

Good practice guide: Delivering financial hardship support schemes

Local government response to economic
vulnerability and financial hardship

Produced for the Local Government Association by:
Gareth Evans and Matt Earnshaw, Financial Inclusion Centre

July 2020



Commissioned by:



The Local Government Association (LGA) is the national voice of local government, working with councils to support, promote and improve.

Contact: **Rose Doran** (Senior Adviser) - Rose.Doran@local.gov.uk
Website: www.local.gov.uk

The LGA has been working with a group of seven councils on the **Reshaping Financial Support programme** - www.local.gov.uk/topics/welfare-reform/reshaping-financial-support) looking at how to design and implement early intervention financial support and services that can prevent low income households developing further financial issues.

- Brighton and Hove City Council
- Bristol City Council
- Leeds City Council
- London Borough of Tower Hamlets
- London Borough of Barking and Dagenham
- Newcastle City Council
- Royal Borough of Greenwich.

COVID-19 has seen the programme refocus specifically on the unfolding response to economic vulnerability working collaboratively to explore their experiences and challenges and develop new solutions/approaches. The group widened to include representatives from:

Birmingham City Council, Devon County Council, Gateshead Council, Hertfordshire County Council, Kent County Council, London Borough of Islington, London Borough of Southwark, Nuneaton and Bedworth Borough Council and Stevenage Borough Council.

Produced by:



The Financial Inclusion Centre (FIC) is an independent research and policy innovation think-tank dedicated to reducing financial exclusion.

Contact: **Gareth Evans** - gareth.evans@inclusioncentre.org.uk
Website: www.inclusioncentre.org.uk

Stakeholder quotes:



Local Welfare Assistance Schemes (LWAS) represent a vital mechanism for councils to support low-income households in times of financial crisis. They can provide a rapid, dignified and efficient means of supporting the most vulnerable, reducing the likelihood that people will be unable to heat their home, become at risk of homelessness, or need to turn to a food bank to get their next meal. This is absolutely vital, as we know that even a short-term financial crisis can have a profound impact on those living in a household experiencing it.

At their best, effective local welfare schemes utilise the existing knowledge that councils have of need in their local communities, as well as strong working relationships with voluntary and community sector partners, to provide the immediate support required in the event of a crisis. But they can also act as a gateway to wider systems of support, such as debt advice and income maximisation, which help address the longer-term causes of financial crisis.

The Children's Society



In the current COVID-19 crisis, with the voluntary and community sector facing unprecedented levels of demand, local welfare assistance can play a vital role in providing those being pulled under by immediate financial crises with rapid support. This reduces the likelihood that someone will need to turn to a food bank to get their next meal. Through research at the Trussell Trust's network of food banks we have seen how many people are unable to access this crisis support either because it isn't available in their area, they are unaware of it, or there are too many barriers in place. Common barriers include strict eligibility criteria, or having to exhaust other routes such as applying for a loan first. Alongside a significant boost in funding from central Government to ensure local authorities can provide local welfare assistance, we support the LGA's suggestions for a more flexible, cash-first approach as a lifeline to keep people in financial crisis afloat.

The Trussell Trust



The COVID-19 crisis has exposed just how vulnerable any family is to income shocks and job losses. It is of critical importance that local authorities have the resources to respond adequately to the urgent needs of local residents via their local welfare assistance schemes (LWAS). These schemes play a key role in supporting families who risk slipping into crisis and destitution, and work best when they provide direct cash payments.

To support families with children during this pandemic, CPAG is calling on the Government to provide an urgent cash injection into local welfare assistance schemes (among other measures), as more families are facing exceptional financial pressure and turning to these schemes to keep their heads above water. We are also calling on local authorities to consider relaxing the qualifying criteria in response to COVID-19 – so that groups who are often excluded from accessing local welfare assistance (such as families with no recourse to public funds or working families) can apply for support. Schemes should be promoted widely, application processes made as simple as possible, and records of the awards maintained.

Child Poverty Action Group (CPAG)

Contents

Executive summary.....	5
1. Introduction	9
2. Support types	10
3. Promotion and awareness raising.....	14
4. Application process	16
5. Eligibility criteria and assessment.....	19
6. Making awards	23
7. Fulfilment options	25
8. Providing additional support	27
9. Monitoring and impact measurement.....	29
Appendix.....	32
Appendix 1 - Office for National Statistics (ONS): Household expenditure data.....	32
Appendix 2 - Joseph Rowntree Foundation: Minimum UK income standards	32
Appendix 3 – Case studies: Establishing new COVID-19 hardship scheme	33
Appendix 4 – Other useful resources.....	36

Executive summary

Accessible hardship support, particularly in relation to the provision of food, fuel and other emergency provision has increasingly become a critical response to the deteriorating economic conditions resulting from the COVID-19 pandemic. With escalating numbers experiencing financial hardship, councils are reshaping or, in many cases establishing, Local Welfare Assistance schemes to get financial support the most hard-up households.

Providing emergency funds to the most economically vulnerable people, these schemes are a critical mechanism for addressing immediate hardship. Further, by aligning this short-term-help with a much broader advice, advocacy and proactive support infrastructure, such as income maximisation, welfare benefit entitlement, financial advice as well as other essential wrap-around services, they can also move households towards more long-term stability. This will be crucial to a fair and effective recovery from the economic impacts of the virus.

The Local Government Association (LGA) continues to highlight to Government the importance of a properly recognised and resourced local safety net, and the benefits to all communities of providing sufficient funding for preventative services. The support that councils can provide is constrained by the funding that is available. This guide is not therefore intended to be prescriptive, but to offer councils ideas and experience that may enable them to make the best use of available resources, and also contribute to a wider ongoing discussion with councils, Government and partners about how best to support our most vulnerable households.

This good practice guide provides councils with a practical toolkit including case studies, alongside practical resources, reports and websites covering the key considerations for developing and operating a hardship scheme in the current climate.

Support types:

- **Hardship schemes should be broad and allow for the provision of a range of items** - including emergency food and fuel support as well as essential non-food items with applicants being able to identify which support is most relevant for their situation during the initial assessment process.
- **Consideration should be given to the most appropriate delivery mechanisms for the support.** Increasing demand and speed of response has become even more critical for those facing extreme hardship.
- **Providing direct cash payments through hardship schemes will maximise dignity, autonomy and choice.** Councils should minimise undue barriers. Any conditions aimed at limiting the potential risk of misuse need to be appropriately balanced with ease of access and timely support to ensure that schemes are able to effectively meet the needs of vulnerable residents.

Promotion and awareness raising:

- **Awareness raising activity should use a diverse range of channels to reach the most vulnerable households** with councils utilising local infrastructure and partners.
- **Hardship schemes should be underpinned by a formal policy document published online**, which sets out relevant principles, standards and detailed criteria for the available support.
- **Councils should produce simple informational factsheets about the hardship scheme** in a clear and easy to understand format.

