

Hardship Fund FAQ's for Partners

This document is where we have collated frequently asked questions about the Hardship Fund. Please have a look at the <https://hardshipfund.redcross.org.uk/faqs/> page too for any further guidance.

Questions:

Fund Queries

What is the Hardship Fund?

As part of its response to the coronavirus outbreak, The British Red Cross, in partnership with Aviva and the Aviva Foundation, has created the Hardship Fund to provide financial support to individuals who were already financially at risk before the coronavirus outbreak and, whose financial situation has deteriorated due to the crisis.

Working through partner organisations, The British Red Cross will provide short term financial help to people who can't afford the essentials. Our network of referral partners will help us reach those who are particularly at risk as a result of the coronavirus outbreak

What are the eligibility criteria for the Hardship Fund?

To be eligible for the Hardship Fund an individual will be:

People who lack recognised legal status; People with no or in temporary accommodation; Families living below the poverty line; People facing domestic or sexual and gender-based violence; People with no access to stable income sources; Individuals will not be able to self-refer to the Hardship Fund; People who have been required to shield; People with a significant deterioration in their mental health; People with a significant deterioration in the physical health.

To be eligible for the Hardship Fund, individuals must not receive the following forms of income:

Paid employment of any kind, Pension, Statutory support including Universal Credit, Asylum Support or any other state funded support, Regular financial support, bursaries or voluntary sector grants, Income from savings.

They will have to fit into the above two categories as well as being unable to afford the essentials.

How are we targeting the outreach of the Hardship Fund?

We have been using the vulnerability index created by BRC to identify the areas which have the highest vulnerabilities to the primary and secondary effects of the COVID-19 crises. We are also working with areas and data collected along the way of the Hardship Fund to find out what the main reasons for referrals to the fund are to aim to target approaching specific organisations to partner up with for disbursing the fund. BRC Vulnerability Index: <https://britishredcrosssociety.github.io/covid-19-vulnerability/>

What is the maximum amount a person can receive?

An individual can receive a card for each dependent they have, to a maximum of 3 total cards per household. If there are more people in the household who require the Hardship Fund, the household will still be capped at 3 cards of £120 on them each (for three months, if that option is chosen).

One-person household = one card, with £120 per month

Two-person household = two cards, each with £120 per month

Three-person household = three cards

Four-person household + = three cards

What is the British Red Cross's guidance on public messaging about the Hardship Fund?

Please use this phrasing when publicly sharing about the Fund ***'The Hardship Fund was created by the British Red Cross with their partner Aviva to help those most financially impacted by the COVID-19 outbreak.'***

Please **do not share** the Hardship Fund referral website publicly. The aim of this site is to provide information for Referral Partners on the Hardship Fund and for them to make referrals through, it is not an information site for the general public.

Share individual stories and messages with the British Red Cross. We would love to hear about how the Fund has helped families and individuals, please do email these to us at hardshipfund@redcross.org.uk

What is the minimum age someone can receive a payment?

Unfortunately, you must be 18 or older to receive a payment. We are unable to distribute cards to people below 18.

Can more than one adult in a household be referred separately?

No. There can only be one referral per household. However, the amount received increases depending on the number of individuals in a household, up to 3 payments per household. This is explained on the website: <https://hardshipfund.redcross.org.uk/faqs/>. If there are multiple adults living in a household who need support please contact our team to discuss the needs in this household.

Presumably people can only be referred once, but could be recommended for the three payments over three months?

Yes. People can be referred only once. When the referral is made, you select whether they receive three months support or one-month support.

Partnership Queries

Who can become a Referral Partner, what is the criteria?

Any organisation can become a Referral Partner, including NGO's, small charities, local authorities, schools, etc. All Referral Partner organisations must be able to answer 'yes' to the following questions:

Are you able to refer people who meet Hardship Fund criteria?

Are you providing ongoing support to the individual you are referring, aiming to support them out of hardship?

