

Overview of best practice and models of delivering Local Emergency Support Services

Local welfare provision – best practise from HM government’s Summary

The Department for Work and Pensions’ review, published on 5 November 2014 found that local authorities have used their funding to help people experiencing an unexpected emergency or crisis, or who need help and support to live independently in the community. Local authorities have used the funding to:

- Provide emergency support for vulnerable adults to move into or remain in the community;
- Help families under exceptional pressure stay together.
- Provide household goods (including furniture) to people fleeing domestic violence, care leavers or who had previously been homeless.

Many local authorities work in partnership with other agencies and have aligned support with existing services, e.g. with local credit unions, homeless charities or domestic violence charities.

This has led to the establishment of wide ranging models to deliver these services; some delivering wholly in-house using internal teams, some delivered wholly by external providers, and others a combination of the two.

Local authorities have also developed many methods to facilitate payment of provision. Some use cash-based systems (for both grants and loans) with payments being made electronically to a bank account or kiosk in a local shop. Others use alternative payment methods including pre-paid cards; vouchers; travel cards; provision of furniture/equipment; and food parcels or vouchers or via a foodbank.

What is provided?

As you would expect with each local authority designing its own model, what the provision is used for varies although there are some common themes:

- Food
- Utilities
- Travel
- Clothes
- White goods
- Household items

A number of areas have formed partnerships to bulk buy items, negotiate discounts with large retailers or provide a full installation service of white goods. Since white goods and beds are most commonly requested buying in bulk has reduced costs.

Pre-paid food gift cards with some major supermarkets have also been provided, with some areas negotiating a discount on the cash face value of the cards.

A number of the local authorities also use the provision for rent in advance; making the link to preventing and reducing homelessness as well as speeding up tenancies by being able to provide household goods.

Who has been helped?

Each area will have its own criteria but most include some or all of the following:

- Be resident in the local authority area or been placed in another area by the local authority
- Resident in the country for at least 6 months.
- 16 years old or over
- Frail elderly (for example, reliant on carer(s), not independently mobile, suffering from dementia)
- Disabled
- Chronically sick
- Terminally ill
- Leaving institutional or residential care or undergoing resettlement
- Pregnant
- Responsible for children or young people
- A carer
- Suffering domestic abuse/fleeing domestic violence
- People being treated for severe and enduring mental illness
- Families under exceptional financial pressure
- People who are homeless or rough sleepers
- People moving to supported accommodation / independent living
- People who are leaving prison or detention centres
- People with alcohol or drug issues
- People with learning difficulties

Partnership Working

Several local authorities work in partnership with local Credit Unions or the Money Skills Agency (or similar service) to help educate claimants to budget in the longer term; sometimes only granting an award after the claimant had received advice from them.

Some places have established a referral route to the provision through social landlords who are trained and have access to an online system to make applications on behalf of their tenants. Some local authorities have also made the link to other areas of their core business, e.g. preventing homelessness.

Other examples include working in partnership with:

- Citizens Advice Bureaux (CAB)
- Children's Centres
- Social Services
- Homeless charities/agencies
- Domestic Violence charities

Accessing support

How claimants access the provision varies. Some accept on-line applications only, where others provide either telephone based system, a face to face system or a combination of these routes including postal applications. For online applications some local authorities provide access to computers or support from their Welfare Reform Advisers, whilst others encourage applications to be supported by the claimants support worker.

Local authorities have developed innovative approaches to facilitate payment of provision. Whilst a few use cash based systems (for both grants and loans) with payments being made by BACS, faster BACS or by PayPoint. Other Local Authorities use alternative payment methods, including:

- Cash via pre-paid cards
- All Paid cards (a card credited with a certain amount that can be used to buy goods or withdraw cash)
- Clothing vouchers
- Supermarket vouchers or on-line shopping delivered direct to the individual
- Top up credit/pay point vouchers for utilities
- Food banks
- Travel cards
- Household items via a voucher system direct with the supplier
- Furniture, household and white goods provided directly by various organisations/contractors, with some contractors providing an element of choice through "vouchers"
- Several source "recycled" or "pre- loved" household items through external contractors

Summary of the 'Islington Model'

1. Islington's Resident Support Scheme offers temporary financial support to residents facing severe difficulties as a result of government cuts to welfare benefits. It helps them to improve their situation, for example by moving into employment or moving home.
2. The Council works in partnership with Cripplegate Foundation – a local independent charitable fundraising organisation - to integrate their grant making resources and

experience into the scheme.

3. The Resident Support Scheme brings together a number of different funding streams to try to ensure effective targeting of spend, reduce duplication of support and ensure that the appropriate funds are used. This includes elements of the Department for Work and Pensions' Social Fund which were devolved to local authorities in April 2013, Discretionary housing payments and the section17 fund.
4. The Resident Support Scheme targets those at risk rather than those simply in need. It will have universal eligibility criteria that will determine whether a resident qualifies for support.
5. In order to respond to the expected high demand for support there is referral-only access into the Resident Support Scheme which is administered by the Council. However, there are a number of access points, including through the council's Statutory Services, through 'Trusted Partners' and through identified referral agencies including other council services.
6. The council's statutory services - Housing, Adult Social Services and Children's Services and some key partner organisations such as Housing Associations will be able to recommend Islington residents for financial support from the Residents Support Scheme if they identify a need through their existing assessment processes. Each of the statutory services and partner organisations will be allocated a notional budget which they will manage and make recommendations of spend on behalf of service users.
7. The Council also enables designated local referral organisations, such as the Citizens Advice Bureau to make applications on behalf of a resident. These organisations will not have notional budgets in order to prevent conflicts of interests with their role as advocates for individuals who ask for their assistance.
8. The Resident Support Scheme is administered by a team based in the Council's Financial Operations service. The team will verify and process recommendations and referrals, and make award decisions.
9. The Resident Support Scheme will use a number of payment methods including a payment card, payment direct to suppliers, payment direct to landlords/housing associations, reducing council tax liability, grocery vouchers and fuel payments.
10. The Resident Support Scheme will offer residents additional support that will attempt to improve their long-term circumstances and help build their financial resilience. There is an opportunity to link them to financial capability advice, the credit union, advice agencies, employment services, the Income Maximisation Team and other support services.

