

#### Appendix 4 - Crisis and community support schemes in Stockton Borough (not exhaustive)

Name of scheme	Type/theme	Eligibility	Type of award	Process	Timescale for decision
<p><b>Back on Track – Crisis Support for Daily Living</b></p> <p>(Provided by Five Lamps on behalf of SBC)</p>	<p>Short term crisis support</p>	<p>Applicants must live in the Borough, be 16+, have no other forms of immediate financial assistance, and be able to provide evidence of need.</p> <p><u>And</u> either:</p> <ol style="list-style-type: none"> <li>1. An immediate need for services due to exceptional event (eg. fire, flood) or</li> <li>2. An inability to afford goods or services will lead to deterioration of health of applicant or partner, who must also meet certain criteria (eg. treatment on serous health need, have a dependent child whose health would also be at risk, learning disability, pregnancy).</li> </ol> <p>Applicants may receive a maximum of 2 awards per year, with the total value not exceeding £1500 in one year.</p> <p>There is no statutory right to support and consideration will also be given to the funds remaining in the budget.</p>	<p>Short term support for the following:</p> <ul style="list-style-type: none"> <li>- Food and baby consumables(pre-paid Asda card)</li> <li>- Gas/electric (direct payment to suppliers)</li> <li>- Limited clothing (Love to Shop pre-paid card)</li> <li>- Travel to hospital or emergency accommodation (payment to suppliers)</li> </ul> <p>Support may be loan or grant.</p> <p>Most support would be for period of 7 days.</p> <p>The total budget for Back on Track (crisis and settlement) is £743,244 for 2013-14.</p>	<p>Applications are made in person or via third party referral to Five Lamps. Telephone or online, with appointments available in exceptional circumstances.</p> <p>A Welfare Assistance Assessor would confirm any evidence needed and also provide financial inclusion advice.</p> <p>The process includes an assessment of need, and a financial assessment.</p>	<p>Applicants will be informed verbally of the decision.</p> <p>If decision is made before 1pm, successful awards will be distributed on the same day. If the decision is made after 1pm, the award will be made the next working day.</p> <p>Confirmation letters are also sent, with details of the decision review process.</p>
<p><b>Food Bank Support</b></p>	<p>Short term crisis support (food)</p>	<p>Food parcels are available to people following a referral from a relevant agency to A Way Out.</p> <p>Reasons for referral can include: problems with</p>	<p>Food parcel consisting of 4 days worth of food (mainly tinned food/rice/pasta).</p>	<p>Referring agencies will ring A Way Out and a referral form will be completed tracking the reasons for the referral and</p>	<p>Upon receipt of referral</p>

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<p>Nb. There are several food banks in the Borough - this focusses the example of A Way Out</p>		<p>benefits, very low income/money, poor budgeting skills, debt, substance misuse, crisis (not exhaustive).</p> <p>Referrals have been made from schools, registered providers, social workers, health professionals, and JCP.</p>	<p>One parcel per week can be provided for up to 6 weeks (unless referring agency agrees that there is genuine need).</p> <p>Additional advice and signposting is provided if needed (to CAB/Welfare Rights/Five Lamps etc), plus support in things such as healthy lifestyles and cooking.</p>	<p>amount of food to be provided. Other foodbanks use voucher systems.</p> <p>Food is provided from one of five Community Hubs spread across the (Clarences/Ragworth/Central Stockton/Thornaby). One Community Hub location is open on each working day.</p> <p>Other local food banks include: Trussell Trust (Billingham base), Salvation Army, other church groups, Cornerhouse (young people).</p> <p>As of October 2013, at least six food banks within the Borough were open for a period of time each day of the week.</p>	
<p><b>Tees Emergency Relief Fund (TERF)</b></p>	<p>Short term crisis support</p>	<p>Individuals over 16 years living in Darlington, Hartlepool, Middlesbrough, Stockton or Redcar faced with immediate financial hardship.</p> <p>The fund aims to:</p> <ul style="list-style-type: none"> <li>- Alleviate poverty and safeguard people in their own homes</li> <li>- Help people who are trying to help themselves, keep families together</li> <li>- Support elderly or vulnerable people in the local community</li> </ul>	<p>Grant funding of up to £250</p> <p>This is distributed in vouchers for the requested items or monetary grants may be paid direct to the referring organisation who should supervise the spending.</p>	<p>Applications must be submitted by a third party, referring organisation which has detailed knowledge of the client.</p> <p>A financial assessment is undertaken and applications must detail the assistance or items requested.</p>	<p>Applications are considered on a weekly basis</p>

