

REPORT TO: Corporate Policy and Performance Board
DATE: 25th January 2021
REPORTING OFFICER: Strategic Director Enterprise, Community & Resources
PORTFOLIO: Resources
SUBJECT: Discretionary Support Scheme Topic Group
WARD(S): Borough-wide

1.0 PURPOSE OF REPORT

1.1. On 15th December 2020 the Discretionary Support Scheme Topic Group reviewed the current eligibility criteria for the Discretionary Support Scheme (The Scheme). This report provides details of that review and changes proposed to the Scheme.

2.0 RECOMMENDATION: That;

- (i) The Topic Group's review of the Discretionary Support Scheme, be noted;**
- (ii) The criteria used to make awards under the Scheme, be amended as proposed in paragraph 3.4 below;**
- (iii) The Strategic Director – Enterprise, Community & Resources be recommended to exercise his delegated authority from Executive Board in liaison with the Executive Board Member – Corporate Services, with regard to recommendation (ii).**

3.0 SUPPORTING INFORMATION

3.1 On 15th December 2020 the Discretionary Support Scheme Topic Group received the report shown in Appendix 1.

3.2 The Topic Group reviewed the following areas relating to the Scheme;

- (i) Applicant eligibility criteria
- (ii) Needs which are not covered by the Scheme
- (iii) Applicants not eligible for awards
- (iv) Items currently awarded under the Scheme
- (v) Items awarded under the Scheme which have been temporarily relaxed given the availability of Covid Household Support grant funding

- 3.3 It was noted that where applicants are not eligible for awards under the Scheme, they will wherever possible be signposted to other agencies who may be able to assist them.
- 3.4 Following the review of the above areas, the Topic Group recommended the following changes to the Scheme Policy Document (see Appendix 2);
- (i) Section 8 – to provide for school meals where a decision is awaited following an application for free school meals
 - (ii) Section 8 - to exclude applications for non-emergency home repairs and improvements
- 3.5 The Topic Group also considered whether maintained schools will support families in hardship with the provision of uniforms. Children’s Services subsequently confirmed that this is the case. Schools either have spare or good quality returned uniforms they can provide or they will supply funds to buy uniforms. In terms of academy schools, they can access funding streams via their multi-academy trusts or the Department for Education should the need arise. Therefore, within the Scheme criteria it is proposed to continue with not providing school uniforms.
- 3.6 It was also agreed by the Topic Group to continue with claimants not being eligible for awards where benefit claims have been disqualified, disallowed or sanctioned.
- 3.7 The two changes proposed by the Topic Group in paragraph 3.4 above have been incorporated into the Scheme Policy Document, a draft of which is presented in Appendix 2.

4.0 IMPLICATIONS FOR THE COUNCIL’S PRIORITIES

- 4.1 The Scheme has the potential to affect all of the Council priorities.

5.0 RISK ANALYSIS

- 5.1 Awards made under the Scheme will continue to be monitored closely to ensure total expenditure remains within budget.

6.0 EQUALITY AND DIVERSITY ISSUES

- 6.1 The eligibility criteria and application process for the Scheme ensure that no particular groups of individuals are excluded.

7.0 LIST OF BACKGROUND PAPERS UNDER SECTION 100D OF THE LOCAL GOVERNMENT ACT 1972

7.1 There are no background papers under the meaning of the Act.

Appendix 1

REPORT TO: Corporate Policy and Performance Board Topic Group

DATE: 15th December 2021

REPORTING OFFICER: Strategic Director Enterprise, Community & Resources

PORTFOLIO: Resources

SUBJECT: Review of Discretionary Support Scheme

WARD(S): Borough-wide

5.0 PURPOSE OF REPORT

1.2. At the Corporate Policy and Performance Board on 2nd November 2021 a report was received which presented the latest position regarding awards made under the Council's Discretionary Support Scheme (The Scheme). The Board asked that the Topic Group review the current eligibility criteria for the Scheme, as set out in this report.