Application process:

- **Residents should be able to apply to hardship schemes using a variety of different methods** – such as online, telephone and via trusted partners so that any potential barriers to access are reduced.
- **Councils should aim to have as many points of access to the scheme as possible.** Relying on existing trusted partners may not be sufficient to meet current and future levels of need, or to reach the newly vulnerable.
- **Councils must ensure practical off-line communications and support are available** for those who are digitally excluded, for example by providing printed communications and enabling people to apply over the phone.

Eligibility criteria and assessment:

- **Whilst a framework for hardship schemes is required, councils will need to ensure a flexible lighter-touch approach to eligibility and assessment** – particularly in order to reduce barriers to access and minimise any potential delays in relieving hardship.
- **Eligibility and assessment should carefully reflect a balanced approach to risk** – with application requirements kept as simple as possible for people to respond to and complete, whilst still ensuring the capture of the most pertinent information and completion of proportionate eligibility checks/verification.
- **Consideration should be given to reducing any limits on the number of awards that can be made to individuals** within a certain time period or to certain groups (such as those with No Recourse to Public Funds), to reflect the scale of support that some of the most vulnerable may currently require.

Making awards:

- **The amount of support available through hardship schemes should be based on robust evidence of what is necessary and effective.** For example, through benchmarking against other schemes and the use of external data such as Office for National Statistics (ONS) data or the Joseph Rowntree Foundation (JRF) Minimum Income Standard to ensure that funds are sufficient to meet residents' needs.
- **A transparent and straightforward award structure based on household composition should be developed** using benchmarking and evidence to calculate the amount an individual or household receives.

Fulfilment options:

- **Local fulfilment decisions should ensure that the best-fit options are identified for local circumstances.** Councils will need to balance key considerations including cost and accessibility, which may vary considerably depending on local demography and geography. The flexibility to adapt to local circumstances should be a strength of local schemes. Some fulfilment options may also need to be adopted temporarily to fit with ongoing COVID-19 response.
- **Thought should be given to how the hardship scheme might cater to the range of needs and circumstances of residents seeking support.** Different options should allow various needs to be met – for example people with additional vulnerabilities, or with constrained access through rural, financial or digital exclusion.

Providing additional support:

- **Ensuring engagement with wider support services should be a key underlying principle** to sustainably tackle deep-rooted issues and address longer-term needs. Councils should ensure that every hardship application is an opportunity to identify and offer other appropriate advice and support to, wherever possible, move people away from crisis toward greater financial stability.

Monitoring and impact measurement:

- **Monitoring of hardship schemes should include information collection about the characteristics of applicants and their needs.** This data should be proactively analysed to help understand and improve the provision of local support.
- **Thought should be given to the wider impact measurement of hardship schemes.** Utilising tools to measure the social return on investment or social value can help demonstrate the business case for longer-term investment in the provision of emergency support.

Next up.....

To further support councils to respond to economic vulnerability and financial hardship in the context of COVID-19 – the following work will be available:

- **Good practice guide: Delivering Holistic Advice & Integrated Support Services.**

Complementary toolkit identifying best practice and case studies on how to adopt effective and integrated financial support provision and wraparound support for low-income households across the entire council and partners.

- **Demand Dashboard: Tracking the Impact of COVID-19 on Financial Hardship.**

Capturing a consistent data set across participating councils, initially in relation to financial hardship indicators, that can be used to inform service design and recovery approaches as well as evidence evolving need and impact of COVID-19.

1. Introduction

This toolkit provides a range of relevant evidence, good practice and learning on the effective development and delivery of financial hardship schemes often referred to as Local Welfare Assistance or emergency / crisis support schemes. For the purposes of clarity and consistency within this guide, the terms financial hardship scheme or financial hardship support will be used.

The provision of accessible financial hardship support, particularly in relation to ensuring that people can obtain food, fuel and other essential household goods, is a critical part of the response to the COVID-19 crisis. As the number of households who are economically vulnerable and experiencing financial hardship grows significantly, without access to such support, more people are at increasing risk of hunger, debt and destitution.

It is important to remember that such financial hardship schemes providing immediate financial support and alleviation sit alongside the financial support provided through the mainstream benefits system, and should be part of a broader package of advice and wrap-around support interventions offered by councils and local partners. Ensuring that holistic support services are aligned to hardship schemes is essential to not only maximising finite resources and providing financial help to the most vulnerable but also for converting this short-term remedy into longer-term financial stability by addressing wider circumstances and needs.

Whilst the number of households requiring support because of reductions in income is increasing, the impact of ongoing self-isolation and social distancing is also driving this increased scale of demand. For example: recent research by Leeds City Council highlights that alongside impacts on income, people spending more time at home is leading to the daily use of more gas and electricity, as well as more food, particularly for those with children who usually rely on regular school meals. Household finances are therefore struggling to stretch as far as they used to.

The toolkit highlights a range of case studies, alongside practical resources, reports and websites, across all aspects of setting up and operating a financial hardship scheme including the types of support that might be provided; application processes, eligibility criteria and fulfilment options.

2. Support types

This section summarises relevant evidence, good practice and learning on the type of support that may be delivered through financial hardship schemes.

2.1 Strategic overview

Previous research conducted by the National Audit Office¹ (NAO), provides a broad range of advice to councils on issues to consider when deciding what support they provide to meet local welfare needs. The NAO notes that, typically, councils provide support for people in emergencies and to help them remain or resettle in the community, with the most common types of support advertised being furniture and white goods, food and fuel – as highlighted in the table below.

Furniture / white goods	73%
Food support	68%
Fuel and utilities	61%
Travel expenses	41%
Rent or moving support	18%
Employment support	1%

2.2 Case studies

The table below highlights the type of support currently provided by a number of different councils through their local financial hardship schemes. Broadly, this reflects other report findings, with the most common support relating to food, fuel and furniture / white goods.

London Borough of Tower Hamlets	The Residents Support Scheme provides help with short-term living costs such as food and gas / electricity prepayment meters and, in some circumstances, with white goods and furniture. www.towerhamlets.gov.uk/lgn/advice_and_benefits/Residents_Support_Scheme.aspx
Newcastle City Council	The Crisis Support Scheme provides directly delivered shopping packages, pre-paid utility vouchers, travel costs and clothing. www.newcastle.gov.uk/services/welfare-benefits/crisis-support The council also offers an accompanying white goods scheme – the Supporting Independence Scheme (SIS) – the replacement for the Community Care Grant element of the Social Fund www.newcastle.gov.uk/SIS .

