

# The Haringey Support Fund

# Public Policy Document April 2022

# What is the Haringey Support Fund?

We know that sudden unexpected costs or emergencies, and rising bills, can create real challenges for our residents who are experiencing financial hardship.

The Haringey Support Fund is a scheme to support residents who are facing unexpected costs and require emergency help. The fund has two elements:

- A general fund to support people in need.
- A small, specific youth fund to support health, wellbeing, and future outcomes for disadvantaged young people.

This support is designed to help ease pressure on our residents where they are facing emergencies or unexpected costs, and to support the most vulnerable to remain and thrive in our communities.

Assistance will be provided through one-off awards in emergencies for essential costs and for essential items that are difficult to budget for.

This document explains who can apply for this scheme and in what circumstances we are able to help.

## Where else can I get help?

The Haringey Support Fund has limited funding and will not be able to support everyone. Once our funding has run out, we cannot provide any more awards.

This scheme is part of wider support available through the council and our partners. You can find more information about our 'Here to Help' support on our website.

If you are unsure about what support you might be able to access, you can also get in touch with our Financial Support Team advisers who will be able to talk to you about the ways we can support you. The phone number is available on our website.

The scheme is part of a package of other emergency support available. It is our intention to consider whether someone is eligible for any other means of support and

ensure that applicants are supported to access those other schemes available wherever possible.

# What support does the Haringey Support Fund provide?

This scheme can provide one-off payments in emergencies and help with the costs of essential items that are difficult to budget for. It is designed to help ease financial pressure on residents with low incomes and to support those most in need.

The scheme offers support for:

- ✓ Help with basic living needs:
  - items necessary for day to day living such as food and essential household items
  - utilities including gas and electricity reconnection
  - help with essential clothing and footwear
- ✓ Items to help you remain in your home or when moving into a new home such as:
  - essential appliances and white goods
  - essential furniture
  - cooking equipment, or other essential kitchen items

Recognising the limited amount of funds, we have available, we will prioritise items necessary for day to day living such as food and essential household items, and then essential appliances and white goods.

These items will be considered on a case-by-case basis. However, there are a number of circumstances in which we will not make awards (set out below in this document) and there is a full list of excluded items at Annex A.

Awards will not normally exceed £150 per award for meeting basic living needs and £500 for awards for items such as white goods or furniture (although the amount awarded will normally be lower).

If you have been awarded a payment, we will normally provide a cash payment. Depending on the type of assistance required, we may also provide a voucher and reserve the right to provide 'in-kind' support where this is appropriate.

# Who is eligible?

Our eligibility criteria balances supporting as many residents as we can with targeting our limited funds to support those who need our help the most. Below are the eligibility details. Annex B at the end of this document also provides some definitions as guidance.

To be considered for the payment you **must**:

- ✓ live in the London Borough of Haringey (or live in a different borough but have been housed there by Haringey Council in temporary accommodation); and
- ✓ be over the age of 16; and/or
- ✓ be in receipt of qualifying benefits\* (or about to be) or on a low income\*\*
  - \*Qualifying benefits include:
    - Universal Credit
    - Income-Based Jobseekers' Allowance
    - Income-Based Employment and Support Allowance
    - Incapacity Benefit
    - Pension Credit
    - Income Support
    - Housing Benefit
    - Council Tax Support
    - Severe Disablement Allowance
    - Contribution-based Jobseeker's Allowance (JSA) or Employment and Support Allowance (ESA)
    - Working Tax Credit
    - Child Tax Credit
  - \*\*As a guide for this scheme, low income will mean less than £500 per week for a family and less than £350 per week for an individual.

## The following **cannot** apply:

- people whose earned income exceeds £350 per week if they are single or exceeds £500 per week if they live as part of a family unless there are exceptional circumstances.
- anyone who has already received an award from the Haringey Support Fund within the last 12 months unless there are exceptional circumstances.