6.0 RECOMMENDATION: That the Topic Group review the Discretionary Support Scheme and consider whether the Scheme's eligibility criteria require modifying.

7.0 SUPPORTING INFORMATION

Discretionary Support Scheme (The Scheme)

3.1 The Scheme is now in its ninth year of operation. During this period the Scheme has been developed and amended where necessary by the Topic Group.

3.2 The attached appendices set out the following items;

Appendix A – applicant eligibility criteria for the Scheme

Appendix B – needs which are not covered by the Scheme

Appendix C – applicants not eligible for awards under the Scheme

Appendix D – items currently awarded under the Scheme

Appendix E – items awarded under the Scheme which have been temporarily relaxed given the availability of Covid Household Support grant funding

3.3 Where applicants are not eligible for awards under the Scheme, they will wherever possible be signposted to other agencies who may be able to assist them.

8.0 IMPLICATIONS FOR THE COUNCIL'S PRIORITIES

4.1 The Scheme has the potential to affect all of the Council priorities.

5.0 RISK ANALYSIS

5.1 Awards made under the Scheme will continue to be monitored closely to ensure total expenditure remains within budget.

6.0 EQUALITY AND DIVERSITY ISSUES

6.1 The eligibility criteria and application process for the Scheme ensure that no particular groups of individuals are excluded.

7.0 LIST OF BACKGROUND PAPERS UNDER SECTION 100D OF THE LOCAL GOVERNMENT ACT 1972

7.1 There are no background papers under the meaning of the Act.

Scheme Applicant Eligibility Criteria

The eligibility criteria for individuals applying to the Scheme are as follows;

Emergency Support

- Halton resident
- Aged 16+
- Have no alternative forms of help* **and**,
- Have not had 2 previous awards in the last 12 months **and the award is**,
- The only way of preventing risk to health or safety

Community Support

- Halton resident
- Aged 16 +
- In receipt or imminent receipt of an income-related benefit, or non-working Universal Credit **and**
- No funds to meet the need themselves **and**,
- There are no other alternative sources of help* **and**,
- Not have had 2 previous awards in the last 12 months **and the claimant is**
- Moving out of institutional or residential care **or**,
- Moving to more suitable accommodation **or**,
- Under exceptional pressure **or**,
- Setting up home as a part of a resettlement programme

Whilst the list of criteria above is not exhaustive there are some claimants who will not be eligible under the Scheme (see Appendix C).

** Where the customer is eligible under the Scheme policy, food and white goods may be provided prior to alternative sources. Alternatively if the customer is not eligible, the customer will be signposted to agencies that may be able to assist.*

Needs Which Are Not Covered By The Scheme

- A need which occurs outside the United Kingdom
- An educational or training need including clothing and tools
- A distinctive school uniform or sports clothes or equipment to be used at school
- Travelling expenses to or from school
- School meals
- Expenses in connection with legal proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- Removal or storage charges due to being re-housed due to a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies
- Domestic assistance and respite care
- Any repair to council or housing trust property
- A medical, surgical, optical, aural or dental item or service provided free of charge by NHS
- Work related expenses
- Debts to Government departments
- Purchase, installation, rental and call charges for a telephone
- Holidays
- A television or a radio, or a licence, aerial or rental charges for a television or a radio
- Garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses
- Housing costs including rent in advance payments or boarding charges
- Home repairs and improvements
- Council tax, water charges, arrears of community charge, collective community charge contributions or community water charges or shortfalls in rent
- Items which are covered on the claimants' home insurance

Claimants Who Are Not Eligible For Awards Under The Scheme

- Residents in care homes with no plans for discharge within 2 weeks
- Hospital in patients with no plans for discharge within 2 weeks
- People lawfully detained or on release on temporary licence
- Members of a religious order who are being fully maintained by it
- Certain students and people from abroad
- Benefit claim being disqualified, disallowed or sanctioned
- The claimant or their partner have received two awards within the last 12 months (unless good cause has been established)
- Claimants taking part in a strike
- Claimants in a situation caused by an overpayments due to fraud being recovered
- Claimants receiving hardship payments
- Claimant responsible for the emergency or situation
- Claimants who have home insurance which covers the need