¹ National Audit Office (2016) - Local Welfare Provision - www.nao.org.uk/wp-content/uploads/2016/01/Local-welfare-provision.pdf

North Yorkshire County Council	The Local Assistance Fund provides help with white goods / furniture, household items, food, utilities and clothing. www.northyorks.gov.uk/sites/default/files/fileroot/Health%20and%20social%20care/Adult%27s%20social%20care/List%20of%20goods%20provided%20under%20NYLAF_Feb20.pdf
London Borough of Barking and Dagenham	The Individual Assistance Payment fund is used to provide support to those residents who require help with emergency living expenses which includes food, fuel (gas and electric for customers who pay via a key meter), travel expenses (only on Oyster cards), and household appliances and/or clothing in exceptional circumstances. www.lbbd.gov.uk/hardship-scheme
Cambridgeshire County Council	The Local Assistance Scheme provides white goods and furniture, decorating vouchers and supermarket vouchers for food and clothes. www.cambridgecab.org.uk/news/cambridge-local-assistance-scheme
West Devon Borough Council	Developed in conjunction with Devon County Council, the COVID-19 Welfare Support Fund can provide small emergency payments to help with basic essentials including: household essentials such as sanitary products or nappies or electricity key and gas card top ups, etc. to help people in financial difficulties. The fund is not available for the purchase of food where a food parcel is available. www.westdevon.gov.uk/welfarefund
Wyre Forest District Council	The Welfare Support Scheme provides support to meet immediate short-term needs – including household items and help with energy and Council Tax bills. https://www.wyreforestdc.gov.uk/council-tax-and-benefits/welfare-support-scheme.aspx

2.3 Additional items

Alongside the provision of food support, many council-operated local hardship schemes are now also ensuring that support is available for other essential non-food items, including:

- baby related products
- toiletries and sanitary products (highlighted as being of particular importance in helping tackle period poverty²), and
- school uniforms³.

² www.independent.co.uk/news/uk/home-news/period-poverty-women-miss-school-work-office-money-sexism-a8786146.html.

³ www.childrensociety.org.uk/what-you-can-do/campaign-for-change/strengthening-the-safety-net.

2.4 Providing cash payments

Following the localisation of local welfare schemes, there has been a significant shift from direct cash payments to the provision of specific goods or vouchers, with the NAO research identifying that only a quarter (24 per cent) of councils continuing to offer cash support.

Principally, this shift was aimed at reducing the potential risk of fraud and abuse of schemes in a cost-effective manner. However, councils also reported that this move was discouraging some people from applying for support, a view echoed by a number of charitable organisations who suggested that people's preference for meeting their needs in a flexible way had led some people to look for help elsewhere. Research by the Children's Society and Church of England⁴, further highlights the impact that this reduction in flexibility and choice can have on those seeking support.

Adopting cash payments is considered increasingly relevant in response to the COVID-19 crisis and the increasing demand for support. For example, through their Crisis Support Scheme, Newcastle City Council have responded to increasing demand and the unavailability of home shopping delivery slots by moving to using pre-paid cash vouchers sent via email or mobile phone that can be redeemed at PayPoint outlets, as well as direct payments into bank accounts where there are no other options. Additionally, cash payments form the core of provision through the Royal Borough of Greenwich's Emergency Support Scheme, where people are sent via barcode to smartphones to be redeemed at post offices across the borough. Not only does this approach provide greater flexibility and choice for those receiving support, but it also means that support can be provided immediately.

Taking into consideration the changing context created by COVID-19, councils should consider adapting their support offer to provide more direct financial support, particularly if there is evidence that existing ways of working create barriers. It is important that councils take a balanced approach towards risk when establishing local hardship schemes, taking into account both the requirement to minimise potential fraud, alongside the need to ensure that the support meets the needs of vulnerable residents as fairly and effectively as possible.

⁴ The Children's Society and Church of England⁴ (2018) - Not Making Ends Meet - www.childrenssociety.org.uk/sites/default/files/not-making-ends-meet-2018.pdf

2.5 Key considerations

<p>Hardship schemes should be broad and allow for the provision of a range of items, including emergency food, fuel and other essential non-food items. Applicants should be able to identify which support is most relevant for their situation through the assessment process.</p>	<p>Consider the delivery mechanisms adopted, particularly in light of greater demand and any other potential barriers that could impact on both the type of support offered and the response speed, particularly for those who are in most need.</p>	<p>Direct cash payments for hardship schemes should be considered, to maximise flexibility and immediate hardship relief for those seeking support. The potential risk of misuse should be balanced with the need to ensure the support meets the needs of vulnerable households.</p>
--	--	---

3. Promotion and awareness raising

This section summarises relevant evidence, good practice and learning on the promotion and awareness raising of local hardship schemes.

3.1 Strategic overview

It is important that those in crisis have access to clear, up-to-date information on what help is available locally, including relevant details of hardship schemes. The Children’s Society⁵ advocates that every council should ensure that people can find information and apply for help in a range of ways, including through other organisations, online, via telephone, paper or in person.

3.2 Case studies

The table below highlights examples of how local hardship schemes are usually promoted. Rather than using widespread media and promotional opportunities, schemes tend to be promoted on council websites and via the use of local infrastructure such as community hubs, customer service centres, relevant council departments (eg Housing Options team) and registered social landlords. Additionally, schemes are promoted to local voluntary / charitable organisations working with vulnerable people who would likely benefit from support (eg via local Citizens Advice bureaux). This ‘trusted partner’ approach helps to ensure that the available support is targeted where it is most likely to be needed.

Some councils also produce formal policy documents, setting out the principles, standards and detailed criteria of their hardship schemes, as well as simpler informational factsheets, both of which are made publicly available online.

Shropshire County Council	<p>The Local Support and Prevention Fund scheme is promoted via:</p> <ul style="list-style-type: none">• Council’s website• Council’s hubs and customer service centres• Local Registered Social Landlords• Council’s Housing Options Team• Citizens Advice Shropshire• AgeUK• A4U• Local landlord forums• Elected Members <p>www.shropshiregov.uk/media/1494/lspf-policy-final-draft.pdf</p>
----------------------------------	--

⁵ www.childrenssociety.org.uk/what-you-can-do/campaign-for-change/strengthening-the-safety-net

<p>London Borough of Barking and Dagenham</p>	<p>Launch of new scheme promoted on website: www.lbbd.gov.uk/news/council-launches-hardship-fund-to-help-residents-through-coronavirus-crisis Policy in place and available online setting out detailed principles and standards for the management of the Hardship Scheme. www.lbbd.gov.uk/sites/default/files/attachments/IAP%20policy.pdf</p>
<p>Durham County Council</p>	<p>Factsheet for the Welfare Assistance Scheme is available: www.durham.gov.uk/media/6351/Welfare-Assistance-Scheme-factsheet/pdf/WelfareAssistanceSchemeFactsheet.pdf?m=637212732906930000</p>
<p>North Yorkshire County Council</p>	<p>Factsheet for the Local Assistance Fund is available: www.northyorks.gov.uk/sites/default/files/fileroot/Health%20and%20social%20care/Adult%27s%20social%20care/NYLAF%20Leaflet%20%28Single%20Sided%29%20Feb%202020.pdf</p>
<p>Newcastle City Council</p>	<p>Policy in place and available online setting out detailed principles and standards for the management of the Crisis Support Scheme. www.newcastle.gov.uk/sites/default/files/Crisis/Crisis%20Support%20Scheme.pdf</p>

3.3 Key considerations

<p>Councils should ensure awareness raising activity is appropriate to ensure that those in most need can find out about the scheme. They should use local infrastructure and partners working with vulnerable residents.</p>	<p>Hardship schemes should be underpinned by a policy document, which sets out relevant principles, standards and criteria for the available support. This policy should be easily accessible online.</p>	<p>Councils should also produce a simple factsheet that presents key details about the hardship scheme in a clear and easy to understand way. These factsheets should be easily accessible online.</p>
---	---	--

4. Application process

This section summarises relevant evidence, good practice and learning on the application process for residents to access hardship schemes.

