

Cabinet – 18 March 2015

Walsall Crisis Support Scheme

Portfolio: Councillor D Coughlan - Social Care

Related Portfolio: Councillor Chambers - Personnel and Business Support

Service: Money, Home, Job

Wards: All

Key decision: Yes

Forward plan: Yes

1. Summary

- 1.1 In April 2013, the Department for Work and Pensions (DWP) abolished the Crisis Loan and Community Care Grant elements of the Social Fund and transferred the funding that was previously used to support these to upper tier local authorities in England. Authorities were not placed under any statutory obligation as regards the use of this funding. However, Government's expectation was that they would develop 'Local Welfare Assistance' schemes 'concentrated on those facing greatest difficulty in managing their income'. The intention was for local authorities to deliver a 'flexible response in order to reduce unavoidable need'.
- 1.2 Cabinet approved the adoption of a local scheme for Walsall called the "Walsall Crisis Support Scheme (WCSS)" as an interim scheme for 2013/14. Following consultation with customers, and other key stakeholders, Cabinet resolved to adopt a slightly revised scheme for 2014/15. In addition it agreed to pass delegated authority to the Executive Director for Resources (in consultation with the Cabinet Member for Resources) to agree for the same funding to be used to help people in crisis in ways beyond those in the Walsall Crisis Support Scheme should the need arise. Any such changes were to be reported through to Cabinet, Corporate Scrutiny and Performance Panel.
- 1.3 The report asks Cabinet to note the contents of Appendix A which summarises how the funding has been utilised to date. It goes on to recommend that the existing "Walsall Crisis Support Scheme" continues, funded via a reserve carried over from an underspend in 2013/14 and 2014/15. If the trend in expenditure continues, it is anticipated that the scheme could be sustained for a maximum of 18 months. Delegated authority is therefore sought for the Executive Director (Resources), in consultation with the portfolio holder for Social Care, to agree any revision(s) to the scheme that will help crisis provision for the most vulnerable people to remain for approximately 18 months until June 2017.

2. Recommendations

Cabinet is asked to:

- 2.1 Give approval for the “Walsall Crisis Support Scheme” (attached as Appendix B) to continue supporting customers using the reserves generated as a result of under spend in the local welfare assistance grant during 2013/14 and 2014/15.

3. Report detail

- 3.1 WCSS was established in April 2013 after the abolition of the discretionary elements of the Social Fund relating to Crisis Loans schemes and Community Care Grants. The Government’s stipulations for Local Welfare Provision are that the grant should be used to support applicants who were experiencing an ‘immediate threat to their health or safety’ and to provide some financial support to customers moving into the community to replace the former scheme of Community Care Grants. Other elements of the Social Fund were retained by the DWP, nationally, in the form of funeral payments, cold weather payments, winter fuel payments and sure start maternity grants. Budgeting loans and crisis loans for alignment purposes were also replaced by short term advances and budgeting advances.
- 3.2 A breakdown of the Council’s expenditure in respect of Crisis Support is detailed in Appendix A. A copy of the existing scheme is also attached as Appendix B.
- 3.3 The Council has been successful in securing regular food supplies from various private companies and organisations to support individuals and families to access food when in hardship. The Council currently meets costs associated with storage of these donations at Electrum Point and distribution of them to individual food banks operating within local communities. In return the crisis support team within Money Home Job (and other council departments) refer vulnerable people to these local food banks for assistance when they appear to be in crisis. In recent months, the food banks have raised concerns about the type, volume and nutritional value of the food being donated and stored at Electrum Point. Preliminary research undertaken by officers indicates that in other areas the voluntary sector has been well placed to influence companies and partners to donate more nutritious food and bring in other charitable donations or grants to help supplement food parcels. Using the delegated powers proposed within this report, officers from Money Home Job intend to work in partnership with Public Health, to develop a one off grant payable to voluntary sector partners in 2015/16 to help them to move towards delivering a more sustainable business model for food bank provision capable of operating independently without ongoing support from the Council.
- 3.4 Officers are also exploring whether an interest free loan scheme could help low income households to pay for white goods or furniture in crisis situations (as an alternative to the current scheme which provides a grant). It is possible that taking this approach could help to provide an income stream back into the Council, which could then be reinvested to help other people in crisis in future years. If nothing is done, when the reserves are spent, if no additional funding is identified, the Council may be forced to withdraw the scheme, which is likely to leave many low income households without essential items or reliant on

purchasing products on expensive forms of credit. Some council's have already adopted this approach, but they have reported varying degrees of success in scheme delivery and recovery of the debt. In the next few months, it is proposed that officers liaise with other local authorities, to identify areas of best practice, to help inform decisions for Walsall. The viability of any new proposal would need to be carefully balanced against the potential negative impact of low income households having to make loan repayments. In light of the impact of existing welfare reforms, and the requirement for all households to pay at least 25% of their council tax bill for the first time in 2015/16, it may not be viable for households on low incomes to repay loans.