Items Awarded From The Scheme**Food items**

Food Pack Type	Contents of food pack	Average spend per pack £
One Adult 1 - 2 Weeks (fp1)	Some fresh fruit apples, bananas, oranges, tinned fruit and veg, soup, bread, milk, sugar, tea/coffee, potatoes, beans, rice pudding, cordial, pasta, rice, cooking sauces, tinned meat such as steak and ham, soft cheese, tinned curry, gravy, instant mash, cereal, butter, eggs.	£40.00
Additional Adult (fp2)	Extra items from FP1 to top up shopping, such as extra tinned items, fruit, bread, milk, cereal etc. Things like potatoes, pasta, rice are not provided as these tend to be larger packs already in FP1	£20.00
Child Pack (fp3)	Extra items from FP1 to top up shopping, such as tinned veg and fruit, milk, plus jelly, sandwich paste, cordial, crackers, ravioli, tinned mac an cheese, noodles, pasta n sauce. Additional items such as baby food, wipes and nappies are added as required, this can increase the price substantially depending on what is required per request per child.	£15.00
2 Adult Pack (fp4)	Same as FP1, with a few items increased to quantity of 2.	£45.00
Toiletry Pack (fp5)	Toilet roll, toothpaste, shower gel/shampoo, washing up liquid, sanitary items, clothes washing powder, toothbrush, bleach, deodorant, bin bags.	£10.00
Vegetarian Pack (fp6)	Same as FP1 minus any meat items, extra vegetarian items provided instead such as vegan specific tinned goods plus extra fruit and veg.	£40.00
Gluten Free (fp7)	Same as FP1, anything with gluten is swapped for the gluten free version, such as free from pasta, free from corn flakes, free from butter, free from cooking sauces, free from bread and so on.	£50 (items more expensive)

Nut Allergy (fp8)	Same as FP1 with products containing nuts taken out.	£40.00
Cold Food Basket (fp9)	Tinned fish and meat, mug shots, tinned fruit, pancakes, mixed salad beans, sausage rolls, bread/wraps, jelly, butter, milk, crackers, cheese, all items ready to eat etc.	£40.00
Household Items (fp10)	Cutlery, plates, Tin opener	£10
Freezer Basket (fp11)	Various Veg, Meat, Mash, couple of ready meals, fish fingers, fruit, pies, chicken dippers, jacket potatoes, waffles, Quorn, vegan items and free from items	£40.00 standard £20.00 kids pack £50 gluten free £40 vegetarian

Other Items

Item number	Item
1	Bedding Only
2	Single Bed with bedding
3	Single Bed
4	Single Mattress
5	Single Bed Frame Only
6	Double Bed
7	Double Bed with bedding

8	Double Mattress
9	Double Bed Frame Only
10	Bunk Beds with Bedding
11	Bunk Bed
12	Cot with bedding
13	Sofa
14	Set of curtains
15	Cooker
16	Washing machine
17	Fridge
18	Kitchen equipment
19	Table and Chairs
20	Clothing
21	Toiletry Pack
22	Pram
23	Fuel
24	Removals
25	Cooker Connections

Appendix E

Relaxation Of Scheme Criteria Due To Household Support Grant Funding (6th October 2021 to 31st March 2022)

Item	Current award	New award
Help with gas and electricity	Single person £25 5 or more in the property £40	Single person £50 Couple £75 3 to 5 people £100 6 or more people £150
Food parcels	We do not award frozen items because of the risk of an applicant's electricity running out.	Provide frozen items in addition to long life items, but staff to ask applicant that they have enough electricity that ensures their fridge will not go off.
Provide replacements for broken items, such as mattresses, beds, cookers, fridges and washing machines.	We do not replace household items unless an extreme case is presented to us and the applicant has exhausted all other options.	Replace the broken item, this will allow the customer to have more of their money to support their household.
Customer on a fuel meter – with fuel debt	Normally we do not clear fuel debt.	Provide support (capped at £200) to clear energy debt and then make a fuel award based on the amount mentioned above.

