

**TO: EXECUTIVE MEMBER ADULT SERVICES, HEALTH & HOUSING  
25 JANUARY 2016**

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**LOCAL CRISIS GRANT AND HOME EMERGENCY GRANT SCHEME  
Director of Adult Social Care, Health & Housing**

**1 PURPOSE OF REPORT**

- 1.1 The purpose of the report is to seek consideration of revision of the Council's Crisis Grant and Home Emergency Grant Scheme.

**2 RECOMMENDATION**

- 2.1 **That the Executive Member is asked to agree:**

**Local Crisis Grant Scheme and Home Emergency Grant Scheme (HEG) as set out at Appendix A.**

**3 REASONS FOR RECOMMENDATION**

- 3.1 .

**4 ALTERNATIVE OPTIONS CONSIDERED**

- 4.1 Local Crisis Grant and Home Emergency Grant Scheme is not a statutory requirement so the scheme could be withdrawn by the Council.
- 4.2 The loss of the scheme will impact on the ability of vulnerable and homeless households to successfully set up and maintain a home and could lead to increased costs for the Council in other service areas.

**5 SUPPORTING INFORMATION**

**Local Crisis Grant**

- 5.1 The purpose of the Local Crisis Grant is to provide a one off short term payment to address a crisis that is unforeseen and cannot be addressed by help from family, friends, charities or insurance. The crisis grant is made to prevent serious harm or risk to the health or safety of the applicant or a member of the applicant's family.

The scheme has been revised to include changes to Universal Credit being introduced in Bracknell Forest changes to eligibility criteria, taking into account exceptions for residency criteria.

The revised policy excludes a person subject to immigration control or has no recourse to public funds or applicants that have capital or savings.

The residency criteria remains that residents who have lived in Bracknell Forest for the past 6 months or 3 years out of the last 5 years will be eligible to apply for a Local Crisis Grant, however the following exceptions have been included in the policy:

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- Fleeing domestic violence;
- Been placed out of the area by Bracknell Forest Council;
- Member of the armed forces;
- Requires refuge or care following abuse, harm or unsettled way of life.

Decisions that fall within the scheme criteria will be agreed by the supporting officer. Decisions that fall outside criteria or exceed the maximum amount will continue to be agreed by a senior officer to the supporting officer.

The scheme has operated very successfully since implemented in April 2013. To date 1710 awards have been granted. The main criterion in the policy is to provide items and not to give anyone cash. Customers in genuine need are happy to be offered other solutions such as food vouchers, a top up of their gas or electricity meter.

### 5.2 Home Emergency Grant

The purpose of the Home Emergency Grant is to provide what is needed to set up home after an emergency or to set up the first home if leaving care or an institution. It is either help to secure items for a home from charitable sources or the purchase of items to set up home. A Home Emergency Grant can also be paid to help applicants stay in their home or move to an alternative home if that means they will receive the support from family/friends or community. Since the scheme was introduced April 2013, 122 Home Emergency Grants have been awarded.

The scheme has been revised to include changes to Universal Credit being introduced in Bracknell Forest. Universal Credit is a welfare benefit introduced to replace six means-tested benefits and tax credits: Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, Employment and Support Allowance and Income Support,

Bracknell current scheme excludes families that are working. The revised policy will allow households that are in receipt of Universal Credit and are earning below the threshold of £435.00 per month for those who do not have a child and or limited capability for work and £935.00 per month for those who do have a child and or limited capability for work.

Revised changes have been made to eligibility and changes to eligibility criteria, taking into account exceptions for residency criteria. These changes mirror Crisis Grant scheme.

The policy remains to include If the applicant has savings the value of any award above £500 will be reduced £ for £ by the amount of savings. Any savings the applicant had 6 months before the application will be taken into account. However where an applicant is in receipt of care leaver's grant, this would be classed as disregarded income or capital.

Decisions that fall within the scheme criteria will be agreed by the supporting officer and those that fall outside will continue to be agreed by a senior officer to the supporting officer.

### 5.3 Crisis Grant Loans

Crisis Grant Loans will still be considered, nevertheless only be paid upon completion of a direct debit form for repayments and applicants opening a credit union Home saver account. To date no Crisis Grant Loan has been awarded.