4. Council priorities

The continuation of the existing scheme short term until June 2017 will help mitigate some of the negative impacts that welfare reforms could have on the council's priorities in particular:

Support with the Cost of Living
Promoting Health and Wellbeing

5. Risk management

Ceasing the existing scheme could pose a financial and reputation risk to the Council. Without the right help, at the right time, vulnerable customers in financial crisis are likely to experience deteriorating health and wellbeing, leading to additional referrals being made to social care and health services.

6. Financial implications

- 6.1 It is proposed that the projected reserves of £1,240,948 which will have accrued as a result of an underspend in local welfare assistance grant for both 2013/14 and 2014/15, are used to continue.
- 6.2 The Council's overall future financial position is highly challenging. However, if the recommendations are agreed, crisis support for people in significant hardship will continue to help vulnerable people in the short term.
- 6.3 Without changes being made, based on current levels of expenditure, the projected reserves of £1,240,948 will enable the scheme to continue for approximately 18 months. Latest projections demonstrate that there is a gap of over £86m for the council to address over the next 4 years.
- 6.4 In the latest funding settlement the government has provided £562k to the council in response to consultation on Local Welfare Assistance Schemes. As there are already sufficient reserves to continue the scheme 18 months the money has been allocated to the Social Care portfolio. Cabinet and the portfolio holder for Social Care will be consulted further on the allocation of this funding.

7. Legal implications

The existing scheme meets the requirements set out in the settlement letter received by the Minister of State for Pensions.

8. Property implications

There are no property implications.

9. Health and wellbeing implications

There would be a significant impact on vulnerable people experiencing hardship if the scheme did not continue.

10. Staffing implications

A team is already in place to deliver crisis support within Money Home Job and the report recommends that these posts continue to be funded via the reserves short term. There are no other staffing implications at this stage, however, if no additional finance is identified to support the scheme, once reserves have been exhausted, there may be a risk of staff redundancies in the future.

11. Equality implications

11.1 An equality impact assessment has already been carried out on the existing scheme.

11.2 A review of the equality impact assessment will be required if any change is made to the current scheme or a decision is made to cease the scheme in the future.

12. Consultation

Extensive consultation has taken place surrounding the design of the existing local crisis support scheme. The nature of service delivery and demand requires us to continue consultation on this issue and the potential further amendment of the scheme.

13. Background papers

Appendix A, Briefing note on Walsall Crisis Support Scheme.
Appendix B, Walsall Crisis Support Scheme Policy Document.

Cabinet report, Walsall Crisis support Scheme 2013/14
Delivering Local welfare LGA, September 2014.

Author

Patrick Morrison
Project Lead

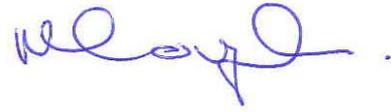
☎ 650760

✉ morrisonp@walsall.gov.uk

Handwritten signature of Rory Borealis in black ink, consisting of the letters 'R' and 'B' with a stylized flourish.

Rory Borealis
Executive Director Resources

16 February 2015

Handwritten signature of Councillor Diane Coughlan in blue ink, featuring a cursive style with a prominent loop at the end.

Councillor Diane Coughlan
Portfolio holder

16 February 2015

Briefing Note: Walsall Crisis Support Scheme

1. Purpose and context

This briefing note outlines how Local Welfare Assistance Grant in Walsall has been used to support people in crisis since 1 April 2013. It provides information about the financial position of the scheme and the difficulties surrounding its viability in future years. It identifies alternative approaches that have been adopted by other Local Authorities and recommends that officers explore them further to establish if changing our approach in Walsall could help to better deliver support to people in crisis over a longer period.

2. Background

In April 2013, the Department for Work and Pensions (DWP) abolished the Crisis Loan and Community Care Grant elements of the Social Fund and transferred the funding previously used to support these to upper tier local authorities in England. Local Authorities were not placed under any statutory obligation as regards the use of this funding, however, Government's expectation was that they would develop 'Local Welfare Assistance' schemes 'concentrated on those facing greatest difficulty in managing their income'. The intention was for local authorities to deliver a flexible response in order to reduce unavoidable need.

Local authorities already provided a range of vital support to people in crisis situations or who had community care needs, and the transfer presented an opportunity to bring financial and non-financial forms of support together, to better address their underlying problems and reduce the number of repeat applications.

3 Help provided in Walsall

In Walsall an officer spends time with the resident to understand the underlying cause of their problem and not just deal with the demand that is being presented. They then work with the resident, colleagues and other agencies to resolve those issues. This process is resource intensive but delivers better help and support to the resident and at the same time saves money from either the programme funding directly or by preventing the resident's "crisis" from escalating or repeating which could prove more expensive to rectify, e.g. – homelessness or for social care to intervene. The approach has led to less being spent on crisis assistance awards, but more costs associated with the provision of staff to support residents at the first point of contact so that issues are resolved so the chances of repeat crisis are reduced.