Are you willing to partner with British Red Cross and sign a Memorandum of Understanding (MoU) to define this relationship?

Are you able to capture and act on feedback from the people you are referring?

Will you be able to provide reports about referrals and service use?

Do you collect and store people's personal data in compliance with GDPR?

Do you have procedures for reporting and investigating safeguarding concerns?

Do you have procedures for reporting and investigating fraud?

Once it is confirmed that the organisation meets all the above criteria then we can move forward in deciding whether they will be a Referral Partner. Please note, the fund is limited so we have to be selective with which organisations become referral partners.

How can an organisation become a Referral Partner?

If organisations are interested in becoming a Referral Partner, they should email hardshipfund@redcross.org.uk. The request will then be directed to the Hardship Fund Lead for the area where the organisation is based or if there is a hold on new partnerships in that area a hold email will be sent to the organisation and their email will be logged in the Hold Emails folder.

To move forward the Hardship Fund Lead will confirm if the organisation meets the criteria to become a partner before sending an MoU which needs to be signed, a cap on initial referrals will then be set and finally their log in details for Red Rose will be sent.

What is the purpose of the MoU?

The MoU is a document that must be signed by both the Hardship Fund Leads and the partner organisation. The purpose of the MoU is to put in place an agreement where the partner understands what the fund is and what their responsibilities are as a Hardship Fund Referral Partner. It is a key document in our partnerships.

Why do partners have a cap on the number of referrals they can be making?

There must be a cap put in place for each Referral Partner before they begin referring. This is put in place for us to monitor and distribute the funds equally within each area. Some of these caps might be extended and others might end when they reach the limit. This decision will be made once the partner has notified us that they are coming close to their limit. Ultimately, the Referral Partner is responsible for reaching out to the Hardship Fund Lead to notify them when they are coming close to or have met this cap. The cap should not be treated as an 'end time' but more of a 'check in time'. We do not want the cap to limit referrals so if you have a need for more referrals please contact us.

Who is responsible for getting informed consent for someone's data to be shared?

The partner organisation is the one who is collecting and sharing someone's data with BRC. It is therefore their responsibility to ensure that the individual understands the purpose of this data being shared. The terms and conditions on the RedRose application should be provided to the person being referred either verbally or written before the boxes are ticked.

What do we mean by casework/ ongoing relationship with the individual's partners are referring?

Our definition of casework/ ongoing relationship will be that the partner organisation will be supporting the individual referred by bridging them to longer term solutions out of hardship. Therefore, people will only be referred to the Hardship Fund to bridge them to longer term solutions. People should not be referred to the Hardship Fund as one-time support for the partner organisation and therefore should not be advertised for people to approach the partner if they meet the criteria as this should be a tool used alongside the current work the partner will be doing.

Why can't we provide letters of support to service users?

There is a range of reasons why someone might need a letter of support. With the Hardship Fund model, BRC is not the organisation that builds the in-depth relationship with a service user, so we are not in a position to fully understand what a letter of support is needed for. The Referral Partner is best placed to provide an appropriate letter. There is also a risk that the letter of support becomes more valuable than the support provided, and people seek to access the fund for the letter, rather than for the support.

What consent do I need to collect in order to share someone's details with the Red Cross?

When filling out the RedRose application to refer someone onto the Hardship Fund there are a list of Terms and Conditions that need to be read out or shown to the individual that is being referred from them to provide verbal or written consent that they agree to have their information shared with the British Red Cross. Please refer to our privacy notice for more details.

Card Queries

How does a service user receive payments?

After an application has been made for an individual, they will receive a card between 2 to 14 working days after the submission. In the pack they receive there will be a card and a Welcome Letter which will include instructions on how they should activate the card, this will be done through sending a SMS with the reference number and DOB to the number on the letter. Once the card is activated, they will have £120 topped up on the card. If they are receiving the 3-month option, then every 28 days for 3 months the card will automatically be topped up with another £120.