People subject to immigration control and with no recourse to public funds cannot apply directly into the scheme. However, applications can be accepted by referral from council services supporting Children or Adults where it is established that there is a legal duty for the council to support the resident in order to prevent a breach of their human rights. In this case, a council employee can contact the team on behalf of the resident to complete an application.

To ensure that we can grant awards to those most in need of support, we will **prioritise** (in no particular order) the scheme for the following:

- those with disabilities
- > those with health problems
- > households with elderly residents (over 70)
- households with children (under 18)
- lone parents
- those who are, have previously been, or are at risk of becoming homeless, including those leaving Temporary Accommodation
- survivors of Domestic Abuse
- those leaving institutional care or leaving hospital
- Care Leavers (for the purposes of this policy, a care leaver is defined as a person: who has been looked after by a local authority for at least 13 weeks since the age of 14; and who was looked after by a local authority at schoolleaving age or thereafter; and who is under 25 years old
- > those facing an emergency or crisis, such as a recent fire or flood

Alongside these criteria, our officers will consider all the information at their disposal to assess the risk faced by the applicant and the relative priority of their application.

When will we not make awards?

There are also certain circumstances in which we will redirect applicants to other sources of support or change the award that we make.

- \* anyone who has already received an award from the Haringey Support Fund within the last 12 months unless there are exceptional circumstances. applicants will be offered a referral to other support which may be able to help
- \* where the support required is a household item or repair that is the responsibility of the landlord or owner occupier. Applicants will be encouraged to engage with the relevant authority to resolve the situation.
- \* where the need relates to rent in advance or rent deposits. The applicant will be referred to Discretionary Housing Payments scheme or the Homelessness Service.
- \* where support relates to seeking work or attending training. Applicants will be referred to the Job Centre Plus office.

where applicants are Care Leavers aged 16-18. They will be referred to Children's Services.

Please note, if you have claimed a DWP benefit and are waiting for a payment, you should not normally apply for the Haringey Support Fund. You should first apply for a short term benefit advance.

# How can you apply?

You can apply through the Haringey Support Fund page on our website. There is telephone support available for those who require assistance to complete the form. Applications can be made by the applicant or their appointee, carer, advocate or a third party acting on their behalf. We also allow direct referrals from trusted partners through our online application system.

In order to make an assessment of the household needs and priorities, the Council will require you to provide some information. This will include details of who is living within the household, the household income, any savings held by household members, and of the circumstances and reasons that led to an application being made. We will also need some practical information, such as your National Insurance number and contact details.

The information provided on the application form may be sufficient to make an assessment, however in some instances further investigation may be necessary to support the application. We will ask for confirmation of identity of household members and their relationship to the main applicant. We will need to confirm that any children included on the form live with the applicant and are in their long-term care. We usually do this by checking child benefit and/or child tax payments, although other documents may be required in certain circumstances.

We will also require confirmation of your income and any savings (i.e., wage slips, letters from the DWP, bank statements, savings books etc.). However, if you in receipt of other Council assessed benefits, this data may also be used to validate the application.

## **Assessment process**

Once a completed application and the required supporting evidence is received, the details will be passed on to a designated assessment officer within our team.

The officer will make a decision based on the information provided in the application form and any other information available to them. The officer will also take into account all of the circumstances and reasons that led to an application being made.

In making a decision on whether to make an award from the scheme and the amount to be awarded the officer will consider the eligibility criteria and our approach to prioritisation, as well as the funds that we have available at the time of application. Once we have assessed whether the application falls within our eligibility criteria, we will consider whether the applicant meets one or more of our prioritisation criteria. Our officers will also consider all the information at their disposal to assess the risk faced by the applicant and the relative priority of their application.

We consider the following questions:

- Is the applicant or someone within the applicant's household likely to face a
  serious risk to their health and safety if the assistance requested in the
  application is not provided? The risk faced by the household must be credible
  and lead to a significant deterioration in the wellbeing of the applicant or
  household;
- Is the assistance requested within the application the most appropriate way of alleviating the risk to the individual's health and safety? Any award should be the most suitable solution to the crisis;
- What resources are available to the applicant to meet this need? Any savings over £500 should be used to meet/offset the need and/or where the applicant can borrow the amount from another party without incurring significant additional cost they should do so;
- Is there an external provider or alternative funding stream available to the applicant that would meet the needs outlined within the application? If there is an appropriate alternative source of support, then we will redirect the application;
- Has the applicant taken any steps that the officer considers perverse, disingenuous, or intended to bring on the need for an application to the scheme?