Assistance from the Walsall Crisis Support Scheme comes in two forms:

Crisis Awards

These cover scenarios where there is a severe risk to the health and safety of the applicant, an immediate family member or dependant which cannot be met from another source. Awards could, for example, be made to cover the following risks:

- No access to essential needs (food, heating and clothing)
- Imminent deterioration in health
- Domestic abuse, neglect and harm.
- Breakdown of the family unit

Community Care Awards

Awards for community care are intended to help vulnerable people live independent lives to remain and become integrated within their community. The applicant can be the person requiring care, a member of their immediate family, or someone else the applicant or their family will be providing care for. An application may be considered for one of five categories of community care:

- Help for people leaving care to establish themselves in the community
- Help for people to stay in the community rather than enter care
- Help to ease exceptional pressures
- Help in caring for a prisoner or young offender on home leave or release to re-adjust to life outside of prison
- Help for people to set up a home as part of a resettlement programme following a period without a settled way of life

Table1 shows the number of applications for help with crisis assistance received during the period 01/04/13 - 31/01/15 and the number of applications approved or declined.

Table 1

Period	Total applications received	Applications approved	Applications declined
01/04/13 - 31/03/14	9803	6181	3649
01/04/14 - 31/01/15	4101	2474	1627

The number of applications for assistance has reduced since the scheme commenced. Officers continue to explore innovative ways of ensuring that residents needs are met, by understanding the underlying issues that residents face and not just dealing with the demand that they present with on the day.

.

.

Profile of people requesting help in Walsall

Maps 1 to 3 show that the greatest number of requests for help from Walsall Crisis Support Fund come from the areas within Walsall with the highest levels of deprivation.

Map 1- shows the areas of deprivation within the borough, red being the most deprived and green being the least (2010 Census).

