



Havering
LONDON BOROUGH

Emergency Assistance Scheme Policy

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1. Introduction

The Emergency Assistance Scheme (EAS) is a discretionary scheme enabled under powers contained within the Local Government Act 2000 and has been in place since 1 April 2013. This scheme was developed to reduce the impact of the abolition of community care grants and crisis loans by the Department of Work and Pensions (DWP).

The London Borough of Havering (LBH) has developed its Emergency Assistance Scheme in partnership with the local community, the voluntary sector and internal departments of the Council.

This Scheme is available to help vulnerable and low income households over the age of 18 years such as care leavers, families on Universal Credit or other means-tested benefits, people with disabilities or of Pension Credit age in situations of emergency financial need.

Assistance can include support with food, energy and water bills for household purposes (including drinking, washing, cooking, central heating, and sanitary purposes) and sewerage, or other essential items such as sanitary products, warm clothing, soap, blankets; boiler service/repair; purchase of equipment including fridges, freezers and ovens.

The EAS is funded from grants and reserves within Havering. The EAS policy is reviewed regularly and adapted to reflect the funding available.

2. Guiding Principles of the Scheme

The local Emergency Assistance Scheme is guided by the following principles:

1. Providing genuine support to the most financially vulnerable people in Havering, without stimulating or encouraging inappropriate demand.
2. Reflecting the needs of the local community and building upon existing provision, both statutory and voluntary.
3. Supporting the preventative agenda and encouraging positive long-term habits and decision-making.
4. The scheme is available to financially assist residents in an emergency situation and does not replace any welfare benefit scheme.

The full details of the delivery of the scheme can be found in Section 6, **Delivery of the Scheme**.

3. Main Eligibility Criteria

Applicants must meet the following criteria to be eligible to apply for emergency assistance:

1. Aged 18 or over (applicants aged 16 to 17 may be eligible for direct support)
2. Living in Havering at the time of application
3. In receipt of a qualifying benefit such as:

- Universal Credit
- Income-Based Jobseekers' Allowance
- Income-Based Employment and Support Allowance
- Incapacity Benefit
- Pension Credit
- Income Support
- Housing Benefit
- Council Tax Support
- Severe Disablement Allowance

If the applicant is not in receipt of a welfare benefit they may still be eligible to apply for EAS if they are on a low income. As a guide, low income will be below £673 per week for a family with children or £442 per week for an individual living alone or couple with no children residing them.

4. Other Eligibility Criteria and Considerations

1. Individuals may be excluded from the scheme in the following situation:
 - Individuals in hospital & care homes (unless they are due to be discharged within two weeks of the date of their application).
 - Prisoners
 - Individuals not resident in the borough
2. Individuals may not receive emergency assistance who seek support to pay for any item mentioned below. This is because there is funding available for these items through other organizations or the item is not considered essential. This list is not exhaustive:

- Travel to & from school
- School meals
- Court costs/legal proceedings
- Respite or domiciliary care
- Repair to a council property
- Repair to privately rented property
- Medical costs
- Mobility needs
- Money to fund investments
- Any appliance or service not deemed essential
- Money for holidays
- Costs associated with parking or running of a motor vehicle.

3. The person or household applying for assistance must not have any savings that can be relied on to meet the need they have applied for.

4. Single households or families with or without dependent children requiring assistance with food and energy bills can receive direct support of up to six £100.00 cash payments in a 12 month rolling period in emergency circumstances until 31 March 2024 when the scheme is subject to review. Only one application can be made in any two-month period.

5. All applicants must be willing to engage with appropriate support from advice agencies if necessary, to address any on-going financial capability and personal budgeting issues and sign a relevant consent form.

5. The EAS Application Process

1. Havering residents will be able to apply online at https://www.havering.gov.uk/info/20012/housing_benefit_and_council_tax_support/463/money_advice_and_benefits_help/3

2. DABD will contact applicants by telephone within 72 hours to pursue their application.

6. Verification of EAS Applications

1. The benefits status of applicants for the Emergency Assistance Scheme will be verified with the DWP.

2. Where a welfare benefit is not in payment, the applicant will be required to provide evidence of their income to ensure they meet the requirements of the scheme.

3. DABD in partnership with the Council will process applicant details quickly and securely to verify the accuracy of the information included on the application form.

4. DABD and Havering Council will use any additional information within its control to verify applications and protect the public purpose.

5. To protect against fraud and protect the public purse, once a claim is ready for payment, it will be paid via BACs to the applicant's bank account only.

7. Delivery of the Scheme

1. Needs such as food or energy bill payment requirements will be met through the provision of £100 payments for individuals and couples with or without dependent children residing at home. Where possible, the Scheme will provide residents with the actual essential items they need, for example, furniture or white goods. Payments will be made direct to their bank account.

2. DABD (UK) advisors will assess applications based on the eligibility criteria and the specific circumstances of the household and will inform applicants of the outcome within 48 hours or as soon as reasonably practicable thereafter. Evidence may be required to support the application where a welfare benefit is not in payment.

3. If the applicant is below the age of 16 years and is applying for a need which is excluded from the Emergency Assistance Scheme as it can be met through alternative provision, or if they have already accessed the maximum support available from the Emergency Assistance Scheme, DABD (UK) Advisers will signpost them to the appropriate service area or escalate to the Client Monitoring Officer.

4. If an applicant is eligible for support from the EAS and is presenting a need for furniture or white goods, a DABD (UK) Advisor will source the required goods through a re-cycled or online provider. Applications will be recorded and monitored by DABD (UK) and Havering Council.

8 Review Process

1. If an applicant wishes to request a review of a decision made by DABD (UK), they will be able to contact DABD (UK) directly to discuss the decision. DABD (UK) will then review their decision in line with their procedures. If DABD (UK) is not able to respond satisfactorily, then the applicant will be able to contact the Council within 28 days of DABD's review of their decision.

2. The Council will follow its corporate complaints procedure when dealing with decision reviews from residents. The responsibility for overseeing this process lies with the Council's Client Monitoring Officer.