## **6 ADVICE RECEIVED FROM STATUTORY AND OTHER OFFICERS**

### Borough Solicitor

- 6.1 The LA has the legal powers to award these grants within the policy.

### Borough Treasurer

- 6.2 As set out in the policy, the budget for crisis grants is within the current Housing budget, and any changes to this budget will be managed within this. There is no right to grants and decisions to award them will take into account the budgetary position. Therefore, there should be no direct implications for the budget from this policy.

### Equalities Impact Assessment

- 6.3 An Equality Impact Assessment screening is included in this report at Appendix B. The recommended policy is extension of the Council's existing policies and as such should not generate adverse impacts. The ability of the Council to provide targeted financial support to households who face financial hardship will mitigate other related costs for the Council such as increased homelessness costs.

### Strategic Risk Management Issues

- 6.4 If the Council fails to continue a scheme to provide support to households in an emergency situation or to enable them to remain or take up a home in the community the potential will exist for additional costs for the Council to be generated. This may be from a variety of the Council's statutory obligations but most notably its homeless duties

## **7 CONSULTATION**

### Principal Groups Consulted

- 7.1 All stakeholders, residents and the wider community were consulted on the proposals.

### Method of Consultation

- 7.2 A link on the Council's public website was set up to explain and encourage responses to the proposed revision of the policy. This was available from 5 December to 14 December 2015, a period of six weeks.

### Representations Received

- 7.3 There were 10 responses to the consultation; representation from Bracknell Forest Homes was received. .

Representations were received from Bracknell Forest Homes.

Crisis grant scheme

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3.2 - Crisis Grants will be considered as loans where it will improve the financial circumstances of the household.

- This is a change to the existing crisis grant as current awards are not repayable.
- The name can be confusing it is referred to as a crisis 'grant' however financial 'gains' will be a repayable loan. It might cause confusion for tenants as they may not understand they need to pay this back if it is referred to as a 'grant'. They should be separated called crisis grant and crisis loan. This way it is a lot clearer to understand and would ease confusion.
- Repayments need to be manageable for the tenant and their circumstances should be taken into account when considering repayments.

4.5 Applications will not be considered where there is evidence that the request for financial assistance is a consequence of poor financial management that could have been avoided or unnecessary expenditure that could have been avoided.

- Poor financial management – more definition needed. For example if a tenant is a smoker and spends most of their income on cigarettes, this is different to someone with no or poor budgeting/money management skills and cannot manage their own finances efficiently.

4.9 If previous Crisis Grant loans have been made and there is a poor history of repayment it is unlikely that a further application will be supported.

- It might be that a tenant hasn't had the income to repay the loan, for example breaks in benefit claims or other debts. These need to be looked at on an individual basis and take into account their circumstances.

4.10 It is unlikely that a Crisis Grant or loan will be awarded at the same time as a Discretionary Housing Payment or Local Council Tax Benefit Hardship Fund payment unless there are extenuating circumstances.

- Not sure why this part is included as a DHP or CT hardship fund is separate to a crisis grant. DHP and CT hardship is for the rent or CT so this shouldn't affect their right to a crisis grant. If this is included in the policy this is unfair and will cause tenants further hardship.

5.2 The maximum Crisis Grant that will be paid will be the relevant daily personal benefit allowance for applicants in receipt of Department of Works and Pension benefits. For applicants in receipt of Universal Credit any award will be made to address immediate health and safety issues. We will use financial assessment to calculate the award.

- Universal Credit should not be different, why is it based on health and safety when all other benefits are not. This is unfair to any UC claimants.
- Throughout the policy it refers a number of times as crisis grant and crisis loan, again this needs clarifying.

### Home emergency grant

2.2 \*Universal Credit Two levels of threshold:

The lower threshold set the entitlement for those who do not have a child and/or limited capability for work (or limited capability for work related activity) element included in their Universal Credit award, and is limited to those with no earnings or net earnings not exceeding £435 per month.

The higher threshold sets the entitlement for those who do have a child and /or limited capability for work (or limited capability for work related activity) element included in their Universal Credit award, and is limited to those with no earnings or net earnings not exceeding £935 per month.

- This part is very confusing, not sure if earnings mean wages or UC entitlement?

2.7 If the applicant has savings the value of any award above £ 500 will be reduced £ for £ by the amount of savings. Any savings the applicant had 6 months before the application will be taken into account.

