We will consider your circumstances in full before deciding whether or not to award a CSG taking into account the following:

1. Financial Considerations

i)Proximity of essential services relied upon by you and your partner to your homeii)The relevant financial, medical and social circumstances of you and yourhousehold

iii)The income and essential expenditure of the customer and their household when considering income.

iv)Whether your expenditure is considered to be above your basic living requirements. If your expenses seem high, the CSG assessor will make enquiries with you to clarify the details

v)Savings and investments held by you and your household, which could be used to your their financial situation. The accessibility of these funds will be taken into account and the award may be reduced

vi)Whether you has insurance to help you recover the costs of the lost goods. Your grant may be reduced by an equivalent amount

vii)whether other family members outside your household help in any way towards your financial expenditure;

viii)whether you and your household could reduce expenditure on non-essential items;

ix)whether the you and your household are entitled to other welfare benefits but are not claiming them;

x)your the level of indebtedness;

xi)whether the you and your household are taking long-term action to help their problems in meeting their housing costs; and

xii)any steps taken by you to help yourself such as financial advice you have sought to alleviate your situation, such as from Citizens Advice Leicestershire, local advice agencies or the Welfare Rights Service.

2. <u>Claim Requirements</u>

2.1 If you claim JSA, ESA, or Universal Credit, you will be expected to first apply for a Short Term Benefit Advance (STBA) or Universal Credit Advance (UCA).

- i) If you have applied for a STBA or UCA and you have been informed that this will be granted, you may apply for a Crisis Grant. If your CSG application is successful, the award will cover the period until receipt of your first STBA payment (usually 14 days from application).
- ii) If you have applied for a JSA or ESA STBA and you are excluded from the STBA or you have received a negative decision, you may apply for a Crisis Grant. If your CSG application is successful, the award will cover a period of up to 4 weeks or receipt of your first welfare benefit payment, whichever is earlier.
- iii) If you have claimed Universal Credit but you are excluded from a UCA or have received a negative decision, you may apply for a Crisis Grant. If successful, the award will cover a period up to 8 weeks or receipt of your first welfare benefit payment, whichever is earlier.
- iv) Up to 14 days crisis support If your JSA, ESA or UC claim is undergoing a sanction, disallowance or suspension, you will be expected to first apply for a DWP hardship award through the JobCentre Plus. If you receive a positive decision for a hardship award, you may apply for a Crisis Grant.

If your CSG application is successful, the award will cover the period until receipt of your first hardship payment (usually 14 days from application);

- v) If your JSA, ESA or UC claim is undergoing a sanction, disallowance or suspension and you are excluded from applying for hardship or have received a negative decision for a hardship award, you may apply for a Crisis Grant.
- vi) If your application for a CSG award is successful the crisis payment will cover a period up to 4 weeks extending to a maximum of 13 weeks in exceptional

circumstances or receipt of your first welfare benefit payment, whichever is earlier;

- vii) If you have claimed UC and an award decision has been made but you have not yet received a payment, you may apply for a CSG.
- viii) If your application for a CSG award is successful the crisis payment will cover a period up to 8 weeks or when your first payment of welfare benefit is paid, whichever is earlier; and
- ix) Food parcel To support vulnerable households where an immediate hardship payment is granted, however these payments take 24 hours to arrive.

3.2 These are the circumstances for, or in, which no assistance will be given (excluded persons)

- i. people in hospital and care homes (independent or local authority) with no plans for discharge within 2 weeks;
- ii. prisoners and people lawfully detained or on release on temporary license;
- iii. members of a religious order who are fully maintained by it;
- iv. people treated as in full-time relevant education who are not in receipt of welfare benefit these persons will only be considered to receive support for expenses arising out of a disaster.
- v. full-time students not in receipt of IS, JSA (IB) or ESA (IR) or Pension Credit (including payments on account) – these persons will only be considered to receive support for expenses arising out of a disaster;
- vi. someone who meets the legal definition of a 'Person From Abroad' these persons will only be considered to receive support for expenses arising out of a disaster
- those whose benefit claim is disqualified, disallowed or sanctioned in relation to their JSA, ESA, IS or Pension Credit. DWP hardship payments should assist such claims;
- viii. where other statutory provisions are in place; including but not restricted to:

- ix. DWP budgeting loans, DWP benefit alignment payments, DWP short term benefit advances, and DWP statutory social fund payments (for example: winter fuel allowance);
- x. people who have made two applications to the Community Support Grant
 Scheme within the current financial year except in extreme circumstances;
- xi. for items other than that which the Council can provide or needs which are not covered by Crisis Grant;
- xii. where private insurance covers costs of the damage;
- xiii. where liability exists elsewhere which addresses the issue (for example if a ceiling falls down because of a leak in the flat above);
- xiv. solely due to unexpected budgeting issues without a causal emergency or crisis;
- xv. a need for a person who resides outside England;
- xvi. when the CSG budget has been exhausted;

3.3 Assistance will be limited to support for expenses arising out of a disaster for, or in, the following circumstances:

 i) persons treated as in full-time relevant education or full-time students not entitled to IS, JSA (income-based), ESA (income-related) or PC (Guarantee Credit);

3.4 Crisis Grants are not available for the following

i)a need which occurs outside United Kingdom

ii) an educational or training need including clothing and tools (the DWP is able to support with these)

iii)distinctive school uniform or sports clothes for use at school or equipment to be used at school

iv)travelling expenses to or from school

v)school meals taken during school holidays by children who are entitled to free school meals

vi)expenses in connection with court (legal) proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses (other than emergency travelling expenses when stranded away from home) vii) removal or storage charges if you are being re-housed following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under a housing authority's statutory duty to the homeless viii)domestic assistance and respite care ix) any repair to council property and any repair to property of certain housing trusts (details of which can be found by contacting Leicester City Council. x)a medical, surgical, optical, aural or dental item or service (these needs can be provided free of charge by the National Health Service, if you receive IS, JSA (IB), ESA (IR), the maximum award of Universal Credit (supported by relevant SOS letter and qualifying criteria) or Pension Credit (guarantee credit) xi) work related expenses xii)debts to Government departments or investments xiii)purchase, installation, rental and call charges for a telephone xiv) mobility needs xv)holidavs xvi) a television or a radio, or a licence, aerial or rental charges for a television or a radio xvii)garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses xviii)housing costs, (other than intermittent costs not met by Housing Benefit, Income Support, Jobseeker's Allowance (income-based), Employment and Support

Allowance (income-related) or Pension Credit, certain rent in advance payments,

certain boarding charges, and minor repairs and improvements)

xix) council tax, council water charges, arrears of community charge, collective community charge contributions or community water charges.

The above list in not exhaustive and whilst it is indicative of the rationale applied to the scheme, The Council will always consider exceptions.