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		<ul style="list-style-type: none"> <li>- Help people through personal and difficult times</li> <li>- Support young people in the transition to adult life.</li> </ul> <p>Priority is given to applications that support:</p> <ul style="list-style-type: none"> <li>- A place to sleep, the safe preparation and storage of food, and staying healthy.</li> </ul>			
<p><b>Back on Track – Settlement Support</b></p> <p>(Provided by Five Lamps on behalf of SBC)</p>	<p>Non-crisis support to remain or re-settle in the community</p>	<p>Applicants must live in the Borough, be 16+, have no other forms of immediate financial assistance, and be able to provide evidence of need.</p> <p>Applicants must:</p> <ul style="list-style-type: none"> <li>- Be a resident or be moving into a Stockton Borough address</li> <li>- Need support for settlement (eg. moving back into community from unsettled way of life/.supported accommodation, support to prevent serious deterioration of health</li> <li>- Be in receipt of income support, JSA, Income related ESA, any type of Pension Credit, or be leaving an establishment within 6 weeks and expect to be receiving on of these benefits.</li> <li>- As a result of the inability to afford goods or services will lead to deterioration of health of applicant or</li> </ul>	<p>Access to a range of standard items including:</p> <ul style="list-style-type: none"> <li>- Beds (Smarterbuys or FRADE)</li> <li>- Bedding (Asda pre-paid card)</li> <li>- Furniture/white goods (Smarterbuys or FRADE)</li> <li>- Kitchen utensils (Asda pre-paid card)</li> <li>- Travel to hospital, funeral or prison (direct payment to supplier)</li> <li>- Storage or removal / rent in advance (in exceptional circumstances and referral form Housing options or similar)</li> </ul>	<p>Applications are made in person or via third party referral to Five Lamps. Telephone or online, with appointments available in exceptional circumstances.</p> <p>A Welfare Assistance Assessor would confirm any evidence needed and also provide financial inclusion advice.</p> <p>The process includes an assessment of need, and a financial assessment.</p>	<p>Applicants will be informed verbally within 5 working days.</p> <p>Awards are made in line with needs but not usually within 48hrs of a decision.</p> <p>Confirmation letters are also sent, with details of the decision review process.</p>

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		<p>partner, who must also meet certain criteria (eg. treatment on serious health need, have a dependent child whose health would also be at risk, learning disability, pregnancy).</p> <p>Applicants may receive a maximum of 2 awards per year, with the total value not exceeding £1500 in one year.</p> <p>There is no statutory right to support and consideration will also be given to the funds remaining in the budget.</p>	<p>Support may be loan or grant.</p> <p>The total budget for Back on Track (crisis and settlement) is £743,244 for 2013-14.</p>		
<p><b>SBC Council Tax Discretionary Discount</b></p>	<p>Short term support</p>	<p>Awards are in exceptional circumstances, and will only made when the Council Tax payer would suffer hardship if a discount was not made, and it would be reasonable for discount to be granted having regard to all council taxpayers.</p> <p>A temporary discount available to enable council tax payers to arrange their finances so that they can meet their council tax commitments in the longer term.</p> <p>The fund is not intended to meet any gap between the previous council tax benefit arrangements and the new Local Council Tax Support Scheme.</p> <p>Examples may include:</p>	<p>A temporary discount from Council Tax due, applied directly to the council tax account to reduce the balance. The period and level of the award will vary case by case and be at the discretion of the Council.</p> <p>Relief will not exceed the value of one year's charge or be made on a continuing basis. Awards may be revised if the applicant's circumstances change.</p> <p>A fund of £100k has been established.</p>	<p>Applications are considered on a case by case basis.</p> <p>Details of circumstances, household finances, and confirmation of receipt of relevant benefits etc, are required.</p> <p>A request for a review will be considered by the Corporate Director of Resources.</p> <p>Due to lower take up than expected promotional work has taken place with Back on Track, Housing Services and SDAIS. Use</p>	<p>Applicants are notified within 15 days of the Council having received sufficient information to make a decision.</p>