If the officer feels that there are sufficient grounds for an award to be made based on priority and vulnerability they will then consider the amount of the award.

# Calculating the amount of an award

As part of the application, you will be asked to give an indication of the support that is required. However, the assessing officer will determine the amount of support based on local economic factors and arrangements in place with other agencies/retailers. It will not always be possible to provide the full amount due to the limited fund we have available.

The cash value of the award will be the minimum deemed sufficient to resolve the crisis/emergency. If you have savings over £500, the level of the award may be further reduced.

Awards will not normally exceed £150 per award for meeting basic living needs and £500 for awards for items such as white goods or furniture (although the amount awarded will normally be lower).

If you have been awarded a payment, we will normally provide a cash payment. Depending on the type of assistance required, we may also provide a voucher and reserve the right to provide 'in-kind' support where this is appropriate.

The payment is intended to help people over a period of crisis and may not solve the crisis completely. The Council will determine how much the applicant needs to get through the crisis and may not meet all the needs identified.

# Advising you of a decision

Once the officer has made a decision on your application we will give you a written notice advising you:

- Whether an award has been made and the reason for the decision
- The intended use of the award
- The amount of the award

We will also let you know about other services in the council and the community which may be able to provide further support.

We will also advise you as to how the award will be made. Please read the notice very carefully and keep it in a safe place.

# Reviewing unsuccessful applications

There are no appeal rights to an Independent Tribunal, but you can ask us to look at your case again within 5 days of our decision if you are not happy with the outcome of your application.

Requests for a review of our decision need to be made in writing. It must state the reasons why you are asking for a review of the decision and be signed and dated.

Requests should be sent to <a href="mailto:HaringeySupportFund@haringey.gov.uk">HaringeySupportFund@haringey.gov.uk</a>
You will be notified of the review decision within 14 days of your request. This decision will be final.

If you do not have access to a computer, you can get in touch with us via our Financial Support Team advisers on 0208 489 1000 and we will advise you on how you can request a review.

#### Other information about the scheme

The Haringey Support Fund is a fixed amount of money allocated by the council per year in line with its overall budgeting responsibility. As funds are limited, the council will prioritise those households facing the greatest need.

We aim to hold back funds throughout the year so that we can continue to provide assistance to those who are most in need throughout the financial year. However, once all funds have been allocated, the fund will be closed until the next financial year. In the meantime, people who require support will be signposted to alternative resources.

In order to maximise the support, we can provide to all our residents, we will always redirect residents to other forms of support where we feel this is more appropriate to support their needs.

In line with the principles of good administration, all applications will be treated fairly and consistently under the terms we have set out here. Applications will be processed in a timely manner.

We will monitor this scheme on an ongoing basis. We will regularly review the scheme to ensure that we are making the best use of the money we have available. To support our monitoring and evaluation, we may get in touch with applicants after decisions on awards have been made in order to ask for feedback about the scheme and may also share your data with other colleagues in the council to support our monitoring and evaluation of the scheme.

We may also share your data within the organisation or with other Government agencies in order to prevent and/or detect potentially fraudulent activity. In addition, we may also share your data within the organisation to support our efforts to redirect you to other support that may be available (for example our Discretionary Housing Payment Scheme, Council Tax Reduction Scheme, or benefits maximisation programme). We may also use information available on other Government platforms (e.g., the Department of Work and Pensions Searchlight or Her Majesties Revenues and Customer's Verify Earnings and Pension systems) for the purposes of checking your eligibility for this scheme.

