

Coventry City Council Benefits Service

Community Support Grant Scheme

DRAFT Policy

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1. Background

- 1.1. The December 2010 White Paper – ‘Universal Credit: welfare that works’, sets out the Government's reform plans for the Social Fund. The changes will result in the abolition of the current system of discretionary payments. In their place will be a combination of a new locally based scheme which will replace crisis loans and community care grants, and a new nationally administered advance of benefit facility that will replace alignment crisis loans and budgeting loans.
- 1.2. The locally based scheme will be devolved to the Local Authority and will come into effect from 1st April 2013. There is no requirement to replicate the current crisis loan or community care grant schemes. Individual Local Authorities will be given the funding and the flexibility to redesign the emergency provision for vulnerable groups according to local circumstances, in order to meet severe hardship in the most appropriate way.

2. Funding

- 2.1. The Council will be awarded an annual government grant to make payments. For 2013/14 the Council has received an indicative grant figure of £1,195,974. This is subject to adjustment once final spend figures for 12/13 have been calculated. Once the fund has been exhausted for the respective financial year, there will be no further awards.

3. The main features of Community Support Grants are that:

- the scheme is purely discretionary; a customer does not have a statutory right to an award;
- No cash awards will be made. Awards will be made by way of a voucher system;
- the amount that can be paid out by a council in any financial year will be determined by the amount of funding received from the government. Once the fund has been exhausted for the respective financial year, there will be no further awards.

4. The Policy

4.1. Purpose

- 4.2. The main aim of the scheme will be to support vulnerable people, experiencing financial difficulties. The support will be given for food, goods or services in a crisis situation or where there is exceptional financial pressure on an individual or families.
- 4.3. Each case will be treated strictly on its merits and all customers will receive equal and fair treatment within a transparent process taking full account of the Council's responsibilities under all relevant government legislation, for example the Human Rights Act and Equality Act 2010.

- 4.4. The Benefits Service is committed to working with the local voluntary sector, social landlords and other stakeholders in the City to maximise entitlement to all available state benefits, charitable funds and grants, this will be reflected in the administration of the Community Support Grant Scheme. The Benefit Service works closely with a money management and welfare benefits advice service to provide budgeting and income maximisation advice.
- 4.5. This scheme is not intended to replicate or take over the responsibility of statutory agencies.
- 4.6. Customers will be referred to other relevant departments if applicable, such as Housing, Adult Social Care or Children's Social Care. In addition, details of any other sources of funding will be provided to the applicant where appropriate.
- 4.7. Policy objectives**
- 4.8. Decisions under the scheme must be made in accordance with the principles of good decision making and decision makers should act fairly, reasonably and consistently.
- 4.9. The Council will consider making a Community Support Grant to all customers who meet the qualifying criteria as specified within the scheme. The Service will treat all applications on their individual merits, and will seek through the operation of this policy to:
- alleviate poverty;
 - support vulnerable young people in the transition to adult life;
 - safeguard residents in their own homes;
 - helping those who are trying to help themselves;
 - keep families together;
 - support the vulnerable in the local community;
 - helping people through personal and difficult events.

5. Claiming a Community Support Grant

- 5.1. The service will be available between the hours of 9.00am and 4.30pm on Mondays, Wednesdays and Thursdays, 10.00am to 4.30pm on Tuesdays, and 9.00am to 4.00pm on Fridays.

In the case of an out of hour's emergency the Council's Emergency Duty Team can be contacted:

- If a child is at risk of abuse, harm or neglect, contact the out of hours Emergency Duty Team on 024 7683 3800 or contact the Police on 0845 113 5000
 - If an adult is at risk of abuse , harm or danger to themselves or others , contact the Emergency Duty Team on 024 7683 3800 or contact the Police on 0845 113 5000
 - If you are homeless or think you are at risk of being homeless call 0500 834333
- 5.2. There are two types of situations that will be considered when assessing applications. Where a person is:
- in crisis where **urgent immediate** support is needed; or

- in need of support due to financial hardship where the need is not immediate

6. In Crisis

6.1. A crisis is defined as:

- There is a severe risk to the health and safety of the applicant or an immediate family member as a result of having no financial funds available to meet daily living expenses.
- An event of great or sudden misfortune such as major flooding, gas explosion or a house fire.

6.2. The following must apply:

- The applicant must be a resident of Coventry or be able to demonstrate a link to the City. This is to avoid people claiming fraudulently across the country but consideration will be given to those fleeing domestic violence or resettling to the City.
- The applicant must be in immediate need where, due to a crisis, there is a severe risk to the health and safety of the applicant or an immediate family member or dependent.
- The need cannot be met from another source.