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		<ul style="list-style-type: none"> <li>- Family members who are ill leading to additional costs</li> <li>- A recent bereavement leading to a temporary stop on bank accounts</li> <li>- Unexpected expenditure for the Council Taxpayer due to starting work but being paid one month in arrears.</li> </ul> <p>Any existing arrears must be reasonable and not due to wilful refusal to pay.</p> <p>All reasonable steps must be taken to meet the full Council Tax liability prior to making a claim.</p>		of fund may increase in 2 <sup>nd</sup> half of year as pressures on payment increases.	
<b>SBC Discretionary Housing Payment (DHPs)</b>	Housing / under occupation charge support	<p>DHPs are managed by the local authority and can be awarded where additional assistance with housing costs is needed. Housing costs generally cover rental liability, but could include rent in advance or other lump sum costs linked to housing. Previously this was aimed at short term support but now the policy can cover people with continuing needs due to being affected by welfare reforms including the under-occupation charge in social housing.</p> <p>Claimants must be entitled to housing benefit/universal credit, have a rental shortfall, and require further assistance with housing costs.</p> <p>Fast Track Cases: short term cases (eg. there will be a rent shortfall until an in-year birthday</p>	<p>The period and level of the award will vary case by case and be at the discretion of the Council.</p> <p>Award of DHP is no guarantee that a future award would be made (ie, next year). Awards may be revised if circumstances change.</p> <p>By mid-February 2014, spend to date was £330k out of a budget of £395k.</p>	<p>Initial claims may be via writing, email or telephone. Evidence may be requested.</p> <p>Other than in fast track cases, a range of issues will be taken into account including: All income and spending, steps to reduce spending, financial and medical circumstances of members of the household, compliance with reasonable requests to improve circumstances, levels of debt and impact of welfare reform.</p> <p>Payments will be made to the most appropriate person.</p>	<p>The start of an award would be from the Monday after a claim received or the date on which HB entitlement commenced, as appropriate.</p> <p>Any reasonable request for backdating an award of DHP will be considered but such</p>

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		<p>from which point the claimant would be exempt from under-occupation); disabled people living at significantly adapted properties; foster carers.</p> <p>Other awards will be focussed on the following priority cases:            Disabled People and Vulnerable Adults; Safeguarding Children; Emergency Circumstances; Families affected by the benefit cap (temporary period); exceptional circumstances.</p> <p>In addition the following criteria must apply:</p> <ul style="list-style-type: none"> <li>- The claimant cannot afford to meet a shortfall between benefit and rent</li> <li>- The claimant is taking all reasonable actions to improve situation or is unable to take action</li> <li>- And – it is unreasonable to expect the family to move</li> </ul> <p><u>Or</u>            A DHP award would assist a move to more appropriate accommodation.</p>		<p>Decisions can be reviewed within one month of the initial notification to the claimant.</p>	<p>consideration will usually be limited to the current financial year.</p>
<p><b>Vela DHPF</b></p> <p><u>Nb. this will be reviewed at end of 2014-15</u></p>	<p>Housing / under occupation charge support</p>	<p>Only available to Tristar tenants that have been refused under the local authority scheme.</p> <p>Applicants must be in receipt of full Housing Benefit, and the charge must amount to 10% or</p>	<p>A contribution towards the charge may be awarded. Actual amounts awarded would depend on client's income.</p>	<p>Applications are assessed by the Money Advice Team.</p>	<p>Qualifying clients' accounts will be credited with the award on the same day</p>

