## Appendix 'A' - Annex 2

## Care and Urgent Needs Support Scheme - Typical award scenarios and Case Studies

**Urgent Needs:** The most common application is for living expenses. The scheme was intended in the main to help people on very low incomes who do not have the resources to cope with the effects of a disaster/emergency such as fire/flood/theft. In fact, the most common urgent need leading to an award is benefit delay. Benefit delay causing hardship is the reason for up to 85% of urgent needs awards.

Prior to go live, the DWP issued assurances that the Crisis Loan scheme for alignment issues, e.g. benefit delays, would be replaced by a system of Short Term Benefit Advances (STBAs). In reality, these payments are significantly reduced, e.g. in the first quarter of 13/14 there were 18,871 STBAs issued nationally compared with 242,850 crisis loans for alignment in Q1 of 2011/12. Furthermore, these STBAs are themselves subject to delays of up to 2-3 weeks, forcing CaUNSS to step in.

Unlike crisis loans, which were mainly paid to single unemployed people aged under 35, urgent needs awards are mainly made to people with long term health issues, disabilities and/or dependent children. Such applicants account for 85% of all UNA recipients.

**Care Needs:** The four most common reasons for awards are:

- Helping homeless people move into permanent accommodation
- Relieving exceptional pressure, in particular, where there are severe problems being caused by disability
- Helping the applicant to leave residential care and move to community living, and
- Resettlement, mainly of ex-prisoners

90% of awards are made to an applicant with a long term health issue/disability and/or dependent children.

## Case studies

The following case studies illustrate typical scenarios for a CaUNSS award.

- A 30 year old applicant approached the scheme for help because she needed essential items. She was 4 months pregnant and had been living homeless, sleeping behind a retail park. She had secured the tenancy of a social rented property but the Housing Association wouldn't let her move in without at least a cooker and she was unable to progress her situation. She applied to the scheme and was awarded a package of essential items including a cooker, fridge, sofa, table and chairs, bed and bedding, wardrobe, kitchen utensils and crockery. She has thanked the scheme for "turning her life around".
- A single person who came off of benefits last month to start work. He only received £40 from Jobseekers Allowance to last him until his first payday, which was £100 less than he was expecting. The scheme awarded him £30 to cover his travel costs to work until his payday.
- A young man with addiction problems was helped last year with a Care Needs award to resettle from rehab. He has since made great progress and is now a volunteer at the agency that made the initial referral to CaUNSS.
- A 26 year old mother of 2 (1 baby and a 4 year old). Forced to survive on child benefit for the past month whilst DWP and HMRC process benefit claims. An Urgent Needs Award was made to provide food and nappies and the applicant was referred for further help with her benefit problems.
- A homeless man who had previously been in NHS care was provided with essential items to help him move successfully into unfurnished accommodation.
- A family lost their home as a result of the breadwinner losing his job through ill health. The CaUNSS helped them to get re-housed by awarding beds, bedding, furniture items, flooring and a cooker. The Support officer also referred the applicant to the Welfare Rights Service for advice about benefits and advice about other LCC education benefits such as assistance with school clothing.
- The applicant served with the forces in Afghanistan and as a result suffers from Post-Traumatic Stress Disorder. He had become homeless and was being assisted by the SALUTE veterans' service. They had managed to find him some temporary accommodation through a homeless project. He had only recently claimed benefits and would not receive a payment for some weeks. He

requested help with food, clothing, toiletries and heating. He was awarded an Urgent Needs Award for clothing and heating and food parcels for 2 weeks.