4.1 Strategic overview

The NAO summarised that in the majority of circumstances, people wanting hardship support apply directly to the council via an online form or a telephone helpline. Additionally, the Children’s Society advocates that councils ensure that people can find information and apply for help in a range of ways – through other organisations, online, via telephone, paper or in person.

4.2 Case studies

A review of current schemes highlights that there is no standard application process or format and applications are completed and submitted in different ways, as highlighted by the examples in the table below. Additionally, applicants normally have to submit supporting documentation, such as tenancy agreements or bank statements.

Royal Borough of Greenwich	Applications made via online portal, although help can be provided over the phone to complete the form. www.royalgreenwich.gov.uk/info/200246/benefits_advice/1376/emergency_support_scheme
London Borough of Tower Hamlets	Applications made via online portal, managed externally by Northgate. Help available via phone or email. Applicants need to provide information about: <ul style="list-style-type: none"> • Where they live • Who they live with • Their circumstances • Their income • Their health, and • What help they are applying for. www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx
London Borough of Barking and Dagenham	Application forms can be downloaded from the council website, or requested via email. Completed forms are returned to the council. Help to complete forms is also available over the phone. Applicants need to provide information including: <ul style="list-style-type: none"> • Budget planner • Identification • Mini statement, and • Proof of income (wages or entitlement letter).

	<p>Example form: www.lbbd.gov.uk/sites/default/files/attachments/~WRO0001.doc.docx</p>
Newcastle City Council	<p>Applications made online, with telephone help available if needed. Proof of identity, age, residency and where applicable proof of income, are obtained from Housing Benefit, Council Tax Support and Council Tax records and Customer Information System (CIS). A matrix of questions within application process help determine:</p> <ul style="list-style-type: none"> • Crisis / Disaster • Emergency • Risk to Health and Safety, and • Access to funds/support from other sources. <p>www.newcastle.gov.uk/sites/default/files/Crisis/Crisis%20Support%20Scheme.pdf</p> <p>Newcastle's Supporting Independence Scheme (SIS) uses 'trusted partners' model to align with and maximise the use of existing assessment processes - www.newcastle.gov.uk/SIS</p>
West Devon Borough Council	<p>Applications made online, with telephone help available if necessary. Applicants need have the following items available:</p> <ul style="list-style-type: none"> • Details of bank/savings accounts and balances, and • Copies of most recent bank statement to upload. <p>www.westdevon.gov.uk/article/6953/Welfare-fund-application</p>

4.3 Using trusted partners

Alongside the direct application examples detailed above, some hardship schemes do not accept direct applications from local residents, but instead operate through a partner referral system. In these instances, the councils have identified a network of specialist organisations (trusted partners) who make applications on behalf of their clients.

North Yorkshire County Council	<p>The North Yorkshire Local Assistance Fund operates through a network of 'Authorised Agents', such as frontline council teams, charities, treatment services, social landlords, public sector services.</p> <p>www.northyorks.gov.uk/sites/default/files/fileroot/Health%20and%20social%20care/Adult%27s%20social%20care/Authorised%20Agents%20Sheet%20for%20Website.docx</p>
Cambridgeshire County Council	<p>Residents cannot apply directly to the scheme, but if eligible, can apply through a local partner organisation (eg Citizens Advice). Requires proof of eligibility (eg benefits letters or bank statements www.cambridgecab.org.uk/news/cambridge-local-assistance-scheme)</p>

4.4 Key considerations

<p>Accessibility to hardship schemes should be as broad as possible – residents should be able to apply for support via different methods, reflecting different individual needs, so any potential barriers to access are reduced.</p>	<p>Using local trusted partners to support referrals can be an effective way of ensuring that residents receive the necessary support to effectively complete applications. However, all services will be experiencing increased pressures on their services and councils will need to ensure that they can cope with demand. This may mean expanding direct council provision and/ or providing additional resources.</p>	<p>Digital exclusion remains a very real issue for many people, particularly those who are most vulnerable. Councils must ensure that practical support is available to back up an online application process, for example via the use of staff to help complete applications over the phone.</p>
--	--	---

5. Eligibility criteria and assessment

This section summarises relevant evidence, good practice and learning on the eligibility criteria for hardship schemes and the assessment of applications.

5.1 Strategic overview

To help manage and prioritise applications for hardship scheme support and ensure that finite resources are maximised and targeted at those in the most need, councils have developed detailed eligibility criteria against which they can assess applications. The criteria are usually published on council websites. Generally, hardship scheme support is viewed as a last resort after all other funds, savings or types of financial assistance have been exhausted. The majority of councils (70 per cent) only considered applications from people receiving means-tested benefits. However, there are increasing examples of councils using discretion to provide support in cases they might otherwise have rejected as ineligible, such as those with no recourse to public funds (NRPF). Whilst certain types of applicants, such as those leaving care, leaving prison or fleeing domestic abuse are often prioritised for support.

5.2 Case studies

The table below highlights eligibility criteria across a number of different local hardship schemes currently being delivered by councils.

London Borough of Barking and Dagenham	<p>Eligibility criteria:</p> <ul style="list-style-type: none">• Resident of the LBBDD and over 16 years of age• On a low income or unemployed• Affected by COVID 19 (eg furloughed, laid off, or loss of income)• Need support for resettlement or to meet immediate needs due to an emergency (eg fire/flood) or during a time of crisis• Having taken all reasonable steps to maximise income available to you via claiming Council Tax Support and/or Housing Benefit, Discretionary Housing Payment, Discretionary Council Tax Relief and/or Universal Credit,• In receipt of, or about to receive, one of the following:<ul style="list-style-type: none">○ Income Support○ Jobseekers Allowance○ Employment and Support Allowance○ Any disability benefit○ Housing Benefit○ Council Tax Support○ Pension Credit○ Universal Credit. <p>www.lbbdd.gov.uk/hardship-scheme</p>
---	---

<p>Newcastle City Council</p>	<p>Eligibility criteria:</p> <ul style="list-style-type: none"> • Live within the City of Newcastle upon Tyne; and • Aged 16 or over (for those under 18 who do not have a support worker a referral will be made to Children’s Services); and • Are not an excluded person • Have insufficient income to meet the need (including those involved in trade dispute), or • In receipt of or waiting for the award of one the following: <ul style="list-style-type: none"> ○ Income Support ○ Employment and Support Allowance ○ Jobseekers Allowance ○ Pension Credit ○ Universal Credit. • 80 per cent of wages relating to COVID-19 • HMRC payments relating to COVID-19 <p>www.newcastle.gov.uk/sites/default/files/Crisis/Crisis%20Support%20Scheme.pdf</p>
<p>North Yorkshire County Council</p>	<p>Eligibility criteria:</p> <ul style="list-style-type: none"> • Are 16 years old or over • Live in, or are moving into North Yorkshire • Receive a means-tested benefit or have a household income below the low-income threshold (currently £16,105) and less than £1,000 in capital, or • Have exhausted all other forms of support • Are receiving support from an Authorised Agent. <p>Defined vulnerability criteria:</p> <p>www.northyorks.gov.uk/sites/default/files/fileroot/Health%20and%20social%20care/Adult%27s%20social%20care/Vulnerability%20Thresholds%20FINAL.pdf</p>
<p>London Borough of Tower Hamlets</p>	<p>The following groups are a priority for the Resident Support Scheme:</p> <ul style="list-style-type: none"> • Those experiencing domestic abuse • Families with young children • Older people • People with longer term illnesses • People with disabilities • People with mental health needs • Households with a pregnant person. <p>www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx</p>

5.3 Evidence requirements

The following table highlights some examples of the types of things that different councils ask for as evidence to formally confirm an applicant eligibility for support.