7. Claiming in a Crisis

7.1. Eligibility criteria

To be eligible for a crisis award all of the following conditions must be satisfied. Applicants must:

- must be able to provide a Coventry address
- be aged 16 or over;
- be without sufficient resources to meet their immediate short-term needs or those of their family;
- not be an excluded person (see 2.5);
- not be a person subject to immigration control; or
- have demonstrated that the need cannot be met by another source.

7.2. How to apply

An application for a Crisis Grant can be made:

- by telephone; or
- on line via the Council's web site.

7.3. Application made by Customer:

- Customer completes and submits CSGS application form, either on-line or by telephone.
- Via phone a Council Officer will complete the application with the customer and establish initial eligibility.

- Once all information to support an application has been received a decision will be made on the same day.
- The applicant will be contacted and informed of the decision, together with details of the review process.

7.4. If successful:

- The applicant will be able to collect the relevant crisis award at a pre arranged time from the Council House

Recipients must provide proof of identity and a signature to confirm receipt of their award.

7.5. Application made by Service Provider

The Council will also consider applications submitted by Advice/Support Providers who on behalf of individuals routinely provide support and guidance for their clients. Such applications must be made with the individual's explicit consent. These applications will usually be made on line.

The Council will take into consideration any information provided by key service providers in support of their clients' applications.

7.6. Forms of Support

Awards will only be made for the provision of:

- Food (voucher)
- Nappies (voucher)
- Heating (payment of pre-payment meter)
- Other forms of support in exceptional circumstances. (e.g. travel)

7.7. Award Values

The value and period of the award will be determined by the individual need, although such awards should not routinely exceed 14 days.

Heating awards will vary dependant on the individual situation but will only cover the period up to the next benefit payment.

Customers will only receive a maximum of two awards in any one financial year. In exceptional circumstances, a further application may be considered, for example expenses arising out of disaster. Customers making repeat applications for crisis awards will be signposted to relevant budgeting advice.

Once the fund has been exhausted for the respective financial year, there will be no further awards.

7.8. Exclusions

The following groups are generally excluded for Crisis Support except in exceptional circumstances, for example expenses arising out of disaster:

- people in hospital and care homes (independent or local authority);
- prisoners and people lawfully detained;
- members of a religious order who are fully maintained by the order;
- people in education who are not entitled to Income Support, Income Based Job Seekers Allowance or Income Related Employment Support Allowance;
- people who have made 2 applications to the CSGS within the current financial year
- a 'person from abroad' (i.e. who fails or would fail the habitual residence test for the purpose of Income Support, Pension Credit, Income-based Job Seekers Allowance or Income Related Employment Support Allowance)
- people subject to certain disallowances or sanctions to their Job Seekers Allowance, Employment Support Allowance, Income Support or Pension Credit.

8. Support Grant

A Support Grant will be considered for vulnerable people in financial crisis, for a range of expenses including household equipment. The award is intended to support a return to, or allow a person to remain in the community, or to ease exceptional pressure on families.

Customers will be referred to other relevant departments if applicable, such as Housing, Adult Social Care or Children's Social Care. In addition, details of any other sources of funding will be provided to the applicant where appropriate.

The following must apply:

An applicant must be:

- a resident of Coventry. This is to avoid people claiming fraudulently across the country but consideration will be given to those fleeing domestic violence or resettling to the City.
- a person in receipt of, or be expected to receive, Income Support, Income Based Jobseekers Allowance, Income Related Employment Support Allowance or any type of Pension Credit (currently known as "passport" benefits)

It must be established for all awards, that the need cannot be met from another source.

Claiming a Support Grant

8.1. Eligibility Criteria

Applicants may receive a Support Grant if they are:

- a) receiving Income Support, Income Based Jobseekers Allowance, Income Related Employment Support Allowance or any type of Pension Credit;

AND

- b) leaving accommodation in which they received significant and substantial care and supervision and expect to be discharged within 6 weeks and be expected to receive one of the benefits indicated above.

Not only must the customer be leaving such an establishment, but also establishing themselves in the community. Both the time spent in the accommodation and the level of individual care and supervision provided will be taken into consideration when making a decision.

OR

- c) To help the applicant (or family member/carer) to remain living in the community where there is a high risk of the person needing to enter residential accommodation.

A Support Grant may also be made if this will help a customer to stay in the community rather than enter accommodation to receive care. One of the factors considered is how immediate the likelihood is of going into such accommodation, and whether the type of item or service asked for would prevent this happening. Some examples are:

A Community Support Grant may help to:

- improve an applicant's existing living conditions
- enable them to move to accommodation which is more suitable
- move nearer to someone who can offer them support

OR

- d) To help the applicant (or family member/carer) to set up home as part of a planned resettlement programme (following an unsettled way of life).

CSGs are intended primarily to help people live as independent a life as possible in Coventry.

