and are deemed to be in financial crisis). 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 an organisation listed in Appendix A if this is appropriate.

6. The Provider 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.
7. The Provider will decide the application and inform the applicant of the outcome of their application over the telephone. If successful, the decision may be pending the provision of evidence by the applicant, or confirmation with an organisation listed in Appendix A.
8. If unsuccessful, the Provider will notify the applicant of their appeal rights over the telephone. Applicants will have the right to appeal in writing, however a verbal appeal will be accepted in these circumstances (see Decision Making and Appeals).
9. The Provider will also provide the applicant with any relevant welfare advice, or signpost to an advice agency if, for example it appears that the applicant may qualify for additional welfare benefits or Tax Credits.
10. If successful and the decision is:
  - a) Before 1pm, the applicant will be able to collect the relevant voucher etc. from the Provider's offices 2 hours after the application was made.
  - b) After 1pm, the applicant will be able to collect the relevant voucher etc. from the Provider's offices after 9am on the following day
11. For the majority of successful applicants, relevant evidence (of need and identity) will need to be provided to Provider staff at the point of collection. Acceptable evidence will be agreed with the applicant during the application process.
12. A letter or email will be sent within 24 hours explaining the award decision and the appeals process

#### **6.5 Application and assessment process (referral from an organisation listed in Appendix A)**

1. Applications will be made by telephone from an organisation listed in Appendix A. Confirmation will be accepted verbally that they are acting on behalf of, and with the consent of the applicant.
2. The Provider will decide if one of the qualifying conditions set out in 6.1 have been met. The Provider will only require verbal confirmation from an organisation listed in Appendix A that the applicant meets one of the qualifying conditions set out in 6.1. The Provider will not require any details of the treatment, support or care being provided, or whether the applicant is currently engaging with services.

3. The Provider 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.
4. The Provider will decide the application and inform the specialist provider of the outcome of the application over the telephone.
5. The Provider will also provide the applicant with any relevant welfare advice, or signpost to an advice agency if, for example it appears that the applicant may qualify for additional welfare benefits or Tax Credits.
6. If successful and the decision is:
  - a) Before 1pm, the applicant will be able to collect the relevant voucher etc. from the Provider's offices 2 hours after the telephone call.
  - b) After 1pm, the applicant will be able to collect the relevant voucher etc. from the Provider's offices after 9am on the following day
7. For the majority of successful applicants, relevant evidence (of identity) will need to be provided to Provider staff at the point of collection. Acceptable evidence will be agreed with the specialist provider during the application process.
8. A letter or email will be sent within 24 hours explaining the award decision and the appeals process

## **7. MONITORING ARRANGEMENTS AND MANAGING THE CRISIS SUPPORT FUND**

The Provider will undertake monitoring of the number, amount and period of crisis support awards in relation to the available crisis support budget. The purpose is to ensure the Provider has sufficient funds to meet current and future demands on the crisis support budget throughout the financial year.

For internal quality assurance a sample of cases will be audited at random to ensure consistency in assessment and decision making.

The Provider will also monitor the type of referrals, which organisations are making referrals and the type of awards to ensure, where possible, they are meeting positive outcomes for the applicant, in accordance with the aims of the crisis support scheme.

## **8. PUBLICISING THE CRISIS SUPPORT FUND**

The Provider will publicise the crisis support and will work with all interested parties to achieve this. The crisis support will be publicised on the Provider's website and the Provider will ensure local registered housing associations and voluntary sector organisations are made aware of the Crisis support, the qualifying criteria which needs to be met to receive support and how applications can be made.

The Provider will ensure:

- Training is provided for front-line staff to ensure their knowledge of the scheme is both relevant and up to date
- Referrals to the Provider for crisis support applications are consistent and appropriate
- The list of specialist providers remains appropriate with new services added and services no longer appropriate being removed

## **9. ACCESS TO THE SERVICE**

Applications will be received and dealt with by the Provider during the following core hours (with the exception of bank holidays):

|           |                   |
|-----------|-------------------|
| Monday    | 10:00am to 4:00pm |
| Tuesday   | 10:00am to 4:00pm |
| Wednesday | 10:00am to 4:00pm |
| Thursday  | 10:00am to 4:00pm |
| Friday    | 10:00am to 4:00pm |

## **10. COUNTER FRAUD**

Any payments from the crisis support fund that have been fraudulently claimed will be recoverable by the Provider from the person who made the claim.

## **11. REVIEW OF THE POLICY**

This policy may be reviewed on an annual basis

## **Appendix A Specialist Providers of Advice and Support**

For the purpose of this policy, specialist providers are those organisations who either assess the needs of clients or who provide treatment, care or support to those groups listed in 6.1 (2) and 7.1 (2) of this policy.

The following is a list of Provider Services, voluntary organisations and other third parties, which will be classed as specialist providers, for the purpose of this policy:

- Darlington Borough Council's Housing Options Team
- Darlington Borough Council's Supporting People Team
- Services commissioned by Darlington Borough Council's Supporting People Team, who are providing housing related support to the applicant or a family member
- Darlington Borough Council's Adult Social Care Teams
- Services commissioned by Darlington Borough Council's Adult Social Care Teams, who are providing care or support to the applicant or a family member
- Darlington Borough Council's Children's Services Teams
- Services commissioned by Darlington Borough Council's Children's Services Teams, who are providing care or support to the applicant or a family member
- The Durham Tees Valley Community Rehabilitation Company Ltd.
- Darlington Borough Council's Youth Offending Team
- Darlington Borough Council's Private Sector Housing Team
- Darlington Public Health or their contracted providers
- Drug and Alcohol Services commissioned by Public Health to provide treatment, who are providing treatment, care or support to the applicant or a family member
- GPs and other medically qualified professionals who are providing treatment to the applicant or a family member
- Darlington Housing Plus Team
- Darlington CAB
- First Stop Darlington