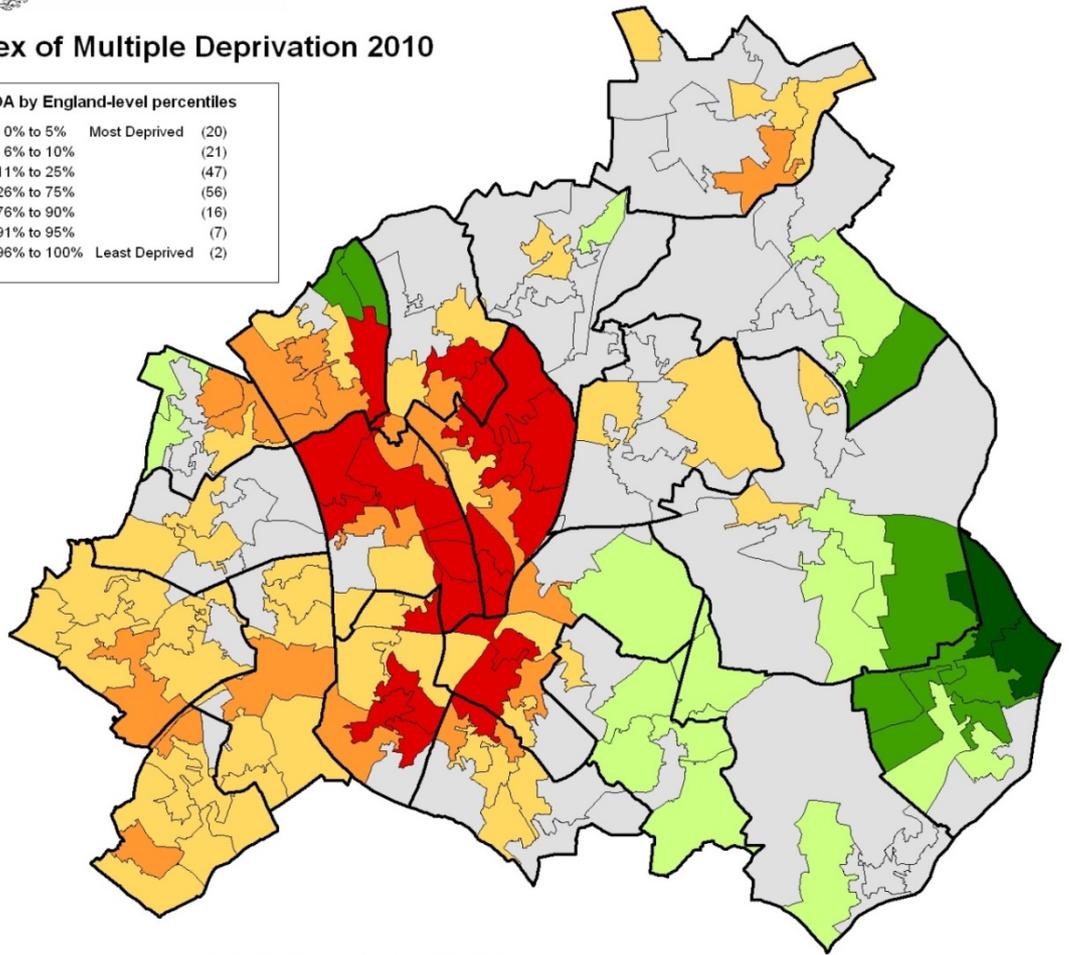
Areas of Deprivation within Walsall



Index of Multiple Deprivation 2010

LSOA by England-level percentiles

0% to 5%	Most Deprived	(20)
6% to 10%		(21)
11% to 25%		(47)
26% to 75%		(56)
76% to 90%		(16)
91% to 95%		(7)
96% to 100%	Least Deprived	(2)



© Crown copyright and database rights 2011 Ordnance Survey 100019529

Requests for Community Care Awards

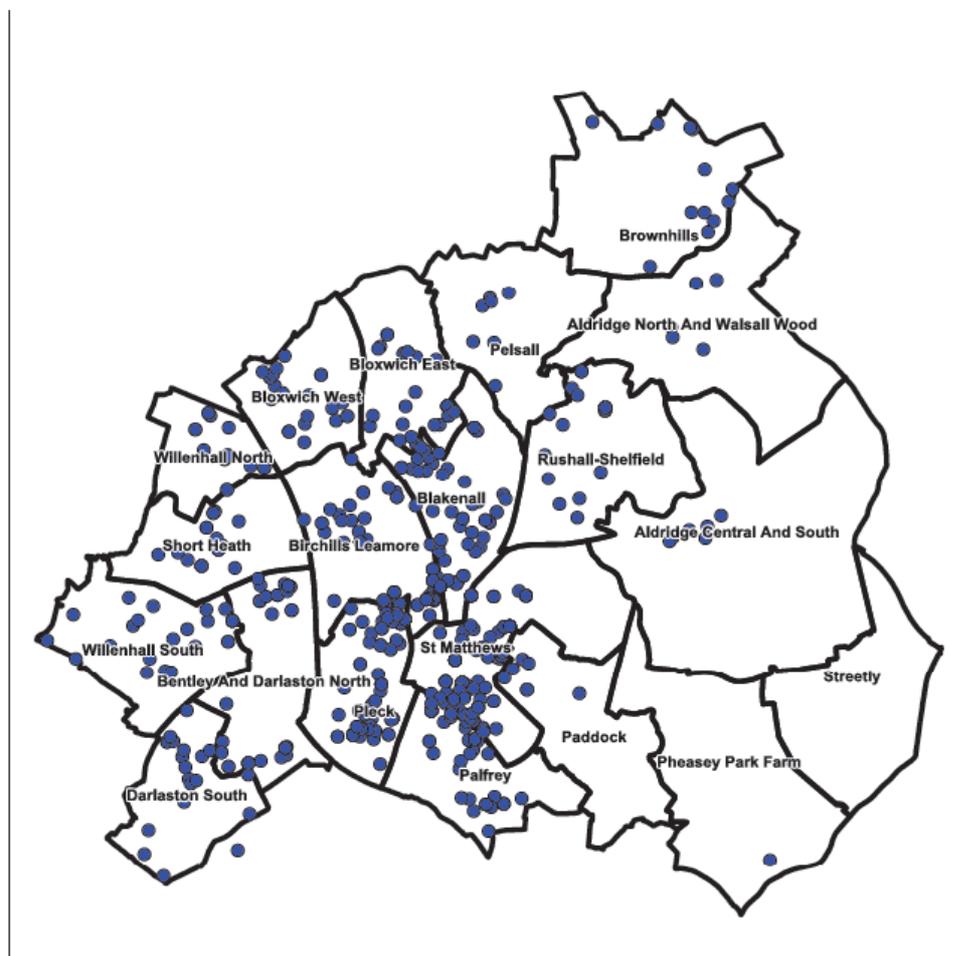
Map 2- Each red dot represents the postcode for customers requiring Community Care Awards (November 2014 to January 2015) the majority of requests come from areas of deprivation within the west of the borough.



Map 3- Each blue dot represents the postcode for customers requiring Crisis Assistance support (November 2014 to January 2015) again, the

majority of requests come from areas of deprivation within the west of the borough.

Requests for Crisis Assistance



Officers will now use the information from the above maps, to look at areas with a high demand for crisis support in more detail. If we can better understand the types of demand coming from certain areas of the borough, we may then be able to provide different help in a more proactive way based on the needs of that particular area. Further work is now required to speak with the Area Partnerships in order to gain a better understanding of the issues that they are dealing with and whether there is any correlation or duplication with crisis support customers.