London Borough of Barking and Dagenham	<ul style="list-style-type: none"> • Budget planner • Identification • Mini statement • Proof of income (wages or entitlement letter) <p>www.lbbd.gov.uk/hardship-scheme</p>
Newcastle City Council	<ul style="list-style-type: none"> • Proof of identity, age, residency and where applicable proof of income, will be obtained from Housing Benefit, Council Tax Support and Council Tax records and Customer Information System (CIS) • The following will be determined through a matrix of questions within application process: <ul style="list-style-type: none"> • Crisis / Disaster • Emergency • Risk to Health and Safety • Access to funds/support from other sources • Capital <p>www.newcastle.gov.uk/sites/default/files/Crisis/Crisis%20Support%20Scheme.pdf</p>
Durham County Council	<ul style="list-style-type: none"> • Carry out a financial assessment and ask questions to help understand applicant circumstances: including what benefits currently received; how much their bills are; how much it costs them to live; and if they have access to any other form of finance, (eg from an employer, family). <p>www.durham.gov.uk/media/6351/Welfare-Assistance-Scheme-factsheet/pdf/WelfareAssistanceSchemeFactsheet.pdf?m=637212732906930000</p>

5.4 Lighter-touch approach to identify eligibility

Detailed eligibility criteria and checks can help to prioritise applications for hardship support, ensuring the effective use of limited fund and minimising risks of false claims. To support assessment, councils are increasingly making use of their own data to help confirm applicant details and check receipt of certain benefits and potential vulnerabilities. However, overly strict criteria and complicated application processes can act as a barrier for those trying to access support and entail in council staff spending significant time and resources assessing and verifying applications for relatively small amounts of money. Striking a balance between these elements will be crucial to the effectiveness of any financial hardship scheme.

Following COVID-19, many councils have adapted their financial hardship schemes to relax some of their eligibility criteria and take a more flexible, lighter touch approach to their assessment of need and award of support. This was based on

recognition of the vulnerable situations that applicants might be in and difficulties in verifying their situations. Thinking about using a lighter-touch approach can also minimise delays in providing residents with critical hardship alleviation.

Requiring subsequent engagement with wrap-around support services as a condition of funding, can, especially where funds are provided over a phased period of weeks, be an effective mechanism for ensuring support is directed to the most in need and risk of false claims are minimised.

Whilst any changes to schemes should be kept under review, councils should consider the prolonged or permanent use of a lighter touch approach to maintain effective accessibility for local residents. A number of councils have specifically adapted their schemes to support No Recourse to Public Funds (NRPF) cases, as well as relaxing residency requirements (such as stipulating a minimum length of residency in the area) which can often prevent applicants from being able to access a scheme if they have recently moved into an area, are fleeing domestic abuse or are homeless.

For example, Leeds City Council have relaxed some of their application criteria including making it available for NRPF cases to focus specifically on need, making it easier for those who are struggling to access support. In addition, they have also dropped the limit on the number of awards per year that can be made to individuals, recognising the scale of support that those who are most vulnerable may currently require.

5.5 Key considerations

<p>A flexible lighter-touch approach to eligibility and assessment, should be considered in the current climate, to reduce barriers to access and minimise delays. Opportunities to capture necessary data from other sources such as Housing Benefit and Council Tax records should be maximised.</p>	<p>Eligibility and assessment should reflect a balanced approach to risk and the levels of individual awards that are made. Application requirements should therefore be as easy as possible for people to respond to and complete, whilst ensuring that relevant information is captured.</p>	<p>Consideration should be given to temporarily reducing any limits on the number of awards that can be made to individuals within a certain time period, to reflect the scale of support that some of the most vulnerable may require.</p>
--	--	---

6. Making awards

This section summarises relevant evidence, good practice and learning on the provision of awards through hardship schemes.

6.1 Strategic overview

There is currently no standard national benchmarking for the amount of support that is provided for different items via local hardship schemes. Most councils tend to research what different items would cost to buy locally and develop cost schedules for commonly provided support. Awards often vary on family / household composition, with a range of different figures highlighted (eg for single people/couples and the number of dependants living in the household) and how long the support is needed (week or period of sanction/UC application), whilst fuel awards sometimes vary between winter and summer.

6.2 Case studies

The table below provides a summary of the different awards currently offered through a range of different hardship schemes:

	LBBB		Leeds City Council	
	Food	Fuel	Food ⁶	Fuel
Individual	£48.07	£18.21	£25.00	£20.00
Couple	£60.65	£24.01	£30.00	£25.00
Family (with 2 or more individuals)	£87.27	£30.27	£50.00	-
Additional per child / household member	£15.00	£2.46	-	£5.00

Appendix 1 - Office for National Statistics (ONS): Household Expenditure Data

Appendix 2 - Joseph Rowntree Foundation: Minimum UK Income Standards

NAO case studies:

The NAO report highlights that when faced with limited funds to support people in need, councils must balance providing sufficient support with ensuring finite budgets can support as many applicants as possible. In doing this, councils must also bear in mind that providing support at the lowest possible price may not deliver value for money in the long term if it:

- results in people having to make repeat applications for support; or
- leads to other consequential costs for public services

⁶ Food parcel distributed if possible – but financial award where this is not possible (for example due to dietary requirements).