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		<p>more of their income.</p> <p>Qualifying clients must be taking action to change their circumstances (eg. seeking a transfer and/or employment), and must also make a contribution to the charge themselves.</p>	<p>Eg. single person under occupying a 3 bedroom house by two bedrooms would receive £14 per week against an estimated £22 per week charge.</p>		<p>as monthly Housing Benefit is paid.</p>
<p><b>Isos Welfare Reform Assistance Programme (iWRAP)</b></p> <p><u>Nb. It was envisaged that this scheme will run for 1 year.</u></p>	<p>Housing / under occupation charge support</p>	<p>Available to Isos tenants that:</p> <p>have been refused under the local authority DHP scheme, agree to a financial assessment, and be actively seeking to improve their circumstances (where applicable)</p> <p><b>Or</b></p> <p>Tenants that are not of working age but have more bedrooms than they need and wish to downsize.</p>	<p>No more than £500 per tenancy per year.</p> <p>Awards may be used for a variety of purposes including:</p> <p>to reduce arrears to allow tenant to move to smaller property; to meet the under occupation shortfall when it is known that the property would be fully occupied within 12 months; to incentivise tenants not affected by the under-occupation charge (eg older tenants) to move to smaller accommodation; removal costs when moving to suitable sized property; to allow tenants to remain in property if children are at critical point in their</p>	<p>Staff have been advised of the fund and invited applications. Applications can be made by tenants or relatives, friends or legal representatives.</p> <p>Awards are at the full discretion of Isos.</p> <p>Applicants may be refused if it was thought they were not doing enough to improve their circumstances or had excess income.</p> <p>Decisions can be appealed to a panel of three senior managers.</p>	

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			education (eg. sitting GCSEs/A-level/vocational qualifications).		
<b>SBC Homelessness Prevention Fund</b>	Short term housing support	<p>This fund enables SBC to offer customers who are homeless or at risk of homeless assistance with funds to secure temporary accommodation.</p> <p>Usually this is a small amount of money to pay for the charge for living in temporary accommodation.</p>	Small cash grant (eg £20) or loans that must be repaid.	<p>This is tool available to SBC Housing Options.</p> <p>Access to this fund is only available as a last resort, and following the determination of Housing Options that there is no recourse to other funds and support schemes (including those outlined above).</p>	Access to this fund is immediate.
<b>SBC Homeowner / Tenant Loans</b>	Housing Support	<p>This fund enables homeowners or tenants who are in arrears with their mortgage or rent account to be provided with a loan to make payment for their housing costs.</p> <p>Access to this fund is only via the discretion of Housing Options advisers.</p>	Loans paid direct to the customers' mortgage lender or landlord.	This is a tool available to SBC Housing Options to prevent homeless for homeowners and tenants.	Access to this fund is immediate following a financial check to determine the affordability of the loan and the ability to repay.
<b>Vela Hardship Fund</b>	Short term support (including tenancy)	Support is available to Tristar tenants to support tenancy sustainment and reduce hardship.	The fund is used to make credits to customer rent accounts.	Referrals for assistance are usually via the Vela Money Advice team or Debt Prevention Officers.	Once approved, customer accounts are usually adjusted