5. Financial Breakdown

Table 2 – WCSS Funding Profile 2013/14 – 2016/17

Year	2013/14	2014/15	2015/16	2016/17	Total
Funding - programme	(1,330,633)	(1,311,276)	0	0	(2,641,909)
Carry forward	0	(740,948)	(1,240,948)	(490,948)	0
Programme spend	589,685	811,276	750,000	490,948	2,641,909
Balance	(740,948)	(1,240,948)	(490,948)	0	0

The table above shows the funding received for the programme in 2013/14 and 2014/15. As you can see there is currently no funding scheduled to be received from 2015/16 onwards. It is proposed that the projected reserves of £1,240,948 which have accrued as a result of an under spend in local assistance grant for both 2013/14 and 2014/15, are used to continue the scheme. Without changes being made, based on current levels of expenditure, the projected reserves will enable the scheme to continue for approximately 18 months. Latest projections demonstrate that there is a gap of over £85m for the council to address over the next 4 years, which means that additional funding for the scheme may not be available beyond the extension period.

Table 3 - Crisis Support Expenditure on goods 01/04/2014 to 31/01/15

Table 3 shows the expenditure on different types of help; we spent most money on the provision of white goods. Costs associated with food, gas and electricity are included under the household and other category.

Type of Help	Expenditure £
White goods	187,497
Staffing	152,750
Carpets	43,189
Furniture	42,256
Utilities	16,078
Other	10,294
Food bank	7,147
household	6,375
Removals	3,660
Repairs	822
Clothing	104
Grand Total	470,171

6. Future opportunities to explore

Given the financial situation, if the council wants to continue providing a crisis support scheme once the current funding has been spent, (in approximately 18 months) we need to consider options to generate income or make the existing funding go further.

We are currently investigating the following options:

Food Banks

We have found that customers requesting help with food are usually in debt or finding it difficult to budget their finances appropriately. Preliminary research undertaken by officers indicate that in other areas the voluntary sector has been well placed to influence companies and partners to donate more nutritious food and bring in other charitable donations or grants to help supplement food parcels. Officers are currently in discussion with food bank providers who are self sufficient, in order to understand how our local food bank providers can potentially operate independently without ongoing support from the council. Potentially this new business model could be set up using a small one off grant from the council to voluntary sector partners to kick start the work.

Loans for white goods/ furniture

In order to increase the available funds that could be recycled back into the scheme, we could consider providing interest free loans rather than grants for the provision of white goods, carpets and furniture. Some authorities have already adopted this approach with varying degrees of success in scheme delivery and recovery of the debt. For example, in Manchester around £6,000 has been repaid on a loan book of £31,000. In Lambeth the council is focussing on the provision of credit union loans on non-urgent items rather than for crisis needs. We will be liaising with other local authorities to identify areas of good practice to help inform decisions for Walsall.

2015/16 will be the first year in Walsall, where some working age customers will need to pay at least 25% liability towards their council tax liability. This affects approximately 19,000 customers. This is made up of 16,000 working age customers who currently pay no council tax and 3,000 who will have to pay more than they currently do. It is very likely that many of the working age customers, who would need a loan for essential items, will also now be required to pay towards their council tax liability for the first time. The effects of this will not be known until we are well into the new financial year; however, we will monitor the effects of this as part of the consideration of the option of an interest free loan scheme.

Other forms of assistance (local businesses)

Officers are currently exploring the option of working closely with local businesses in order to understand our mutual customer base and how best to meet their needs. An example of this is a pilot project with Homeserve where we are seeking to understand the common demand from Homeserve customers and Walsall council customers. It is a community engagement project to give residents the right help when they need it. There is a real appetite from Homeserve to get involved with the local community in order to understand how best to meet their need.

Budgeting Accounts

Work is currently being carried out to understand budgeting accounts and how these could potentially assist customers in managing their finances. Work has already commenced in contacting credit unions such as Walsave, 6 Towns Credit Union and DotComUnit to understand how these schemes work and whether there are any implications for the council in providing loans

Credit Unions will usually charge customers a weekly or monthly administration fee for setting up and maintaining a budgeting account; this is typically between 75p to £1 per week. In most cases if customers already have a budgeting account, then no further administration costs are applied. We are continuing to research using credit unions as an option.

7. Conclusion

It is likely that there will always be a need for some form of crisis and community care support to be made available to the most vulnerable residents in Walsall. However, due to the lack of new funding from 2015/16 onwards there is an urgent need to explore all options in order to make more effective use of funding moving forward, to ensure that we can effectively meet the needs of our customers in the future and to help them to become more financially independent. There is an opportunity to explore forging links with local businesses and the voluntary sector in order to give residents the right help when they need it. By working with partner organisations we can help residents to move from dependency following a crisis to independence.

