

Orkney Islands Council Scottish Welfare Fund



Crisis Grants – example cases

This guide provides some examples of possible Crisis Grant applications and whether the applicant may be eligible to receive a grant award or not. It does not cover all types of scenarios but should give you an example of the types of grants that people apply for and the type of decision that may be made.

Please note that even if your circumstances may be the same as one of the examples it does not mean that the decision will be the same, as you may have slightly different needs or be considered as a different priority. It is aimed as a guide only.

Crisis Grants

A grant can be awarded if you are in a crisis and to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health and safety of you or your family.

- An emergency is a circumstance of pressing need which requires immediate action.
- A disaster will normally result in significant damage to, destruction or loss of, possessions or property.

What will a Crisis Grant cover?

Immediate short-term living expenses needed until your next income is due because of an emergency - example cases can be found at Annex 1 to this document.

Living expenses or items where the need for them has arisen because of a disaster - example cases can be found at Annex 2 to this document.

A range of items are excluded from payment of a grant - these are shown at Annex 3 to this document.

Where to get more information

You can get more information from the Council's Enterprise & Sustainable Regeneration Service – Benefits Team, Council Offices, Kirkwall, Orkney, KW15 1JS.

Tel: 01856 873535 extension 2116; email swf@orkney.gov.uk

Website: www.orkney.gov.uk

Crisis Grants – needed for Immediate short-term living expenses until their next income is due because of an emergency and in order to avoid serious risk to the health of the applicant or their family – and do not have access to any other source of support.

Example 1 - Someone broke into Archie's house last night and stole his benefit money (he receives Income Support). He has reported it to the police but doesn't have any money until his next benefit payment in 10 days time. He applies for a Crisis Grant.

- Is he eligible to apply? – Yes, he gets Income Support.
- Does he qualify? – Yes, the application will be considered as it is an emergency and an unforeseen circumstance of pressing need which needs immediate action. There is also evidence that a theft took place as he has reported it to the Police.
- Assessment of Priority – High priority, as it is 10 days until he receives his next benefit payment; the need is immediate; and there may be adverse consequences to his health and wellbeing if the grant is not provided.

Example 2 - Kieran has claimed Jobseekers Allowance and is waiting for a decision on his application. He has applied for a Crisis Grant as he has no money.

- Is he eligible to apply? – Yes. As he has applied for Jobseekers Allowance he should apply to the Department for Work and Pensions for a short-term advance of his benefit entitlement in the first instance. If this is unsuccessful he could apply for a Crisis Grant.

Example 3 - Maggie's husband was taken into hospital 3 weeks ago to have his foot amputated. He also suffers from vascular dementia and is a diabetic. She has been driving to the hospital to see him every day but the costs of petrol, buying her lunch, snacks, and treats for him has used up all of her money and her next Pension Credit payment isn't due for another 6 days. She applies for a Crisis Grant.

- Is she eligible to apply? – Yes, she gets Pension Credit.
- Does she qualify? – Yes, the application would be considered as she has immediate short term living expenses due to an emergency (her husband's hospital admission) and her next income is not due for several days.

- Assessment of priority – Medium priority as the need is less immediate and there would be moderate adverse consequences if the money was not provided.

Example 4 - Myrtle and John can't afford their electricity bill. They are on State Retirement Pension and John has a small works pension. They own their own home which is in poor repair and doesn't have double glazing. They have an unpaid electricity bill of £216 and have had a letter threatening disconnection. They apply for a Crisis Grant to pay for the current bill.

- Are they eligible to apply? – No, as grants aren't available to pay for debts or for on-going needs which are a feature of expenditure.
- Signposting - They could be provided details of how to seek debt advice and how to seek advice on energy saving measures or schemes.

Example 5 - Barry has been mugged whilst in Orkney on a day trip from Thurso. He receives Income-based Jobseekers Allowance and applies for a Crisis Grant. He has reported the crime to the Police but doesn't have any money to get back home tonight or to pay for a hotel.

- Is he eligible to apply? - Yes, he receives income-based Job Seekers Allowance.
- Does he qualify? – Possibly. An application for travelling expenses may be allowed if he can demonstrate that he can't access any other help and there is an immediate threat to his health or safety.
- Assessment of priority – High priority as the need is immediate as he has been mugged and may be highly vulnerable in an unfamiliar place. There may be significant adverse consequences if the money was not provided.

Example 6 - Petula is from Ghana and has just left her violent partner, bringing her 9 year old daughter with her. She advises that is subject to immigration control and has no recourse to public funds, although her daughter is a British citizen. She has no money and applies for a Crisis Grant for living expenses.

- Is she eligible to apply? - No, she has no recourse to public funds.
- Signposting – she could be given advice on contacting women's refuge and Citizens Advice Bureau for benefits advice - as this is a complex case.