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	sustainment)	<p>This may be awarded when other sources of assistance have been refused (DHPs, food banks, Back on Track). However it is only available when a solution is in view, and so this is for short term support.</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>- Imminent changes in income – hardship will cease when income increases</li> <li>- Household changes – household members will leave the property/ move in, which will result in a change in income and ease hardship</li> <li>- Crisis – an unexpected situation that results in short term financial hardship</li> <li>- Debt – support may be provided whilst debt advice and creditor payments to more affordable levels are negotiated.</li> </ul>	The fund totals £30k.		immediately.
<b>JCP Hardship Fund</b>	Short term support for claimants with sanctions	<p>Claimants must be in receipt of income based benefit and have been sanctioned.</p> <p>Vulnerable clients (eg. who are pregnant, have children or health condition) are eligible from day 1 of the sanction. Non-vulnerable clients are eligible from day 15 of the sanction.</p>	There is a 40% reduction for both sets of client, with the exception of those who are pregnant where the reduction is 20%.	<p>Claimants should be informed by letter when they have received a sanction or are awaiting a decision and what their options are for claiming hardship funds.</p> <p>Payments can be requested immediately.</p>	<p>Payment can be either from day 1 or day 15.</p> <p>(and depends when application is made)</p>

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<b>JCP Budgetary Loan</b>	Assistance with essential items	Only eligible for claimants who have received income related benefit for 26 weeks or more.  Budgeting loans are available to pay for: - rent - furniture or household equipment - clothing - moving expenses - travelling expenses - things to help look for work - home improvements including securing and maintaining - maternity expenses - funeral expenses - repaying HP or other debts taken out to pay for the above.	The amount that can be borrowed depends on circumstances and the ability to repay, usually within 104 weeks, their status (eg. couple or single, children), and if they have any savings.  The smallest amount that can be borrowed is £100 and no more than £1,500 can be owed at any one time	Contact DWP or gov.uk  Claimants are asked to agree to repay and the method of repayment prior to making a payment. This is usually repaid from benefit but if no benefit is in payment, other methods will be agreed.	Payment may take up to 28 days to be paid.
<b>JCP Short Term Benefit Advance</b>	Short term support in advance of receiving benefit	New benefit claimants/ exceptional change in circumstances, and a delay in benefit.	Short term benefit advance	Contact DWP	

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<p><b>SBC Children’s Services Section 17 Support</b></p>	<p>Support for children in need.</p>	<p>Section 17 of the Children Act 1989 makes it a duty of the LA to:</p> <ul style="list-style-type: none"> <li>- safeguard and promote the welfare of children within their area who are in need;</li> <li>- so far as is consistent with that duty, to promote the upbringing of such children by their families.</li> </ul> <p>The key wording within this is that the child must be ‘in need’ and the definition of a child in need according to Section 17 is that:</p> <ul style="list-style-type: none"> <li>- he/she is unlikely to achieve or maintain, or to have the opportunity of achieving or maintaining, a reasonable standard of health or development without the provision for him of services by a local authority;</li> <li>- his/her health or development is likely to be significantly impaired, or further impaired, without the provision of services; or</li> <li>- he/she is disabled.</li> </ul>	<p>If the social worker considers a child to be ‘in need’, Children’s Social Care have the power to provide or commission services to help meet any identified needs. These services may include providing accommodation and giving assistance in kind or, in exceptional circumstances, in cash. The social worker will determine what services may be appropriate to meet specific needs and if this is the case, a care plan will be drawn up stating what is to be provided, who is responsible, and the timescale for providing it.</p> <p>Each social work team has a s17 budget and these total £293k.</p>	<p>In order to determine if a child is ‘in need’, an assessment must be carried out by a social worker. A social worker can only carry out an assessment of a child if someone has made a referral to the local authority via the First Contact Team. All referrals received by First Contact are considered against the local authority’s Continuum of Need and Services to determine if they should be assigned to a social work team for an assessment.</p> <p>Assessments consider a range of factors including wider family and environmental factors.</p> <p>Social workers would also decide whether the child needs protection.</p>	<p>The maximum timescale for an assessment is 45 days but many will be completed sooner than that depending on each circumstance.</p>