Walsall Council

The Walsall Crisis Support Scheme

SECTIONS

- 1. Purpose**
- 2. Considerations for an award**
- 3. Crisis Awards**
- 4. Claiming a Crisis Award**
- 5. Forms of Crisis Award**
- 6. Community Care Awards**
- 7. Claiming a Community Care Award**
- 8. Forms of Community Care Awards**
- 9. Notification**
- 10. The Right to Seek a Review**
- 11. Monitoring**
- 12. Publicity**
- 13. Fraud**

Walsall Crisis Support scheme

Section 1 – Purpose

1.1 The purpose of this document is to outline how Walsall Council will operate the Walsall Crisis Support Scheme (WCSS) and to indicate the factors that will be considered when deciding if a WCSS award can be granted. Each case will be treated strictly on its merits and all applicants will receive equal and fair treatment within a transparent process taking full account of the Council's responsibilities under all relevant government legislation, for example the Human Rights Act and Equality Act 2010. Walsall Council is committed to working with the Local Voluntary Sector, Social Landlords and other interested parties.

1.2 The council will seek to help Walsall residents taking into account their full circumstances. There may be complex needs and we will offer other options to support the resident that are outside this scheme. Awards may be complemented by alternative forms of support, for example debt advice, money management advice, working collaboratively with 3rd sector agencies e.g. food banks.

Section 2 – Considerations for an Award

2.1 Walsall Council will consider making an award from the WCSS to all residents who meet the eligibility criteria as specified in this document. The operation of the scheme is at the Council's discretion and applicants do not have an automatic right to a WCSS award. The scheme's budget position will be taken into account when making an award.

2.2 Ordinarily cash awards will not be granted.

2.3 The purpose of any award is to support an individual or family in emergency circumstances, for that reason repeat awards will not ordinarily be made.

2.4 There are two types of areas that will be considered when assessing applications

- Crisis Awards
- Community Care Awards

As both of the above awards are determined on a similar discretionary basis, an application for a Crisis Award may be treated as an application for a Community Care award, vice versa.

Section 3 - Crisis Awards

3.1 Crisis Awards cover scenarios where, there is a severe risk to the health and safety of the applicant or an immediate family member or dependent which cannot be met from another source. Awards could, for example, be made to cover the following risks:

- No access to essential needs (food, heating and clothing)
- Imminent deterioration/deterioration in health
- Domestic abuse, neglect and harm.
- breakdown of the family unit

3.2 What is a crisis?

It is an event of great or sudden misfortune such as major flooding, gas explosion or a house fire. A crisis could also cover having no financial funds available to meet daily living expenses.

A crisis refers to an urgent need as a consequence of an emergency, disaster, unforeseen circumstance or a pressing need that is strikingly different from the pressures generally associated with managing on a low income.

3.3 In determining the nature and complexity of a crisis, the following will be considered:

- Circumstances that place the household / immediate family members under greater pressure than might generally be associated with managing on a low income;
- It could be either a single major pressure or the cumulative effect of a number of less significant pressures, which may not be exceptional if taken individually. It is the overall impact on the household's circumstances that is important;
- The individual's / household's resources and skills for coping with the crisis;

Section 4 - Claiming a Crisis Award

4.1 Eligibility criteria

To be eligible for a crisis award all of the following conditions must be satisfied.

Applicants must:

- Be aged 16 or over
- Be without sufficient resources to meet their immediate short-term needs or those of their family
- Not be an excluded person (see 4.5)
- Not be a person subject to immigration control
- Ordinarily you must be a resident of Walsall for the past 6 months or 3 years out of the past 5 years. Or, if a member of the Armed Forces, then a strong connection to the Walsall area is required. Not be an excluded person (4.5)

4.2 How to apply

- A claim for a Crisis Award can be made by supplying information that validates their need, circumstances and eligibility:-
- You can contact us in the following ways:-
 - A referral via an advocate, agency or statutory authority acting on the applicant's behalf;
 - In person
 - By telephone
 - By post to: Benefits Services, Walsall Council, Civic Centre, Darwall Street, Walsall, WS1 1XU

4.3 Details of how the application process will be operated are as follows:

- Talk to the WCSS officer either on the telephone or in person.
- The officer will confirm during this process whether the applicant is eligible to be considered for an award.

- The officer may contact other agencies, or carry out a home visit or an interview in order to obtain/confirm information.
- The application will be considered with necessary speed.
- If successful the applicant will be told how the award will be made.
- A letter will also be sent explaining the decision and the appeals process for both successful and unsuccessful applications. Alternative arrangements will be put in place as necessary for those who do not have a permanent contact address.

4.4 Application by a Service Provider/agency

- The Council will also consider applications submitted by Service Providers/agency who on behalf of individuals routinely provide support and guidance for their clients.
- Such applications must be made with the individual's explicit consent. Providers include, as an example, the Women's Refuge, Homeless Hostels and Independent Living providers. The Council will take into consideration any information provided by key service providers in support of their clients' applications.

