

## Local Crisis Grant Policy

### 1. Purpose of Local Crisis Grant Scheme

- 1.1 The purpose of the Local Crisis Grant Scheme 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.

### 2. Eligibility for Local Crisis Grant Scheme

#### 2.1 To be eligible, you must:

- Have the right to reside in the United Kingdom
- Resident 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.
- Be over 16 years of age

#### 2.2 Exception to this would be if the applicant:

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

#### 2.3 Applicants do not have to be in receipt of a qualifying benefit to be eligible to make and application.

#### 2.4 Applicants that will not be eligible:

- Applicants who have their daily living needs provided for them i.e. a person in hospital or a care home, a prisoner, a member of a religious order, a person in relevant education, unless they are about to leave and return to the local community and has a connection to Bracknell.
- Applicants that have capital or savings.
- Applicant subject to immigration control or have no recourse to public funds

### 3. What type of crisis will Crisis Grants address?

- 3.1 Crisis are events of great or sudden misfortune, such as major flooding, a gas explosion, a chemical leak or a house fire, but not minor mishaps or damage. This list is not exhaustive. There will be other types of crisis which are of a more minor nature which cannot be coped with financially from the on going financial resources of the household and there are no other avenues to turn too such as insurance to help meet the added financial burden that threatens the health and safety of the household. The important point is that the financial pressure is a consequence of an unforeseen event. That event will include the wider family of the household so if close relatives are taken ill or die a crisis grant can be awarded to the cover travel costs to provide support.

- 3.2 Crisis Grants will be considered as loans where it will improve the financial circumstances of the household. For example a loan to repay utility debts that will allow a cheaper tariff to be secured from which the savings will repay the crisis grant loan.

3.3 If arrears or debt are preventing a household achieving a more satisfactory situation then a crisis grant or loan can be considered if it allows the household to repay the loan and address the crisis.

#### 4. Applications for Local Crisis Grant Scheme

4.1 Applications cannot be made independently by eligible people and have to be supported by a Welfare & Housing Caseworker or Social Care Practitioner of the Council or an employee of an approved external organisation.

4.2 Applications must be made on the Crisis Grant application form and include any relevant supporting information.

4.3 Applications must be made in writing and consent must be given by the applicant to share information or obtain information with other agencies so as to determine the application.

4.4 All applications must include an assessment of the financial position of the applicant based on known income and expenditure.

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.

4.6 Applications must clearly state the unforeseen event that has caused financial hardship.

4.7 Applications must clearly state the help that has been sought from friends, family and charitable sources. Applications will not be considered until those sources of help have been exhausted.

4.8 Only one application will be considered in a twelve month period unless there are extenuating circumstances.

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.

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.

#### 5. Decisions to award Crisis Grants

5.1 Applications that fall within the defined criteria and maximum amounts can be agreed by the supporting officer of the Council. If the supporting officer is from an approved external agency they will make a recommendation to the Council for approval.

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 sum.

5.3 Applications that fall outside criteria or exceed the maximum amount must be agreed by and officer senior to the supporting officer.

- 5.4 Crisis Grant Loans will only be paid upon completion of a direct debit form for repayments and applicants opening a credit union, Home saver account.
- 5.5 Payments will be made by the Council to the organisation providing a service to the applicants in the first instance.

## 6. Appeals

- 6.1 Appeals must be made in writing 28 days from the decision made in relation to the Crisis Grant to the Chief Officer: Housing.
- 6.2 The appeal will be heard by an officer senior to the officer who made the decision.
- 6.3 The appeal officer should have had no previous involvement with the appellant.
- 6.4 The appeal can be made in person or in writing.
- 6.5 Appeal will only be considered if it can be demonstrated that a relevant fact has not been taken into consideration when the first decision was made, or it is believed an error was made in calculation.
- 6.6 The decision of the appeal will be made within 10 working days.
- 6.7 There will be one final right of appeal to the Chief Officer: Housing which must be made within 10 working days of the first appeal decision. The further appeal should be on the basis of failure to take into account a relevant fact or an error in calculation. There will be no further right of appeal.

## 7. Crisis Grant budget

- 7.1 The Council will set a budget for Crisis Grants and Home Emergency Grants each year. Expenditure on both grants must be kept within the budget that is set each year. Decisions on awarding grants will be influenced by the amount of budget available at any point in time. Applicants do not have a right to have a grant and any award is at the discretion of the Council.