<p>Help those paying for energy by direct debit to pay their bill or clear the energy debt.</p>	<p>Current criteria does not support customers who are paying for their energy by direct debit.</p>	<p>Relax the criteria to allow support for customers who pay by direct debit.</p>
<p>Customer has a form of income due to them in the next few days.</p>	<p>We would not pay in these circumstances, the customer would have to wait for their payment to come through.</p>	<p>Make an award, the customer would have earlier access to support.</p>
<p>Relax checking on household spend and go to a basic income and expenditure.</p>	<p>Current criteria would take into account all household spending.</p>	<p>Relax the income and expenditure, don't consider budgeting issues unless someone has spent unreasonable amounts on non-essentials.</p>

Localised Support to Replace the Social Fund:

Discretionary Support Scheme

Discretionary Support Scheme

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Version	Amendments	Approved by	Updated
V1	Published	Members	March 2013
V2	Food priority. Point 4.1	Members	July 2013
V3	Fuel awards added. Point 3.3 & 6.3	Members	November 2013
V4	White goods priority. Point 4.1	Members	May 2014
V5	Inserted “non-working Universal Credit” into the table at section 4.1 & 5.12 of the eligibility criteria	Members	November 2014
	Appendix B - Amended wording to “ <i>The claimant or their partner have received two Discretionary Support awards within the last 12 months (unless good cause has been established)</i> ”	Members	November 2014
	Appendix B – Removed wording “ <i>People treated as in full-time relevant education</i> ”.	Members	November 2014
V6	Change to Fuel award. Point 3.3	Ed and Ian	19th October 2016