4.5 Exclusions

Exclusions (in addition to those outlined elsewhere in this document)

- The following people are excluded for Crisis award in all circumstances
 - Prisoners and people lawfully detained, including those released on temporary licence (but not those released on parole or on bail pending a court hearing)
 - Members of a religious order who are fully maintained by the order
- The following people are excluded from a crisis award except in very limited circumstances
 - Full-time students can only receive support for expenses arising out of a disaster.
 - Someone who is a 'person from abroad' (i.e. who fails or would fail the habitual residence test for the purpose of Income Support, Pension Credit, Income-based Job Seekers Allowance or Income Related Employment Support Allowance) they can only receive support for expenses arising out of a disaster.

Section 5 – Forms of Crisis Award

5.1 Awards will be made for the provision of:

- Food
- Clothing and nappies
- Heating (payment of pre-payment meter)
- Access to hospital
- Other forms of support in exceptional circumstances.

The Executive Director (Resources), in consultation with the Cabinet Member for Social Care may agree alternative uses for the funding to help people in crisis should the need arise.

Section 6 – Community Care Awards

6.1 Awards for community care are intended to help vulnerable people live independent lives to remain and become integrated within their community.

The applicant can be the person requiring care, a member of their immediate family, or someone else the applicant or their family will be providing care for.

6.2 An application may be considered for one of five categories of community care:

- Help for people leaving care to establish themselves in the community
- Help for people to stay in the community rather than enter care
- Help to ease exceptional pressures
- Help in caring for a prisoner or young offender on home leave or release to re-adjust to life outside of prison
- Help for people to set up a home as part of a resettlement programme following a period without a settled way of life

6.3 To qualify for a community care award, the applicant must be in receipt of:

- Income Support,
- Income Based Jobseekers Allowance,
- Income Related Employment Support Allowance or
- Any type of Pension Credit.

However, by itself, this does not give an entitlement to an award; therefore, regard to all circumstances will be taken into account.

Under certain circumstances, we will not preclude applications from people who are 'in work' but have insufficient resources to meet a care need arising from an exceptional pressure.

6.4. Residents may be able to get a Community Support Award if they are leaving accommodation in which they received significant and substantial care and supervision. Examples of such accommodation that would fit this criterion are:

- hospital or other medical establishment
- care home
- hostel
- staff intensive sheltered housing
- local authority care
- Prison or detention centre.

6.5 Unless there are exceptional circumstances applications from single people living with other family members will not be awarded as they are likely to have access to assistance from other family members.

Section 7 Claiming a Community Care Award

7.1 Eligibility Criteria

Applicants may receive a Community Care Award (CCA) if they are:

- Leaving accommodation in which they received significant and substantial care and supervision and expect to be discharged within 6 weeks and be expected to receive one of the benefits indicated above (examples of such accommodation are indicated in paragraph 6.4).
- Not only must the applicant be leaving such an establishment, but also establishing themselves in the community. Both the time spent in the accommodation and the level of individual care and supervision provided will be taken into consideration when making a decision.
- A Community Care Award may also be made if this will help an applicant to stay in the community rather than enter accommodation to receive care. One of the factors considered is how immediate the likelihood is of going into such accommodation, and whether the type of item or service asked for would prevent this happening. Some examples are:
 - Help with expenses for improving the home to maintain living conditions
 - Help to move to a more suitable place to live or to be nearer someone who will provide care and support.
 - If this will help with costs to ease exceptional pressures for an applicant and their family. Some examples of situations that may give rise to exceptional pressure are:
 - Someone in the family suffers from a disability or chronic sickness which gives rise to an exceptional need and where that need cannot be met by another support funds e.g. Disability Living Allowance.
 - there is, or has been, a breakdown of relationships within the family, (including domestic violence)
 - there is a serious problem with the accommodation, such as overcrowding or structural problems
 - Domestic upheaval because of unforeseen circumstances such as house fire, flooding or other disaster.

The above is not an exhaustive list.

What causes exceptional pressure can cover a very wide range of personal circumstances. When considering applications, assessors will look at **all** the factors causing pressures on the family and will decide:

- whether any of them individually or collectively when looked at as a whole, constitute exceptional pressure, and:
- If so, whether the items applied for will ease that exceptional pressure.

7.2 Application and Assessment Process – Information supplied by the applicant

- The applicant completes and submits WCSS application form, either on-line, by post or in person
- WCSS officer will review the application
 - If the application is complete, the Council will write to both successful and unsuccessful applicants with the reasons for the decision and details of the appeals process.
 - If the application is incomplete or further supporting evidence is required, the team will call the relevant services or the applicant for the necessary information. Once all relevant data has been collected the WCSS team will aim to contact the applicant with a decision.
 - The application will be considered with necessary speed.