Example 7 - Gina is a lone parent with three young children and gets Income Support. Because of a spell of bad weather she has bought boots and coats for the children but this has left her without enough money for food and heating. She applies for a Crisis Grant.

- Is she eligible? – Yes, she gets Income Support.

- Does she qualify? – Yes, although she spent money on boots and coats for the children, which could have been avoided, this could also be seen as an emergency and pressing need due to the weather. This has left her with a need for short-term living expenses without which there could be a risk to the health or safety of her family.
- Assessment of Priority – High priority, as an award of the grant will have an immediate effect on the wellbeing and health of the family. As there is adverse weather there may be adverse consequences to their wellbeing if the grant is not provided.

Example 8 - Fraser got into a fight outside the pub and someone stole his wallet which still had money in it. He had just been paid his Income Support that morning but now has no money due to the stolen wallet. He has contacted his bank and discovered that his card hadn't been used and has able to cancel it. The Police are already aware of the theft, as he is being questioned in connection with the fight, which was picked up on CCTV. He applies for a Crisis Grant.

- Is he eligible to apply? – Yes, he gets Income Support.
- Does he qualify? – Possibly, the application may be considered if he has no money and has immediate short term living expenses because of the emergency (the fight and stolen wallet). However, he still has a bank account that may still have some funds or overdraft limit and this will be explored before awarding a grant.
- Assessment of Priority – Low priority, as he may have other resources to fall back on and may have a degree of personal resilience.

Crisis Grants – needed for living expenses or items where the need for them has arisen because of a disaster and in order to avoid serious risk to the health of the applicant or their family

Example 1 - Jamie's is a lone parent in receipt of income related Employment and Support Allowance and had a chip pan fire yesterday which completely destroyed his cooker and the ceiling tiles directly above it. He applies for a Crisis Grant for a new cooker.

- Is he eligible to apply? – Yes, he is getting income related Employment and Support Allowance.
- Does he qualify? – Yes. Jamie is a lone parent and without a cooker will be unable to make meals which could have a serious risk to his and his family's health.

Example 2 - Jenny has left her partner, who had been violent towards her several times last year. She has moved back home with her mother and claims income-related Employment and Support Allowance. Her mother, who is also on benefits, doesn't have an extra bed and Jenny is sleeping on a camping mattress on the floor in the spare room. She applies for a Crisis Grant to buy a bed.

- Is she eligible to apply? – Yes, she gets income-related Employment and Support Allowance.
- Does she qualify? – No, the application would not be considered as a Crisis Grant can only be paid for items where the need for them has arisen because of a disaster. She can't apply for a Community Care Grant either as she does not fall into any of the relevant categories.

Example 4 - Ruby's ground-floor property was flooded when the first floor neighbour left his bath running which caused a flood and the ceiling to collapse. As it is a Council property the repairs were carried out but all of her furniture was ruined and she did not have her contents insurance. She gets Employment Support Allowance and reckons the gap between the true value of the furniture and the insurance cover is about £600. She applies for a Crisis Grant.

- Is she eligible to apply? – Yes, she gets Employment Support Allowance.
- Would she have qualified? – Yes, the items required would be prioritised and assistance could be provided for essential items i.e. cooker, bed etc.

Exclusions from a Crisis Grant or Community Care Grant

A person should not get a Crisis Grant or Community Care Grant for any of the following range of excluded needs:

- a need which occurs outside the United Kingdom;
- an educational or training need including: clothing and tools, distinctive school uniform or sports clothes for use at school, equipment to be used at school, travelling expenses to or from school, school meals taken during school holidays by children who are entitled to free school meals;
- expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses;
- removal or storage charges, if the person is being re-housed following a compulsory purchase order, a redevelopment or closing order or a compulsory exchange of tenancies;
- a television or a radio or a licence, aerial or rental costs, costs of purchasing, renting or installing a telephone (unless this is for the purpose of a personal alarm), mobile phones and any call charges;
- repair to Council property or the property of housing trusts;
- debts, debt interest, debts to government departments or Council Tax, Scottish Water water and waste charges;
- any expense which the Council or other organisation has a statutory duty to meet, for example regular costs for care or housing;
- a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if they are getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), or Pension Credit). Medical expenses, treatments, items and medications;
- domestic assistance and respite care;
- work related expenses;
- investments;
- holidays;
- ongoing needs which are, or are likely to become, a feature of expenditure;

- travelling expenses, with the exception of one-off expenses relating directly to the qualifying criteria, for example travelling expenses to help someone move to a new home where that move is essential to their re-integration in the community;
- Maternity expenses covered by a Sure Start Maternity Grant – see regulated Social Fund;
- any costs related to a person's funeral – see regulated Social Fund;
- expenses to meet the needs of people who have no recourse to public funds.