A CSG may be awarded to applicants who:

- have been living in the community in accommodation which does not provide a sufficient level of care or supervision to be treated as institutional or residential care
- are being housed in permanent accommodation (or temporary accommodation which will lead to permanent accommodation) as a part of a planned programme of resettlement

People who have been without a settled way of life may have been:

- using a night shelter
- staying in a hostel
- sleeping on the streets or in a make-shift shelter on the streets
- using an emergency winter shelter
- using a temporary supported lodging scheme
- staying in temporary accommodation provided by the Home Office pending a decision on their application for asylum in this country
- using a combination of these

Planned programmes of resettlement may be run by Local Authorities, voluntary organisations, housing associations and registered charities. The

applicants intended address must be based within the city of Coventry to be considered.

OR

e) If this will help with costs to ease exceptional pressures for a customer, or/and their family. Some examples of situations that may give rise to exceptional pressure are:

- there is, or has been, a breakdown of relationships within the family, (including domestic violence)
- domestic upheaval because of unforeseen circumstances such as house fire, flooding or other disaster.

OR

f) To assist with travel expenses to visit a relative who is terminally ill or a relative's funeral or to visit a child who is living with another parent pending a court decision.

The above is not an exhaustive list.

8.2. How to Apply

An application for a Support Grant can be made:

- by telephone or;
- on line via the Council's web site

8.3. Application made by customer

- Customer completes and submits CSGS application form, either on-line, by telephone to Coventry Direct or by post.
- If application is made by telephone, the Coventry Direct Officer will complete the application with the customer and establish initial eligibility. The application will then be passed to the Benefits Service.
- Once the application is received by the Benefits Service they will assess the application and if the application is incomplete or further supporting evidence is required the team will call or write to the relevant services or the customer for the necessary information.
- Once all relevant information has been collected, the Benefits Service will aim to write to the customer with details of the decision and details of the review process within 14 days.
- If successful, awards will be provided in line with the customers needs.

8.4. Application made by Service Provider

For service providers the following process will be followed:

- Customer contacts the service provider asking for assistance. Service providers complete their internal assessments and identifies that client may be eligible for Community Support Grant.
- Service provider supports client to complete Community Support Grant application and submits this to Coventry City Council's Benefits Service.
- Once the application is received by the Benefits Service they will assess the application and if the application is incomplete or further supporting evidence is required the team will call or write to the relevant services or the customer for the necessary information.
- Once all relevant information has been collected, the Benefits Service will aim to write to the customer with details of the decision and details of the review process within 14 days.
- If successful, awards will be provided in line with the customers needs.

8.5. Supporting Information

The Benefits Service may request any reasonable evidence in support of an application for a CSG. Such requests will normally be made in writing although if an urgent application is being considered (such as a customer potentially being made homeless), this will be requested by phone. The customer will be asked to provide the evidence within 5 working days of a request being made although this will be extended in appropriate circumstances.

The Benefits Service reserves the right to verify any information or evidence provided by the customer in appropriate circumstances. Any such request will be essential to the decision making process. If information is sourced from a support worker either the evidence will be scanned in or notes made against the client's record for transparency purposes. If the customer is unable to or does not provide the required evidence, the Benefits Service will still consider the application and will take into account any other available information.

The Benefits Service will seek to maximise the customer's income by checking the availability of state benefits and other sources of financial assistance that may be available to the customer upon application.

Information provided will be used to process applications for Community Support Grants and this information may be shared with other council departments in order to check information, protect public funds and to identify any other help the applicant may be entitled to.

The information provided may be shared with other organisations that handle public funds and for cross system and cross authority comparison for the detection and prevention of crime as allowed by law.

8.6. Forms of support

Awards will be made for the provision of:

- Furniture

- Furnishings
- Utility connection charges
- Removal or storage charges
- Additional items as necessary (health/age/disability) including:
 - o White goods
 - o Household goods
 - o Travel – in certain emergency situations

8.7. Award values

Award values will be at the discretion of the Council but will be based on standard prices for items required including the cost of delivery and installation.

Savings will be considered as funds available to the customer to meet their immediate needs.

Once the fund has been exhausted for the respective financial year, there will be no further awards.