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<ul style="list-style-type: none"> <li>This will all depend on what the savings have been spent on.</li> </ul> <p>4.1 Applications for Home Emergency Grant must be supported by a Welfare and Housing Caseworker or Social Care Practitioner of the Council or approved external agency.</p> <ul style="list-style-type: none"> <li>Is Bracknell Forest Homes an approved external agency?</li> </ul> <p>5.3 Home Emergency Grants will be used to secure the most cost effective provision and this may mean purchasing second hand goods if they are available.</p> <ul style="list-style-type: none"> <li>Will they be in good working order and electrical items tested?</li> </ul>
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The household responses are set out in the following table:

In receipt of Universal Credit	1
In receipt of Council Tax Reduction	3
In receipt of Housing Benefit	3
Not in receipt of any benefits	7

The following table sets out responses to each proposed change:

Proposed changes	Agree	Disagree	Neither agree or disagree	No responses
Should we change residency criteria for LCG and HEG scheme	3	5	2	
Should the revised policy still consider loans as well as grants to the applicant or in some cases a combination of both as part of one application	9	1		
Should Specific groups should be prioritised e.g. care leavers, individuals with disabilities, individuals with regular and substantial caring responsibilities, families with children in poverty, victims of domestic abuse	8	1	1	
Should the eligibility criteria for the home Emergency Grant Scheme be changed	5	0	4	1
If you disagree with the proposed eligibility criteria for Home Emergency Grant Scheme in your opinion who should be included or excluded				10
For Home Emergency Grants should there limits to Universal Credit applicants and that we adopt the same threshold there are to health costs for Universal Credit claimants.	4		6	

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**If you disagree with the proposed residency criteria, in your opinion who should be included or excluded**

I think the whole of the community should be able to apply. Being a working family we are generally worse off than non working families but we get penalised. Even us working folk fall on hard times for what ever reason.

**How can the Council ensure that only those who meet the criteria benefit from the scheme**

Have an open case policy and review cases individually requesting proof of the hardship working or not Use common sense and immediate details available to make swift cursory payments to those in greatest need. I have never been agonised that this scheme exists despite necessity on several occasions in last 24 months. The only offer was to apply for a voucher for the Food Bank, again too little and too many obstacles

Proper background checks on actual circumstances of those applying. I know of at least 5 single mums who instantly got a lot of help when they haven't even left there partners

Tough criteria correctly enforced.

Take a person's family into account. If they have family living locally who can help they can go to them for support. The family's income and how it's spent should also be considered. Many families who are supposedly in poverty are categorised so because the parents cannot cook for themselves and exist on take out food and microwave meals thus depleting their finances far quicker than most. In such circumstances perhaps some form of culinary training to demonstrate how they can save money in this way may be far more beneficial than throwing more money at them? Additionally, I'd ask them to fill out a form showing how they spend their funds and help them budget more effectively so they're helped for the long term rather than a short term fix of giving them more cash. This won't be a popular vote but if the person is a foreign national who came here to work, perhaps they should be flown back to their country of origin instead of becoming a long term drain on our benefits system?

**Further comments or suggestions to make on the proposed change to the Local Crisis Grant or to Home Emergency Grant Scheme**

It's currently used as a quick cash method by many, hard workers like me have to pay for it

It's disgraceful that the figure for those with a dependent are so much higher. If that person is earning or receives income £500 more than a person without a child they can afford way more if the child is younger. The scale should slide depending on age of the child as they will consume more food etc as they become older. Those with children should not be treated so differently that it becomes discriminatory to those who don't

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7.4 Consultation response in terms of equality groups were as follows:

Gender	3 male 5 female		
Age	18-34 year olds: 3 65-79 year olds: 1	35-49 year olds: 5 No response: 1	
Ethnicity	White British / Scottish / Welsh, Northern Irish: 9 No response: 1		
Religion	Christian: 4 No response: 1	Muslim: 1	
Sexual orientation	Heterosexual: 8 No response : 2		
Health problem or disability	Yes: 1	No: 8	No response: 1

### Background Papers

#### Contact for further information

Simon Hendey, Chief Officer: Housing  
Adult Social Care, Health & Housing  
DD: 01344 351688  
Email: [simon.hendey@bracknell-forest.gov.uk](mailto:simon.hendey@bracknell-forest.gov.uk)