7.3 Application and Assessment Process – Application made by Service Provider

For service providers the following process will be followed:

- Applicant contacts the service provider asking for assistance in claiming an WCSS
- Service providers complete their internal assessments
- Service provider identifies that the applicant may be eligible for Community Support Award
- Service provider supports applicant to complete Community Support Award application and this is picked up by an WCSS officer
- WCSS officer considers the application and makes a decision
 - If the application is complete, the Council will contact to both successful and unsuccessful applicants with the reasons for the decision and details of the appeals process. If successful, awards will be provided in line with the applicants needs.
 - If the application is incomplete or further supporting evidence is required, the team will call relevant services or the applicant for the necessary information. Once all relevant data has been collected the WCSS officer will contact the applicant with a decision. If successful, awards will be provided in line with the applicants needs.
 - Walsall Council may request any reasonable evidence in support of an application for a WCSS award. Such requests may be requested by phone/in person or in writing.
 - Walsall Council reserves the right to verify any information or evidence provided by the applicant in appropriate circumstances. Any such request will be essential to the decision making process and will only be used in connection with the WCSS application.

- If the applicant is unable to or does not provide the required evidence, Walsall Council will still consider the application and will take into account any other available information.

7.4 Notification

Applicants will be notified of the decision either in writing or via telephone. The reasons for a decision will be explained as well as the options available to the applicant.

A decision for award may be conditional upon the applicant agreeing or meeting certain requirements to prevent the risks associated with the crisis or care-need re-occurring. For example, if an unsettled way of life has been mediated by drug and alcohol addiction, the applicant will be required to seek treatment/therapies as advised by specialist health workers.

Should an applicant be unsuccessful, they can ask for their decision to be reviewed if there are reasonable grounds to do so. (See right to seek a review)

Section 8 Community Care Awards

If successful, awards will be provided in line with the applicants needs. The WCSS officer will use discretion to recommend suitable items or services after discussing with the applicant/agent; considering the needs of the applicant and consulting with relevant agencies.

8.1 Awards may be made for the provision of:

- Bed
- Bedding
- Utensils (including microwave)
- Something to sit on
- Additional items as necessary (health/age/disability) including:
 - White goods
 - Carpets/curtains
- Access to hospital

The Executive Director (Resources), in consultation with the Cabinet Member for Social Care, may agree alternative uses for the funding to help people in crisis should the need arise.

Section 9 - Method of Award

9.1 Depending on individual circumstances, awards may be made to:

- The applicant;
- Their partner;
- An appointee;
- Any third party to whom it might be most appropriate to make payment i.e. directly to the supplier of goods or services.

9.2 Walsall Council will make a WCSS award usually in the form of a voucher or whatever other method is most appropriate e.g. raise a purchase order for an agreed item on behalf of the applicant by Walsall Council.

Section 10- The Right to Seek a Review

Reviews

10.1 Reviews of any WCSS decision can be requested using the procedure below:

10.2 If the applicant disagrees with a decision they will be advised to talk to the WCSS officer first and the claim will be checked.

10.2 An applicant (or their appointee or agent) who disagrees with a WCSS decision may challenge the decision. An applicant can ask for a review if they can demonstrate there has been a factual error based on the decision made or has new evidence which has come to light which was not provided with the original application. In either circumstance, the applicant must provide the relevant details. Such review requests must be made in writing to the Benefits Section within one calendar month of the written WCSS decision being issued to the applicant.

10.3 When a request is made, the Council will conduct a review of the decision and contact the applicant to advise whether the decision will be amended, and if so, details of the award. If the decision is confirmed, details will also be provided of how to Appeal. All reviews will be considered by an officer not involved in the original decision.

Appeals Process

10.4 An appeal can be made if the applicant remains dissatisfied with the review decision. An appeal must be submitted to the Benefits Section.

10.5 A Council's Benefits Manager, in conjunction with a Benefits appeals officer, will conduct a full review of the decision. A decision will be made as soon as possible. The outcome of the appeal will be notified in writing to the applicant and / or the person submitting the appeal.

10.6 If the applicant remains dissatisfied, the applicant has the right to contact the Local Government Ombudsman after receiving the final appeal decision.

Section 11- Monitoring arrangements and managing the Walsall Crisis Support Scheme fund

11.1 Walsall Council will also monitor cases where a WCSS request has been refused to ensure decisions are being made fairly and consistently. The Council is subject to the general equality duty. This means that steps will be taken to monitor implementation of this scheme to ensure no one is subject to disproportionate adverse treatment because they had a protected characteristic. The general equality duty requires that the Council has due regard to the need to:

- Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic
- Take steps to meet the needs of persons who share relevant protected characteristic that are different from the needs of persons who do not share it.
- Foster good relations.

Section 12- Publicity

12.1 Walsall Council will publicise the WCSS and work with all interested parties to achieve this. The scheme will be publicised on the Council's website and with the local Citizens Advice Bureau, local registered social landlords, local voluntary sector organisations and local job centre/pension service offices.

Section 13 - Fraud

13.1 Walsall Council is committed to the fight against fraud in all its forms. An applicant who tries to fraudulently claim a WCSS by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the Fraud Act 2006. Where it is alleged, or the authority suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken including if appropriate criminal proceedings.

13.2 The council may seek recovery of any awards that are found to have been paid fraudulently.