8.8. Deciding a Community Support Grant

The Benefit Service will consider the full circumstances before deciding whether or not to award a CSG. In deciding whether to award a CSG, the Benefit Service will take into account the following as applicable to the application:

- Proximity of essential services relied upon by the customer and their partner to their home;
- The exceptional nature of the customer and their family's circumstances;
- Any reasons which make it necessary or especially desirable for the claimant to occupy the dwelling they currently reside in the view of the assessor;
- Will the payment of a CSG keep the family together, will it support a young person in the transition to adult life, or will it assist in the safeguarding of a vulnerable adult or child;
- The financial, medical and social circumstances of the customer and their household, if they are relevant to the CSGS request;
- The income and essential expenditure of the customer and their household will be taken into account when considering the customers income. When considering the customers expenditure consideration will be given as to whether or not expenditure is considered as above the basic living requirements. If expenses seem high, the CSGS assessor will make enquiries with the customer to clarify the details;
- 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 help in any way towards the customers financial expenditure;
- 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 but are not claiming them;
- Whether the customer and their household are taking long-term action to help their problems in meeting their housing costs;

- Whether a CSG would prevent homelessness;
- Whether a CSG would help the customer being able to access or maintain employment, education or training;
- Whether a CSG would prevent a move that would have detrimental effects on the customer and their household, for example children's schooling, health, support networks or employment;
- Whether the customer is fleeing domestic abuse;
- Whether the customer is a care leaver;
- Whether the customer or other household member is subject to Social Services intervention;
- Whether the customer or other member of their household is undertaking care duties for relatives in the area;
- Whether the customer is a returning ex-offender who is having difficulty in finding suitable accommodation;
- Whether the customer is a former member of the armed forces who is having difficulty in finding suitable accommodation;
- Any steps taken by the customer to help themselves;
- Financial advice they have sought to alleviate their situation, such as from Citizens Advice Bureau or Welfare Rights.
- The level of funding that remains

The CSGS assessor will record the reasons as to why a decision to award or refuse an application has been made taking into account each individual's Human Rights.

9. Method of award

- 9.1. The Benefits Service will decide the most appropriate person to pay based upon the circumstances of each case.
- 9.2. Depending on individual circumstances, awards may be payable to:
 - The customer;
 - Their partner;
 - An appointee;
 - Any third party to whom it might be most appropriate to make payment i.e. directly to the supplier of goods or services.
- 9.3. The Benefits Service will pay a CSG usually in the form of a voucher or whatever other method is most appropriate.

10. Notification

- 10.1. If a customer's application is unsuccessful, the Benefits Service will set out the reasons why this decision was made and explain the right of review. Notifications will include details of where a claimant may seek further assistance (such as the Citizens Advice Bureau). Where the application is successful, the Benefits Section will advise:
 - The amount of CSG awarded;
 - How, when and to whom the award will be paid;
 - The right to request a review and how further assistance can be obtained;

11. Reviews

If a customer is unsatisfied with a decision they can request a reconsideration of the decision as set out below:

- 11.1. A customer (or their appointee or agent) who disagrees with a CSGS decision may challenge the decision. Customers can ask for a review if they can demonstrate there has been a factual error based on the decision made or has new evidence which has come to light which was not provided with the original application. In either circumstance, the customer must provide the relevant details. Such review requests must be made in writing to the Council within one calendar month of the written CSGS decision being issued to the customer.
- 11.2. When a request is made, the Council will conduct a review of the decision and contact the customer in writing within 10 working days of the review request being received to advise whether the decision will be amended, and if so, details of the award. All reviews will be considered by a senior officer not involved in the original decision.
- 11.3. If the customer remains dissatisfied, the customer has the right to register a formal complaint through the Council's Complaint Procedure or to contact the Local Government Ombudsman to investigate a claim of maladministration.

12. Monitoring arrangements and managing the Community Support Grant fund

- 12.1. The Benefits Service will undertake monitoring of the number, amount and period of CSGS awards in relation to the available CSGS budget. The purpose is to ensure the CSGS has sufficient funds to meet demands on the CSGS budget throughout the financial year. Once the fund has been exhausted for the respective financial year, there will be no further awards.
- 12.2. The Benefits Service will also monitor cases where a CSGS request has been refused to ensure decisions are being made fairly and consistently. The Council is subject to the general equality duty. This means that steps will be taken to monitor implementation of this policy to ensure no one is subject to disproportionate adverse treatment because they had a protected characteristic. The general equality duty requires that the Council has due regard to the need to:
 - Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic
 - Take steps to meet the needs of persons who share relevant protected characteristic that are different from the needs of persons who do not share it
 - Foster good relations.

13. Publicity

- 13.1. The Community Support Grant Scheme will be publicised on the Council's website and the Benefit Service will ensure that all relevant stakeholders and partnership organisations are aware of the scheme.

14. Fraud

- 14.1. Coventry City Council is committed to the fight against fraud in all its forms. A customer who tries to fraudulently claim a CSG by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the Fraud Act 2006. Where it is alleged, or the authority suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken including if appropriate criminal proceedings.

15. Accessibility

- 15.1. Hard copies or alternative versions of any document can be made available where necessary to meet an individual's needs. Please contact Coventry City Council, Council House, Earl Street, Coventry, CV1 5RR or telephone the Council directly on 0500 834 333.

Version Control

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