

Eligibility Criteria for Sutton's Community Care Grant/ Crisis Loan provision (Draft)

The person

An applicant must receive:

- Income support
- Income based Jobseeker's Allowance
- Employment and support Allowance (income-related)
- Pension Credit
- Universal Credit
- Housing Benefit
- Council Tax Benefit (or localised Council Tax Support)

If an applicant is due to leave an institution or care home within 6 weeks and are likely to get one of the above benefits they would be eligible providing they meet the remaining conditions.

In addition the person must satisfy all of the following conditions:

- You must be aged 16 or over
- You must be ordinarily resident in Sutton (and have lived here for six weeks prior to applying) or have been placed in housing outside the borough by the London Borough of Sutton within the past 6 months
- You must use your savings to help you out of the situation or crisis before your application will be considered for a grant or loan.
- Your social network will also be considered if they are able to support you out of the situation or crisis e.g. family and friends
- You must not be a person subject to immigration control
- You must not have received a DWP Social Fund or Grant award in the borough within the past 6 months
- You must not have received a DWP Social Fund or Grant award for the same reason in the past 12 months
- You must be without sufficient resources which would cause serious hardship to you own, or your family, which could affect your household's health or safety

The Situation

There are seven categories of situation for which a community care grant/crisis loan will be paid, these are:

- 1. Help people establish in the community following a stay in institution or care home in which they receive care. E.g.**
 - a. hospital or other medical establishment
 - b. care home
 - c. hostel
 - d. staff intensive sheltered housing
 - e. local authority care
 - f. prison or detention centre.

Not only must you be leaving one of these places, you must be establishing yourself in the community. One of the factors taken into account when deciding this is the

length of time you were in the accommodation in which you received care. But the most important factor is the level of individual care and supervision you had while you were living there.

2. Help people remain in the community rather than enter an institution or care home in which they will receive care

One of the factors we will consider is how immediate is the likelihood of going into such accommodation, and whether the type of item or service you need would prevent this happening. E.g.:

- help with expenses for improving your home to maintain living conditions
- help to move to a more suitable place to live or to be nearer someone who will give you care and support.

3. Help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life.

For example, you may have stayed in a night shelter before you were on a resettlement programme. You are more likely to be eligible if you have had an unsettled way of life for a long time.

4. Help people to care for a prisoner or young offender on release on temporary licence

Support would be towards living expenses until Department for Work and Pensions income benefits were awarded

5. Help people with expenses to make certain journeys such as attending an interview for paid employment.

6. Ease exceptional pressure on you, yourself or your family e.g. sudden bereavement or serious accident

7. Emergency or Disaster Expenses, to avoid serious risk to the health or safety of you or your family.

Some examples of expenses, in terms of specific items and services, are:

- living expenses - food/ heating/ clothing/ toiletries
- Furnishings – mattresses/ curtains/ towels
- travel expenses when stranded away from home
- repaying emergency credit on a pre-payment fuel meter
- Lost giro – with the condition that the individual will open a bank account to prevent further loss.

Restrictions

The Council has limited funding therefore, to support families and individuals in most need, it is necessary to place restrictions on the amount of loan or award granted.

Depending on the nature of the application restrictions will be placed on the duration of the support and conditions will need to be met to validate the individual's commitment to change their circumstances longer term.

- The maximum grant is set at £1,000 (previously £2,000), this is based on the understanding that this would furnish a 3 bed house with recycled or 2nd hand goods.
- Applications above £200 will be treated as a loan, with the first £200 being a grant. This is set at £200 because this covers the cost of recovery should the applicant default on loan repayment
- Time of Disaster/ Emergency – Support will be calculated and provided on the basic needs required to cover short term crisis situation only.
- Lost Giro – If eligible support will be calculated to cover basic needs until the next Giro will be received with a condition to open a basic bank account or Credit Union account and have further Giros paid directly to that account.
- Household Expenses – Condition to put a certain amount aside each week to save, opening a Credit Union account to save.
- Repeat applications – the number of awards are limited to 2 a year but not allowed two for the same reason

What needs are not covered by the fund?

- an educational or training need including clothing, meals and travel
- expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation
- domestic assistance and respite care
- any repair to council property and any repair to property of housing associations (you should contact your the Council's Housing Advice Team for advice)
- a medical, surgical, optical, aural or dental item or service (needs under all of these headings can be provided free of charge by the National Health Service)
- debts to government departments
- investments
- costs of purchasing, renting or installing a telephone and of any call charges,
- holidays
- Non essential electrical goods e.g. television
- any expense which the local authority has a statutory duty to meet
- costs of fuel consumption and any associated standing charges (except in an emergency/ disaster).
- housing costs, other than minor repairs and improvements
- council tax, council water charges, arrears of community charge, collective community charge contributions or community water charges
- daily living expenses, such as food and groceries, except in emergency/ disaster situations.

What kind of support will we provide?

We will decide on the type of support needed and how this support is delivered based on the information you provide us with.

Some of the ways in which we will choose to offer support will include:

- Vouchers for a local supermarket
- Referral to a local second hand furniture provider for paid-for furnishings or white goods
- Providing a travel warrant or travel tickets

- Charging of utility account keys or payment on account made to utility providers
- Payment cards or vouchers for certain shops
- Cash , in exceptional circumstances

How to apply for a Grant / Loan

Applications can be via the Council's website or by assisted telephone application.

The application will consider whether an individual has any other possible sources of help to cover the costs of the crisis for instance:

- any savings
- any earnings/other income
- cash in hand or other readily available funds in bank or building society accounts
- any sources of credit such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements, Credit Union accounts

This criteria is for guidance, please note all decisions will be made on the individual merits of each case.

Appeal Process

If applicants do not agree with the outcome of their applications they can make a formal appeal. On receipt of an appeal the application will be reviewed by a different officer within the revenue and benefits team. If the applicant wishes to escalate this further they will be advised to follow the council complaints process with their complaint moving straight to stage 2. If they remain dissatisfied after internal complaint they can raise with the Local Government Ombudsman.