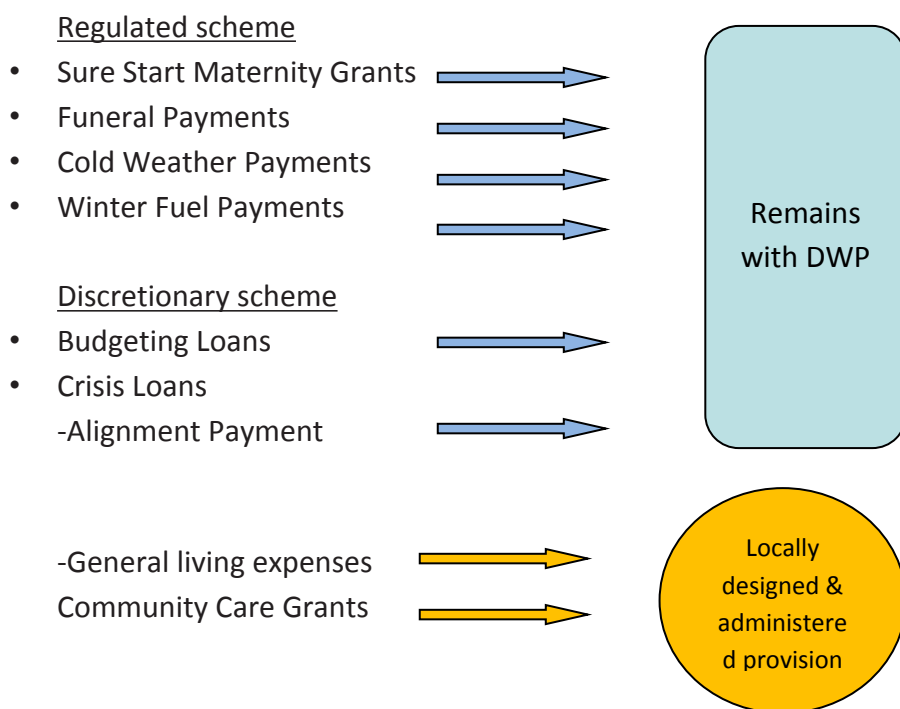
Discretionary Support Scheme

V7	Introduced Cash Payment Option Point 2.10 and removed signposting to foodbanks Point 4.1 COVID-19	Ed	20 th March 2020
V8	Appendix A – amended wording to two items to “School meals, except where a decision is awaited following an application for free school meals” and “non-emergency home repairs and improvements”	Ian	XXXXXXXX

Discretionary Support Scheme

1 Introduction

1.1 The Welfare Reform Act 2012 abolishes the discretionary Social Fund. Crisis Loans for general living expenses and Community Care Grants will be replaced by new discretionary local assistance schemes to be administered by local authorities from April 2013.



1.2 Current Department of Works & Pensions' policy states that Crisis Loans are to meet immediate needs such as general living expenses or items needed following a disaster and entitlement is not dependent upon receipt of a benefit. Community Care Grants are non-repayable grants to enable vulnerable people to live in the community and are conditional upon receipt of an income related benefit.

1.3 This document sets out Halton Council's proposed discretionary support scheme.

Discretionary Support Scheme

2 Discretionary Support Policy

- 2.1** The purpose of the proposed Discretionary Support Scheme is to provide a local solution to replace elements of the Social Fund which will no longer be administered by the Department of Works & Pensions, specifically Community Care Grants and Crisis Loans. The scheme will be administered by the Revenues, Benefits and Customer Service Division although it is anticipated that all services will be able to refer clients into the scheme.
- 2.2** The scheme will assist vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs or where they require support to maintain their independence within the community.
- 2.3** The scheme will meet the particular needs of Halton's most vulnerable residents.
- 2.4** The scheme will ensure that there is high quality, consistent decision making including appropriate timescales.
- 2.5** The scheme will treat each applicant fairly and equitably.
- 2.6** The scheme will not cover those who are deemed to have sufficient income and savings.
- 2.7** The scheme will use alternative funding where appropriate e.g. Section 17 of the Children's Act 1989, Leaving Care Grants. This will help to protect the remaining funds for people who are in need.
- 2.8** The scheme will not cover needs which are more appropriately addressed by other discretionary funds or benefits. Specifically, it will not meet needs that should be addressed by Council Tax Reduction schemes, Discretionary Housing Payments or Department of Works and Pensions provision.
- 2.9** Consideration will be given to the nature, extent and urgency of the need in every individual case.

Discretionary Support Scheme

2.10 There will be no cash payments (unless there are no delivery/ click and collect options to the team).

3 Discretionary Support Scheme

3.1 The scheme will issue awards for two types of need: to people who require short term **Emergency Support** and to people who require **Community Support** to establish or maintain a home independently in the community.

3.2 Where applicants meet the relevant criteria and there are sufficient funds in the budget to make an award then awards may be made as follows.

3.3 Emergency Support

Awards may be made to assist with immediate short-term needs due to a circumstance that presents a serious risk to the health or safety of the claimant or their family **and** the award is the only way to prevent this. Awards will normally be made for **immediate** essential day to day living expenses only and will usually be made by way of a food parcel, or payment direct to supplier for items such as:

- Essential food items
- Essential toiletries
- Essential household items
- Essential Fuel Awards - *a maximum £15 (or £25 for a family of five or greater) top up in the summer (1st April to 31st October) and £25 (or £40 for a family of five or greater) top up in the winter (1st November to 31st March).*

3.4 There will normally be a limit on applications for the Discretionary Support Scheme to a maximum of two in any twelve month rolling period, although exceptions may apply.