Summary of the 'Redbridge Model'

1. Redbridge's Emergency Support Scheme (RESS) offers financial support in two

ways to residents facing severe difficulties:

- a. Where urgent short term help is needed in exceptional circumstances, for example after an emergency or disaster, or to prevent serious risk to a person's or their immediate family's health or safety.
 - b. Where a person needs help to establish themselves in Redbridge after being in institutional care, as part of a planned resettlement programme, for example after leaving prison or residential care.
2. RESS can also provide free advice and information on income maximisation and how residents can make their budgets go further.
3. Applicants must be:
 - a. Aged 18 or over
 - b. Have lived continuously in Redbridge for at least 6 weeks, or will be returning to Redbridge after leaving care, unless exceptional circumstances apply.
 - c. Are on a low income (see qualifying benefit information box) or will be getting one within the next eight weeks if leaving care.
 - d. Are unable to get help from any other source (for example from own savings, family, friends, other public or voluntary organisation)
 - e. Are able to claim public funds i.e. not subject to immigration controls.
 - f. Have not received an emergency support from RESS or any Local Authority for any reason in the previous 6 months or for the same reason in the previous 12 months.
 - g. Are not subject to a DWP sanction or disallowance
 - h. Have not been housed in Redbridge by another council
4. RESS will help in different ways depending on the type of support needed. For example, the following may be provided:
 - a. Recycled furniture or reconditioned white goods may be provided
 - b. Essential household items such as crockery, cutlery, kitchen utensils, towels and bedding
 - c. Gift vouchers or payment cards for certain supermarkets and shops
 - d. Income maximisation and money management advice
5. No cash payments will be made unless exceptional circumstances apply.
6. The RESS received 856 applications in 2013/14 and made 658 awards for a total spend of £ 149,313. The service was retendered for 2015/17 and per annum the

grant fund budget is up to £200,000 and the delivery fund up to £85,000.

Summary of the 'Portsmouth Model'

1. The Local Welfare Assistance scheme in Portsmouth provides for help for people following a disaster or crisis and in respect of community care type needs. In respect of its crisis assistance, there is no need for people to be in receipt of a qualifying benefit, although people seeking help with community care requirements do need to be in receipt of Income Support, Income based Jobseekers Allowance, Income related Employment Support Allowance, Pension Credit or Housing Benefit – or have received a payment on account of one these benefits following a new claim.
2. Crisis support is provided in respect of daily living costs, including food, fuel and travel, whilst community care support is focused on furniture, white goods and essential household items.
3. The Portsmouth scheme has a number of specific restrictions. The maximum number of awards is two in any 12 month period, and there are maximum amounts for both crisis (£250) and community care (£1,400). It is also notable that the scheme specifically states that the scheme is the 'last port of call' and that consideration should be given to whether or not the applicant can access Short Term Budgeting Advances, Budgeting Loans and "any sources of credit such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities, and loan arrangements".
4. The scheme is administered by Northgate Public Services on behalf of the Council and in 2013/14 the number of applications the scheme received totalled just 2,271: only one fifth of the number of Crisis Loan and Community Care Grant applications made in the city in 2010/11. Further to this, the refusal rate was high, with only 706 awards made (just 31 percent of all applications).
5. In 2013/14, Portsmouth spent three quarters of its allocation for local welfare, with £440,000 spent on crisis and community awards and a further £27,000 allocated to food banks. The average award was £600 per application.

Summary of the 'Barking and Dagenham Model'

1. The service is designed to be delivered in two parts. Referrals are made through the Citizens Advice Bureau, where help in completing the form can be provided and documentation confirming proof of eligibility is verified, or through trusted professionals.
2. All paperwork is then passed to the Assessment Officers at Harmony House for a decision. Officers from Harmony House may call the client for further clarification. Visits to Harmony House are not available to the applicants, as it is purely an administrative centre not able to deal with the public on site.
3. Applicants are advised of their decision by the Assessment Officer directly.

4. When awarded emergency cash the applicant is advised, through their mobile phone, of a code number which can be presented at any local Paypoint outlet in exchange for the cash amount. The CAB office has a phone which can be used by applicants who don't have their own mobile phone.
5. If appropriate gift vouchers, exchangeable at a local supermarket for food only, will be posted to the applicants house on the same day.
6. The Assessment officers will make arrangements to pay large bills or rent deposits directly to the supplier.
7. Furniture, white goods and household goods are provided through a local supplier. All the suppliers we used are based in the borough: with one also having a small factory in the borough making the furniture that is supplied to L.E.S.S. applicants. In this way monies spent on the support service are reinvested in the borough.
8. Following their initial application to the Citizen's Advice Bureau applicants will, if appropriate, be offered debt advice or help with financial budgeting.
9. Where appropriate applicants are encouraged to open a savings account with the local Credit Union. The L.E.S.S. has a fast track referral system for these clients and provides them with the initial £5 deposit needed to open the account. When an applicant has saved £30 of their own money the L.E.S.S. will add a further £30 to help them establish a habit of regular saving.
10. Applicants who have a negative decision may appeal against that decision to the Support Service's Independent Appeals Officer.