



Sutton's Crisis Loans and Grants scheme

The scheme

- Maximum claim £1000
 - First £350 non repayable grant, the rest is a loan
- Can only claim twice a year
- Can only claim once a year for the same reason
- Working with:
 - Morrison's for food vouchers (no tobacco / alcohol)
 - Vine Project for re-used furniture
 - PayPoint for utility payments and cash
 - Supporting Food Bank

Eligibility criteria

- Must be in receipt of one of the following benefits
 - Income Support
 - Income based Jobseeker's Allowance
 - Employment and Support Allowance (income-related)
 - Pension Credit
 - Universal Credit
 - Housing Benefit
 - Council Tax Reduction

Eligibility criteria

- Must be in a crisis or emergency
- Must be resident in the Borough
- Must be responsible for a household
- Must have no savings
- Must have no immigration controls
- Must not have received a DWP Social Fund or Grant award or a Council Crisis Loan and Grant in the borough within the past 6 months
- Must not have received a DWP Social Fund or Grant award or a Council Crisis Loan and Grant for the same reason in the past 12 months

What scheme covers

7 categories to which we may consider helping:

1. Help people establish in the community following a stay in institution or care home in which they receive care
2. Help people remain in the community rather than enter an institution or care home in which they will receive care
3. Help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life.

What scheme covers

4. Help people to care for a prisoner or young offender on release on temporary licence
5. Ease exceptional pressure on you, yourself or your family e.g. sudden bereavement or serious accident
6. Emergency or Disaster Expenses, to avoid serious risk to the health or safety of you or your family.

What scheme does not cover

- Holidays
- Expenses/fees to do with any Courts
- Removal or storage charges
- Respite care
- Medical costs
- Debts
- Rental fees
- Housing costs
- Council Tax or water charges
- Daily living expenses, except in emergency situations

Additional Support

- Welfare Reform Outreach Officer to deal with in 2013/14
 - £294k DHP Fund (was £455k)
 - £25,000 hardship Fund
- We also use Crisis Loan/Grant application form to consider a DHP/HF payment
- Advice booklet produced
 - Debt Advice, help with utilities, housing issues, carers and health, help with food
- Signpost to support CAB / Age UK / Carers Group

Review - Consultation

- Funding position
- Options
 - **Close the scheme in March 2015**
 - **Reduce the eligibility to only food and fuel support**
 - **Limit the provision of re-used furniture and white goods**
 - **Provide food and utility support as grant and provide white goods / furniture awards as loans only**
 - **Keep the current scheme as is but reduce the overall level of the grant value**
 - **Provide a grant up to £350 with a loan for any difference up to £1,000 for re-settlement cases**

Review - Decision

- **The Council continues to provide assistance, based on the eligibility criteria, to families experiencing hardship as follows:**
 - **Food vouchers and utility vouchers**
 - **Basic need re-used furniture and white goods only; Cooker, Fridge, Freezer and Bed(s)**
 - **Additional support in the form of re-used furniture may be provided to people seeking to re-settle, such as people fleeing domestic violence or ex-offenders**
 - **The grant limit remains at £350 with loans granted for any balance up to a total of £1000**
 - **Discretion granted for exceptions**

Ongoing Funding

- **2013/14 Grant £422k Spent £211k**
- **2014/15 Grant £422k Spent £150k**
- **2015/16 Grant £174k**
- **Annual budget of £150k agreed**
- **Ear-marked Reserve**
- **Local resources for staffing – likely to change.**

Questions?