Discretionary Support Scheme

3.5 Community Support

Awards may be made to assist vulnerable people in returning to or remaining in the community **or**,

to ease exceptional pressure on the family. Examples include:

- Moving out of institutional or residential care or,
- Moving to more suitable accommodation or,
- Under exceptional pressure or,
- Setting up home as a part of a resettlement programme **and**
- The disallowance of the Community Support award would significantly impede on the applicant's continued or potential independence in the community

3.6 Awards will normally be made by way of payment direct to supplier for items such as:

- Beds and Bedding
- Kitchen equipment
- Seating
- Removal expenses

3.7 Whilst the types of awards listed above are not exhaustive there are some forms of support that will not be provided. See Appendix A.

Discretionary Support Scheme

Criteria

4.1 Eligibility criteria for the scheme is:

Emergency Support
<ul style="list-style-type: none">• Halton resident• Aged 16 +• Have no alternative forms of help* and,• Not have had 2 previous awards in the last 12 months and the award is,• The only way of preventing risk to health or safety
Community Support
<ul style="list-style-type: none">• Halton resident• Aged 16 +• In receipt or imminent receipt of an income-related benefit, or non-working Universal Credit and• No funds to meet the need themselves and,• There are no other alternative sources of help* and,• Not have had 2 previous awards in the last 12 months and the claimant is• Moving out of institutional or residential care or,• Moving to more suitable accommodation or,• Under exceptional pressure or,• Setting up home as a part of a resettlement programme
Whilst the list of criteria above is not exhaustive there are some claimants who will not be eligible to the Discretionary Support Scheme. See Appendix B

** Where the customer is eligible under the Discretionary Support Scheme policy, food and white goods may be provided prior to alternative sources. Alternatively if the customer is not eligible, the customer will be signposted to agencies that may be able to assist.*

Discretionary Support Scheme

4.2 Priorities of the scheme

All requests for support will be considered on an individual basis with due account given to the vulnerability and personal circumstances of each customer. In the first instance priority will be given to those requiring emergency support

4.3 Other requests for help, which meet the relevant criteria, will be considered based on the level of impact that the award would have on the claimants' circumstances.

High: An award for the item requested will have a substantial and *immediate effect* in resolving or improving the circumstances of the applicant. e.g. a bed for a claimant taking up a first tenancy after leaving prison or a change of locks for claimant at risk of domestic violence

Medium: An award for the item requested will have a noticeable effect, although not substantial and immediate, in resolving or improving the applicant's circumstances. e.g. table and chairs for a care leaver taking up a first tenancy

Low: An award for the item requested will have only a minor effect in resolving or improving the applicant's circumstances. e.g. curtains for a claimant who wants to remain in the community

Discretionary Support Scheme

5. The Application Process

5.1 The application process will be clear, transparent and accessible and will be designed to provide consistent and fair decision making by gathering appropriate data and supporting information.

5.2 The application process will be flexible to avoid undue delays and reflect that some awards require more detailed information. Applications will be made via telephone for Emergency Support and via on line application and referral for Community Support.

5.3 Emergency Support:

A two stage application process will be established which will allow awards to be determined at the point of application.

Stage 1: Telephone eligibility check

5.4 Claimants will be asked to ring a dedicated Freephone number for an eligibility check. The phone line will be open Monday to Thursday 9am to 5pm and Friday 9am till 4.30pm. There will be no out of hours service

5.5 Details will be taken regarding the emergency and the financial circumstances of the claimant and their immediate family.

5.6 The initial check will establish if the claimant meets the broad criteria for Emergency Support. i.e. a risk to the health or safety of the claimant or family, an immediate and short term need, and alternative sources of help have been explored

5.7 Claimants who do not meet the above criteria will be sign posted to alternative agencies.

Stage 2: Telephone assessment

5.8 Claimants who meet the initial eligibility check will then be asked a series of more detailed questions.

5.9 A verification check will be undertaken to confirm the claimant's identification and financial circumstances. Where possible existing council records will be used.