Example awards:

<p>Clothing</p> <ul style="list-style-type: none"> a £5–£10 per person b Single £40; Couple £80; Child £30; Baby £20 c Not specified d Not specified e £40 f Not specified g Not specified 	<p>Food</p> <ul style="list-style-type: none"> a Single £25–£35; Couple £50–£60; Child £15–£20 b Single £50; Couple £60; Child 1 £20; next child £10 c Variable up to £150 d Adult £26.85; Child £13.60 e Single £25; 4 people £35; 6 people £50 f Not specified g Not specified 	<p>Gas and electricity</p> <ul style="list-style-type: none"> a £20 per week for each b £20 c Variable up to £49 d Single £22.38; With child £29.50 e £20 for each f Not specified g Not specified 
<p>Cooker</p> <ul style="list-style-type: none"> a Gas £211.50 plus installation; Electric £147 plus installation b Gas £188.50; Electric £177 c Not specified d Not specified e Not specified f Not specified g Electric £231.11 	<p>Fridge/Freezer</p> <ul style="list-style-type: none"> a Fridge £115; Freezer £129.50 b Fridge £70; Freezer £70; Fridge/freezer £150 c Not specified d Not specified e Not specified f Not specified g Fridge £125.70; Fridge/freezer £209.25 	<p>Bed</p> <ul style="list-style-type: none"> a Single £145; Double £212.90 b Single £55 (R); Double £80 (R) c Not specified d Not specified e £85–£250 f Not specified g Single £116.12; Double £249.93 

6.3 Key considerations

<p>The awards available through hardship schemes should be based on robust evidence, including benchmarking against other schemes and external data sources such as the ONS and JRF. This will ensure that the level of support provided is sufficient to meet residents' needs.</p>	<p>Award levels should reflect household composition, including the number of adults and children. A transparent and straightforward award structure should be developed that provides a formula for calculating the amount each household is eligible to receive.</p>	<p>Hardship schemes must balance sufficient support for individual applicants with ensuring budgets can maximise the number of applicants. Lowest price does not always mean better value, particularly if residents have to make repeat applications or if it leads to wider public costs.</p>
--	--	---

7. Fulfilment options

This section summarises relevant evidence, good practice and learning on fulfilment options for hardship scheme support.

7.1 Strategic overview

A review of current hardship schemes illustrates that there is no standard form of support fulfilment. Generally, there is a mix of different options, including internally managed and delivered schemes, to those outsourced to external contractors via a competitive procurement process. With regards to the use of external contractors, different options are available including full end-to-end administration and management of schemes (covering customer engagement, assessment of applications against eligibility criteria and the administration of support) to just the direct fulfilment / payment of support to the resident.

The provision of food support differs greatly, including:

- Using food bank vouchers
- Distributing food parcels
- Sending supermarket vouchers in the post
- Transferring funds into a bank account
- 'Cash out' PayPoint vouchers
- SMS text message with credentials to withdraw cash at ATMs without a card (cash perks).

Flexibility is important to allow various needs to be met - such as the immediacy of the applicant's vulnerable situation, access constraints (eg rural/ digitally excluded) and their current financial situation (eg applicant is unbanked or overdrawn).

Examples of some relevant providers offering different fulfilment facilities including cash, food/fuel vouchers and household goods are highlighted in the table below.

Cash Perks	www.cashperks.co.uk
Family Fund Business Services	www.familyfundservices.co.uk
Auriga Services	www.aurigaservices.co.uk
Charis Grants	www.charisgrants.com
C Supplies	www.csupplies.co.uk

7.2 Case studies

The table below highlights examples of different fulfilment options across a number of local hardship schemes currently being delivered across the country.

London Borough of Tower Hamlets	The Residents Support Scheme is managed on behalf of the London Borough of Tower Hamlets by Northgate and payments are administered by Family Fund.
Newcastle City Council	The Crisis Support Scheme is administered internally by the DHP and Vulnerability Team within the Revenues and Benefits Service (Resources Department). While the Supporting Independence Scheme is administered internally by Newcastle City Council by the Active Inclusion Newcastle Unit within the Active Inclusion Service (Adult Social Care and Integrated Services Directorate)
North Yorkshire County Council	Local partner organisations, designated as ‘Authorised Agents’, make applications to Family Fund who manage delivery of the scheme and fulfilment of support on behalf of North Yorkshire County Council – following a competitive procurement process.
Royal Borough of Greenwich	The Emergency Support Scheme is administered internally by the Emergency Support Scheme team within the Advice and Benefits Department.
Cambridgeshire County Council	A partnership of local charitable organisations led by CHS Group has been selected by Cambridgeshire County Council to manage delivery of the Local Assistance Scheme for Cambridgeshire.
Devon County Council	To facilitate a consistent county-wide service, Devon County Council have allocated £1million in grant funding across Devon’s eight district councils to deliver crisis support.

7.3 Key considerations

<p>There is no one-size fits all solution. When establishing a hardship scheme, different fulfilment options should be comprehensively reviewed and evaluated to ensure that the best-fit option is identified in terms of meeting local need within available budgets.</p>	<p>Consider how the hardship scheme will cater to the individual needs and demands of residents seeking support. The flexibility of having different options available would allow various needs to be met – such as those in the most vulnerable situations or with constrained access (eg rural / digitally excluded).</p>
---	--

8. Providing additional support

This section summarises relevant evidence, good practice and learning on the provision of wrap-around support for residents accessing hardship schemes.

8.1 Strategic overview

Previous research commissioned by the LGA⁷ evidenced the holistic support that most councils also provide to applicants alongside the hardship schemes. Such wraparound services are often a combination of council-delivered services and referral partnerships with a range of voluntary sector and other statutory organisations for services such as welfare benefit entitlement checks, budgeting and debt advice and, in many cases, employment and health support.

This integrated approach is considered critical in terms of maximising resources and budgets as well as sustainably tackling deep-rooted and ingrained issues as well as addressing longer-term needs. A number of councils make access to this wider support provision a formal condition of accessing their hardship scheme.

8.2 Case studies

The table below highlights examples of how additional support is provided through different hardship schemes currently being delivered across the country.

London Borough of Barking and Dagenham	The Hardship Scheme works in conjunction with the Homes and Money Hub to support residents across a broad range of services. This includes referrals of applicants to services such as the Job Shop, budgeting and debt advice, adult learning and any other relevant service as applicable for further advice and ongoing support. www.lbbd.gov.uk/hardship-scheme
North Yorkshire County Council	It is a key principle of the Local Assistance Fund that applicants work with Authorised Agents to receive specialist longer term support that can help to address the emergency situation or underlying need that the individual or family may be experiencing, and why an initial enquiry might have been made about the Local Assistance Fund. It is important that an application to the Local Assistance Fund is seen as one element of a wider package of support that the Authorised Agent can offer, and applications are made to the Local Assistance Fund at the Agent's discretion. www.northyorks.gov.uk/local-assistance-fund

⁷ Gibbons, D and Walker C (2019) - Reshaping Financial Support: How councils can help to support low-income households in financial difficulty. Local Government Association
https://www.local.gov.uk/sites/default/files/documents/5.49%20Reshaping%20Financial%20Support_v02.pdf

<p>London Borough of Tower Hamlets</p>	<p>The Residents Support Scheme signposts residents to other sources of support that are available to ensure that they can get the maximum level of help. There may also be the opportunity for referral for advice/assistance with financial, debt and/or welfare benefits to try and address the resident's long-term needs.</p> <p>www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx</p>
<p>Wyre Forest District Council</p>	<p>The Welfare Support Scheme provides applicants with longer-term support including benefit entitlement checks and full income and expenditure calculation. The Council also works in partnership with local organisations to offer access to food banks, money advice and other crisis support.</p> <p>https://www.wyreforestdc.gov.uk/council-tax-and-benefits/welfare-support-scheme.aspx</p>

8.3 Key considerations

Requiring and supporting residents to positively engage with holistic and integrated services across the council and external partners - should be a key underlying principle of hardship schemes to help sustainably tackle deep-rooted issues and address longer-term needs. Hardship applications should be a key trigger to align with wraparound advice and support for households.