## Home Emergency Grant Scheme Policy

### 1. Purpose of Home Emergency Grant Scheme

- 1.1 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 you stay in your home or move to an alternative home if that means you will receive the support from family/friends or community.

### 2. Eligibility Home Emergency Grants

- 2.1 To be eligible for Home Emergency Grant applicants must be in receipt of one of the following benefits:

- Income Support;
- Income based Jobseekers Allowance;
- Income related Employment and Support Allowance;
- Any type of Pension Credit;
- Universal Credit
- Or demonstrate through financial assessment they cannot afford to meet the emergency and it has not been possible to secure the necessary items from charitable sources
- Be over 16 years of age;

- 2.2 Have been on the above benefits within the last 3 months before making an application and the reason they are no longer on benefit is because they started work.

- 2.3 Applicants must have a right to reside in the United Kingdom and have lived in Bracknell Forest for the past 6 months or 3 years out of the last 5 years or have a close family connection in the Borough.

- 2.4 Exception to this would be if the applicant is:

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

## 2.5 Applicants that will not be eligible:

- Applicants who have their daily living needs provided for them i.e. a person in hospital or a care home, a prisoner, a member of a religious order, a person in relevant education, unless they are about to leave and return to the local community and has a connection with Bracknell Forest.
- A person subject to immigration control or have no recourse to public funds;

2.6 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.

2.7 Where an applicant is in receipt of Care Leavers grant, this would be classed as disregarded income or capital.

## 3. What will a Home Emergency Grant cover?

3.1 A Home Emergency Grant will cover the costs of replacing household belongings in the event of a disaster such as fire or flood where there is no insurance.

3.2 A Home Emergency Grant will cover the cost of setting up a first home if the applicant is leaving somewhere where they received significant care such as prison, hospital , care home or local authority care.

3.3 The maximum grant that will be provided to cover the cost of setting up home is £1,000. This will include provision of beds and cots and bedding, basic kitchen utensils and cooking utensils, cookers, fridge, kettle, washing machine and table and chairs.

3.4 A Home Emergency Grant will cover the cost of connection charges for utilities.

3.5 A Home Emergency Grant will cover removal and delivery costs.

3.6 Home Emergency Grants are not intended to cover the cost of running a home or any unforeseen expenditure in running a home.

## 4. Applications for Home Emergency Grant

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.

4.2 Applications must be made on the home emergency application form and include supporting information.

4.3 Applications must be made in writing and provide consent to contact agencies to obtain and share information.

4.4 Applications must include an assessment of financial resources including savings.

4.5 Only one application can be made in a twelve month period. Applications cannot be made to replace items that were purchased via a Home Emergency Grant unless the life of that item has been exceeded or it is beyond economic repair.

## 5. Decisions to award Home Emergency Grants

- 5.1 Home Emergency Grants will only be awarded where it has not been possible to secure the necessary items from charitable sources.
- 5.2 Home Emergency Grants can be made to cover those items that cannot be provided from charitable sources.
- 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.
- 5.4 Decisions that fall within the scheme criteria will be agreed by the supporting officer and those that fall outside will be agreed by a senior officer to the supporting officer.
- 5.5 Payments will be made by the Council to the organisation providing a service to the applicant in the first instance. If that is not possible the payment will be made by Bank transfer to the applicants account. Lastly, the Council will offer pre-paid debit cards to the applicant and where possible payment will be restricted to the relevant type of expenditure

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- 6.3 The appeal officer should have had no previous involvement with the appellant.
- 6.4 The appeal can be made in person or in writing.
- 6.5 The appeal will only be considered if it can be demonstrated that a relevant fact has not been taken into consideration when the first decision was made, or it is believed an error was made in calculation.
- 6.6 The decision of the appeal will be made within 10 working days.
- 6.7 There will be one final right of appeal to the Chief Officer: Housing which must be made within 10 working days of the first appeal decision. The further appeal should be on the basis of failure to take into account a relevant fact or an error in calculation.
- 6.8 There will be no further right of appeal.

## 7. Home Emergency Grant budget

- 7.1 The Council will set a budget for Crisis Grants and Home Emergency Grants each year. Expenditure on both grants should be kept within the budget that is set each year. Decisions on awarding grants will be influenced by the amount of budget available at any point in time. Applicants do not have a right to have a grant and any award is at the discretion of the Council.