5.10 A decision will usually be made at the time of the initial telephone call and the claimant verbally informed of the decision

Discretionary Support Scheme

5.11 Community Support:

Applications will be made via an online application which will be completed by a professional body such as Social Worker, Probation Officer or Housing Officer.

5.12 An eligibility check will be built into the on line process. The initial check will establish if the claimant meets the broad criteria for Community Support. i.e. a vulnerable person establishing or maintaining a home independently in the community or, a family under exceptional pressure, in receipt of an income related benefit or non-working Universal Credit and alternative sources of help have been explored

5.13 The initial eligibility check will allow those that do not meet the criteria to be informed instantly thereby avoiding the need for them to complete unnecessary applications. They will also be offered on line advice regarding alternative sources of support.

5.14 Claimants who meet the initial check requirements will then be asked a series of more detailed questions.

5.15 A verification check will be undertaken to confirm the claimants' identification and financial circumstances. Where possible existing Council records will be used. The verification of the claimants' personal circumstances will be confirmed by the fact that the application has been received from an authorised referring agency

5.16 Most awards will be determined within 14 days of application.

5.17 Notifications of awards will be made in writing to the referring agency

Discretionary Support Scheme

6. Methods of Payment

6.1 The scheme will provide appropriate methods of awarding support and allow the authority to decide to whom the award should be made based upon the individual circumstances of each applicant.

6.2 Cash payments will not be made.

6.3 Consideration will be given to making awards as follows:

Food / Fuel —————> Direct payment to supplier

White Goods —————> Direct payment to supplier

Household Goods —————> Direct payment to supplier

Discretionary Support Scheme

7. Rights of Review

~~7.1 The claimant or their authorised representative will have the right to request that the decision be reviewed.~~

7.2 Reasons for a review of a decision could include:

- Application refused
- Method of payment
- Value of award

When requesting a review of a decision, the applicant will be expected to give reasons why they feel the original decision should be reviewed and provide additional information to support the request if appropriate.

7.3 The review process has one stage:

Stage 1 – Officer Review

Senior Officer carries out a review of the initial decision and consideration will be given to the claimants' reasons for review.

There is no time limit in which to ask for a Review.

Emergency Support applications will be reviewed within 24 hours. All other requests within 5 working days

Discretionary Support Scheme

8. Appendix A

Excluded Needs not covered by the Discretionary Support Scheme

- A need which occurs outside the United Kingdom
- An educational or training need including clothing and tools
- A distinctive school uniform or sports clothes or equipment to be used at school
- Travelling expenses to or from school
- School meals, except where a decision is awaited following an application for free school meals
- Expenses in connection with legal proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- Removal or storage charges due to being re-housed due to a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies
- Domestic assistance and respite care
- Any repair to council or housing trust property
- A medical, surgical, optical, aural or dental item or service provided free of charge by NHS
- Work related expenses
- Debts to Government departments
- Purchase, installation, rental and call charges for a telephone
- Holidays
- A television or a radio, or a licence, aerial or rental charges for a television or a radio
- Garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses
- Housing costs including rent in advance payments or boarding charges
- Non-emergency home repairs and improvements
- Council tax, water charges, arrears of community charge, collective community charge contributions or community water charges or shortfalls in rent
- Items which are covered on the claimants' home insurance

Discretionary Support Scheme

9. Appendix B

Excluded claimants not eligible to awards of the Discretionary Support Scheme

- Residents in care homes with no plans for discharge within 2 weeks
- Hospital in patients with no plans for discharge within 2 weeks
- People lawfully detained or on release on temporary licence
- Members of a religious order who are being fully maintained by it
- Certain students and people from abroad
- Benefit claim being disqualified, disallowed or sanctioned
- *The claimant or their partner have received two Discretionary Support awards within the last 12 months (unless good cause has been established)*
- Claimants taking part in a strike
- Claimants in a situation caused by an overpayments due to fraud being recovered
- Claimants receiving hardship payments
- Claimant responsible for the emergency or situation
- Claimants who have home insurance which covers the need