9. Monitoring and impact measurement

This section summarises relevant evidence, good practice and learning on the monitoring and impact measurement of hardship schemes.

9.1 Strategic overview

The LGA's Reshaping Financial Support report strongly identified that councils need to prioritise the use of its internal as well as external data to proactively target support to maximise impact and effectiveness. Bringing together multiple data sources enables councils to increasingly map and predict household vulnerabilities as well as segmenting and targeting its engagement and early intervention work based on those who could most benefit.

Forthcoming work by the LGA will cover how to utilise data effectively including case studies from leading councils that are successfully implementing data led support services. Moreover, the upcoming work to establish a Demand Dashboard that can track financial hardship and economic vulnerability will help inform service design and recovery approaches as well as evidencing the evolving need and impact of COVID-19.

Furthermore, a lack of data capture and monitoring can lead to poor targeting of financial hardship schemes, which can therefore limit how well funding is spent. Councils can focus their support much more effectively if they collect and use information on who is applying for local hardship support and the circumstances that led them to do so. During their research, the NAO found that whilst councils often monitored data on the number of applications they received and the value and type of awards made, often they either did not collect information about the characteristics of applicants and their needs, or, if they did, made limited use of it. By collecting and positively analysing such data, councils can use it to proactively improve their provision of support.

9.2 Case studies

A review of local hardship schemes highlights that whilst not widespread, there are some useful examples of impact evaluation of providing emergency food and fuel support in relation to Social Return on Investment (SRoI) and Social Value.

<p>Cambridgeshire Local Assistance Scheme (CLAS):</p>	<ul style="list-style-type: none"> • Cambridge Housing Society (CHS), the managing body for CLAS, produce an internal Annual Service Report. • The report provides a comprehensive scheme review and evaluation, including details of performance management, customer satisfaction results, detailed ‘real-life’ case studies and analysis of the Social Value and Cost Benefit. • In terms of Social Value analysis, CHS use HACT’s Social Value Well-being Approach, which monetises outcomes related to people’s well-being. Specifically, CHS use the HACT figures relating to ‘relief from being burdened with debt’ (£10,836) and ‘relief from depression and anxiety’ (£36,766) to value the impact of the scheme - www.hact.org.uk/measuring-social-impact-community-investment-guide-using-wellbeing-valuation-approach. • To measure impact, they complete a survey with clients first seeking support and then again three months after an award. • You can find out more at: www.makingmoneycount.org.uk/assets/uploads/2019/10/C-LAS-Annual-Service-Report-FY-2018_2019.docx
--	--

NAO case studies:

<p>Swindon Borough Council</p>	<p>The council found through monitoring that a large number of applicants were experiencing benefit sanctions. The council extended its eligibility criteria to provide support to these applicants after observing that other councils did so and because it felt these applicants had nowhere else to go.</p>
<p>Bradford Metropolitan District Council</p>	<p>The council identified through monitoring that its crisis support scheme was not always addressing essential needs. Therefore, after the first year, the council limited support to emergency fuel top-ups through accredited advice centres and gave financial assistance to a local food bank to provide food parcels</p>
<p>East Sussex County Council</p>	<p>During the first year, after monitoring applications, the council widened its eligibility criteria to support people on low incomes who were not receiving benefits. The council also received a number of requests for support with expenses for getting to work for those who have started work and stopped receiving benefits, so it included this within its scheme.</p>

9.3 Key considerations

Monitoring of hardship schemes should include the collection of information about the characteristics of applicants and their needs.

This data should be proactively analysed to help understand and improve the design, targeting and integration of local support.

Thought should be given to the wider impact measurement of hardship schemes. The use of relevant tools to measure the social return on investment or social value can help in terms of evaluation as well as building the business case for longer-term investment in the provision of emergency support.

Appendix

Appendix 1 - Office for National Statistics (ONS): Household expenditure data

ONS data on household expenditure has been provided (below) to highlight the average expenditure across all households in England by their various compositions (nb. expenditure data is available by income decile but this is not broken down by household composition for detailed expenditure categories).

Detailed household expenditure by household composition in England (financial year ending 2015 to financial year ending 2017)		Food & non-alcoholic drinks	Combined fuel	Electricity	Gas
Retired households	One adult	£31.00	£17.10	£8.50	£8.60
	Two adults	£61.30	£23.20	£11.20	£12.00
Non-retired	One adult	£29.10	£16.10	£8.60	£7.50
	Two adults	£57.40	£21.60	£10.90	£10.70
Retired/non-retired households	One adult (with 1 child)	£41.90	£22.40	£11.40	£11.00
	One adult (with 2 or more children)	£55.70	£25.90	£13.50	£12.40
	Two adults (with 1 child)	£67.70	£23.40	£11.90	£11.50
	Two adults (with 2 children)	£82.10	£26.10	£13.00	£13.10
	Two adults (with 3 or more children)	£88.70	£29.60	£14.60	£15.00
	Three or more adults (without children)	£84.10	£27.80	£13.90	£13.90
	Three or more adults (without children)	£93.60	£32.60	£16.10	£16.50

Source: Office for National Statistics -

www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/adhocs/008865detailedhouseholdexpenditurebyhouseholdcompositionukfinancialyearending2015tofinancialyearending2017

Appendix 2 - Joseph Rowntree Foundation: Minimum UK income standards

This report is based on what members of the public think we all need for an acceptable minimum standard of living and includes detailed figures for a broad range of household budget items.

www.jrf.org.uk/file/52232/download?token=nmlGNHMP&filetype=full-report

Appendix 3 – Case studies: Establishing new COVID-19 hardship scheme

This section summarises two case studies of councils who recently established their hardship schemes in response to the COVID-19 crisis.

Case study 1: London Borough of Barking and Dagenham

- LBBDD has developed a brand-new Hardship Fund from scratch in two weeks – previously the council did not have a local welfare assistance scheme in place. It has gone live giving the council the ability to pay people a basic income. The scheme is administered by the Benefits Team (with Children’s Services team making payments) - www.lbbd.gov.uk/hardship-scheme
- A policy document has been produced (available online) that sets out detailed principles and standards for the management of the scheme. www.lbbd.gov.uk/sites/default/files/attachments/IAP%20policy.pdf
- The scheme is used to provide support to those residents who require help with emergency living expenses, which includes food, fuel (gas and electric for customers who pay via a key meter), travel expenses (only on Oyster cards), and household appliances and / or clothing in exceptional circumstances.
- Application forms can be downloaded from the council website, or requested via email. Help to complete forms is also available over the phone. Applicants need to provide information including; budget planner; identification; mini statement and proof of income (wages or entitlement letter). www.lbbd.gov.uk/sites/default/files/attachments/~WRO0001.doc.docx
- As the funds are both discretionary and limited, LBBDD have identified levels to the amount that they will award individual households, based on family composition benchmarked using data via Joseph Rowntree Foundation and Shelter research:

Single, working age Food and drink £48.07 Utilities £18.21 Total £66.28	Couple, working age Food and drink £60.65 Utilities £24.01 Total £84.66	Couple with 1 child Food and drink £78.53 Utilities £27.81 Total £106.34	Couple with 2 children Food and drink £87.27 Utilities £30.27 Total £117.54
Single with 1 child Food and drink £65.95 Utilities £22.01 Total £87.96	Single with 2 children Food and drink £80.95 Utilities £24.47 Total £105.42	Each additional child supplements £15.00 food £2.46 utilities	Disability or special diet supplement £ 12.01 Under 2’s supplement * £19.11

* New born – Maternity Allowance, Child Benefit, Milk Vouchers & additional support are available www.healthystart.nhs.uk

- To find out more about London Borough of Barking and Dagenham scheme – contact:

Katy Brown - Programmes & Strategy Officer (Community Solutions)

Email: katy.brown@lbbd.gov.uk

Case study 2: Devon County Council

- Devon County Council (DCC) has set up a united 'Team Devon' approach, bringing together district, town and parish councils, alongside the county council and voluntary sector, to co-ordinate the delivery of support to those who are experiencing financial hardship.
- Specifically, with the hardship fund fully allocated for council tax support, DCC have allocated £1million in grant funding across Devon's eight district councils to enable county-wide provision of rapid short-term help for people who are economically vulnerable and in financial hardship, including the emergency provision of household essentials (eg food, heat, power, nappies, baby milk).
- Recognising that COVID-19 will impact each area of the county differently, this process is intended to provide flexibility in delivering the grant in different areas, but within the same consistent framework.
- Each district decided:
 - A policy for administration of the grant, in line with the overall purpose. The policy covers locally determined criteria about eligibility, the types of support provided and how this will be made available (eg voucher, cash).
 - An application process, designed to fit with any procedures already in use
 - A means of recording and accounting for expenditure in line with respective District Council financial regulations.
- Existing templates for policy, application process and recording were shared.
- To help manage the scheme, a fortnightly telephone conference has been put in place to discuss how financial hardship is being encountered across the County and how the hardship grant is being accessed. Based on this intelligence, the purpose of the grant, the total funding available and the distribution between Districts are discussed and adjustments agreed as necessary. To aid this conversation each District needs to ensure that they maintain a suitable record of applicants, usage and values awarded.
- This data is brought together by DCC into a reporting mechanism to help gauge and understand demand. It is planned to link this with wider health and economic data sets to provide a broader and more detailed picture of the scale of vulnerability and requirement for support across the county.
- Hardship support through the grant is intended to dovetail with other ways in which people affected by COVID-19 are being supported. For example, people who are shielded and families in receipt of Free School Meals receive specific support which may be taken account of, but do not preclude assistance through this grant if financial hardship remains.
- Whilst this scheme will operate for an initial three months, DCC expect that the scale of those who are economically vulnerable and experiencing financial hardship will increase significantly as the crisis continues, and therefore further funding will be required to extend the provision of this emergency support in the longer-term.
- To find out more about the DCC scheme – contact:

Sue Rose - Policy Lead (Policy and Strategy)

Email: Sue.Rose@devon.gov.uk

West Devon Borough Council

- West Devon Borough Council have set up their local hardship scheme within the framework developed with DCC and other district partners.
- The scheme provides small emergency payments to help with basic essentials including: household essentials such as sanitary products or nappies or electricity key and gas card top ups, etc. to help people in financial difficulties. The fund is not available for the purchase of food where a food parcel is available. The fund is available if residents:
 - Run their own business, and cannot currently trade, or their business has been drastically reduced because of the pandemic
 - Employment situation has changed and their income now no longer covers needs
 - Have lost their job due to the coronavirus (COVID-19) outbreak
 - Have still not received expected government funding (eg self-employed).

Appendix 4 – Other useful resources

This section summarises the resources, reports and websites identified in this toolkit.

Reports and resources:

Reshaping Financial Support: How councils can help to support low-income households in financial difficulty. Local Government Association, February 2019	https://www.local.gov.uk/sites/default/files/documents/5.49%20Reshaping%20Financial%20Support_v02.pdf
National Audit Office report – Local Welfare Provision, January 2016	www.nao.org.uk/wp-content/uploads/2016/01/Local-welfare-provision.pdf
Research into local welfare schemes by Church Action on Poverty – Compassion in crisis, October 2018	www.church-poverty.org.uk/compassion/
Research into local welfare schemes by Greater Manchester Poverty Action – The decline of crisis support in England, September 2018	www.gmpovertyaction.org/local-welfare-assistance-scheme/
Interactive map of local welfare schemes across the country	www.childrenssociety.org.uk/what-we-do/policy-and-lobbying/local-welfare-assistance-schemes
Research into local welfare schemes by the Church of England and Children’s Society – Not making ends meet, 2018	www.childrenssociety.org.uk/sites/default/files/not-making-ends-meet-2018.pdf
Interactive map of local schemes based on Compassion in crisis report (above)	www.turn2us.org.uk/About-Us/News/Has-your-council-cut-its-Local-Welfare-Assistance
Search tool to find out details of local welfare schemes across the country	www.england.shelter.org.uk/housing_advice/money_problems_and_energy_costs/cash_in_a_crisis
Report by the Joseph Rowntree Foundation – A minimum income standard for the UK, July 2019	www.jrf.org.uk/file/52232/download?token=nmIGNHMP&filetype=full-report
Detailed household expenditure - Office for National Statistics	www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/adhocs/008865detailedhouseholdexpenditurebyhouseholdcompositionukfinancialyearending2015tofinancialyearending2017

Examples of councilschemes:

London Borough of Tower Hamlets	www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx
Newcastle City Council	www.newcastle.gov.uk/services/welfare-benefits/crisis-support
North Yorkshire County Council	www.northyorks.gov.uk/sites/default/files/fileroot/Health%20and%20social%20care/Adult%27s%20social%20care/List%20of%20goods%20provided%20under%20ONYLAF_Feb20.pdf
London Borough of Barking and Dagenham	www.lbbd.gov.uk/hardship-scheme
Cambridgeshire County Council	www.cambridgecab.org.uk/news/cambridge-local-assistance-scheme
Shropshire County Council	www.shropshire.gov.uk/media/1494/lspf-policy-final-draft.pdf
Durham County Council	www.durham.gov.uk/media/6351/Welfare-Assistance-Scheme-factsheet/pdf/WelfareAssistanceSchemeFactsheet.pdf?m=637212732906930000
Royal Borough of Greenwich	www.royalgreenwich.gov.uk/info/200246/benefits_advice/1376/emergency_support_scheme
London Borough of Tower Hamlets	www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx
Wyre Forest District Council	https://www.wyreforestdc.gov.uk/council-tax-and-benefits/welfare-support-scheme.aspx

Examples of fulfilment organisations:

Cash Perks	www.cashperks.co.uk
Family Fund Services	www.familyfundservices.co.uk
Auriga Services	www.aurigaservices.co.uk
Charis Grants	www.charisgrants.com
C Supplies	www.csupplies.co.uk