## Fraud

The Council is committed to tackling and preventing fraud in all its forms. If a claimant attempts to claim an award from the Haringey Support Fund by making a false declaration or providing false evidence or statements, they may have committed an offence under the Theft Act 1968. Where the Council suspects that fraud may have occurred, it will investigate the matter as appropriate, and this may lead to criminal proceedings.

#### **Debt advice**

Anyone experiencing debt problems will be signposted to local debt advice agencies (including the Citizens Advice Bureau) for free, confidential, impartial advice. As per our debt strategy we are ensuring we provide information to residents in debt about where they can seek advice and support. We will provide information about organisations who can give advice including Citizens Advice, Step Change and Money Advice. Where appropriate we will inform residents of the local credit union. Our Financial Support Team may also be able to help you.

#### The Youth Fund

We know that young people face particular structural challenges which have been intensified due to the economic impact of Covid-19. As part of our wider council

commitment to support young people, there will be a small amount of money set aside within the Haringey Support Fund to support young people. The Fund has the intention to support young disadvantaged and disengaged individuals with their health, wellbeing, and future outcomes.

- The objectives of this money will be to support disadvantaged young people to fulfil their potential by supporting them to achieve their goals and live their version of a good life. Awards will be made where other support is not available, and applications will be prioritised where the award is likely to deliver a longer-term benefit to the young person.
- > This support will be open to young people under 18.
- ➤ To make the best use of the funds that we have available, our support will be prioritised for but not limited to the following (in no particular order):
  - Young carers
  - ♦ Children in care
  - ♦ Children from low-income backgrounds
  - ♦ Children on a child protection plan
  - Other children who may be disadvantaged
- Applications can be made via **direct referral from council employees** and services who are working directly with young people (including our social workers, Youth Service, staff in Haringey Works etc.). The Youth Fund is there to provide an extra layer of support to young people when all other provisions have been exhausted by our Council services. The number of awards is limited, and colleagues will be updated regularly with details about the amount of money available throughout the financial year.
- Examples of types of support that will be considered include support to maximise talent in education, arts and sports and clothes for interviews to support employment opportunities. Other requests will be considered where the referrer makes a compelling case linked to, for example, maximising employment or education opportunities or reducing disadvantage.
- Keeping young people out of the criminal justice system with diversionary support
- ➤ Youth empowerment through education recognising that the impact on children's education due to COVID 19 has further contributed to learning poverty and a digital divide for young people from disadvantaged backgrounds.
- Awards will be the minimum needed to meet the support required and will not exceed £100 per person.
- Funds are limited and once they have run out we will not be able to make any more awards.

This fund will complement (but not replace) the existing statutory support we provide, and other discretionary support we have available for young people. This includes support through the <u>Haringey Fairer Education Fund</u> and our <u>school uniform clothing</u> <u>grant</u> for children on free school meals.

#### Annex A

There are also certain items or situations which are in addition excluded from this scheme. This is not an exhaustive list.

- Any debts to a government agency
- Loan repayments
- Any repair or household items provided by the council, social housing, Landlord (as part of the tenancy) or where an owner occupier has a duty for a routine property repair
- x payments relating to a motor vehicle
- **x** payments relating to rent
- medical, surgical, optical, aural, or dental item or service the needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), or Pension Credit
- travel for leisure or passport applications
- Council Tax and water charges
- Mobility Needs
- Household bills (excluding utility charges)
- Garden Maintenance (except where there is serious risk to health and safety and no other agency or Landlord has responsibility)
- \* Applicants (Non-dependents) who do not have liability for rent/mortgage will not be eligible for goods, services or household items, these applicants may only be considered for personal items or support

#### Annex B

### Definitions:

**A 'family'**: A couple with or without parent responsibility for children or a lone parent/guardian

**Responsibility of another local authority**: Where it is considered that the support requested is the responsibility of another local authority, we reserve the right to sign post the person to that local authority before considering them for support from the Haringey Support Fund.

**In-Kind Support:** The Council will purchase goods (such as a fridge or furniture) or services (paying a utility company), on the behalf of the applicant, rather than directly awarding a voucher or cash grant.