Can someone else activate the card on the user's behalf?

No. The activation process must be completed by the named individual who has been referred. Partners can support a user to understand the process set out in the Welcome Letter, but the activation itself must be completed by the user.

Can referral partners use the cards on behalf of the person that is referred?

No. When Hardship Fund cards are sent out these are only to be used by the individual and their dependants who have been referred. Partners are not allowed to use the card on the individual's behalf and are not allowed to control the individuals spending. The purpose of the fund is that it is unrestricted and therefore if a partner believes the person might be at risk through receiving this funding then they should not be referred onto the fund. An example of this would be that an organisation cannot keep the card of someone who might have a drug or alcohol dependency as they are concerned of where the money would be spent. If there is a risk of doing harm, they should not refer the individual to the fund. If the partner controls the funds for the individual this can be picked up as fraudulent activity as we are unable to monitor if the money is going directly to the named individual.

How can people spend the money on the card?

The money on the card is unrestricted and can be spent anywhere. The only limits on it are that it cannot be spent online for gambling and online pornography, and only £35 can be withdrawn from an ATM in the card's lifetime, with a charge of 60p for the ATM use. There is no restriction on using the card for cashback.

What to do if there are problems with the card?

If an individual is having any technical difficulties with their card, or if it is lost/ stolen they can call SSC on 0300 332 1425. Alternatively, if the partners have flagged this up with Hardship Fund Leads you can email hardshipfund@redcross.org.uk who can support you with this query.

How long does it take for a card to arrive?

It takes around 2 to 14 working days for a card to arrive with an individual. We cannot chase up any cards until it has gone 14 working days since the application was submitted.

Application (RedRose) Queries

What is RedRose?

RedRose is the online system used for applications to be made for the Hardship Fund. Each Referral Partner will have their own login to go online into RedRose to apply. Guidance on how to use RedRose will be sent to the partner alongside their login details. The application is straightforward and is only one page. When applying on RedRose the vital parts to make sure are correct are the individuals address, phone number and DOB. These are used for them to receive and activate the card. The person submitting the application must also make sure they input their own name, direct telephone and email for the team to get in contact with them in case there are any problems with the application.

Why does a referral need to include a mobile number?

The phone number of the individual is required as this is the number that will be registered for the card. When the card is received, they will use this number to send an SMS to activate the card.

What happens if a referral does not have a phone number?

The person being referred must have their own phone number and cannot use someone else's number. If they do not have their own phone number, we will encourage partners to suggest for them to purchase one of the mobile phones which are free when you buy £10 top up onto them. It is useful for the individual to have a mobile as if their pin number is lost or if any problems occur with the card this number will be used to contact the individual through our cardops team.

If the person does not have a phone and the organisation cannot get them one, the partner can make a referral by emailing hardshipfund@redcross.org.uk to let them know then a call will be arranged by the Wimbledon team and the partner and individual for the referral to be made over the phone.

You can also follow these steps:

Partners who make the referral enter can 07000000000 on the referral form.

When the card arrives the individual can contact the lost or stolen card number, which is included on the letter that comes with the card, (for reference 0300 332 1425), the staff at this number can conduct a manual verification over the phone to activate the person's card.

If they don't contact this number, we won't have any means of contacting them and it won't be possible to activate the card.

Once the client has their own phone, they can contact the same number to update their details with the new number.

Without updating with a mobile number, we won't be able to re-set the client's PIN if lost (which is quite a frequent occurrence) and it won't be possible to make online transactions.

What happens if the referral does not have their own address?

In this case, partners can use their organisational addresses to receive the card. They can also contact their local British Red Cross offices and ask if the card can be sent there. If the card is being sent to an address which is not the individual's address, they will have to include 'NFA - Care of *Partner name and permanent office address*'.

How do I know if a referral has been accepted or rejected?

If a referral is rejected, we will use the contact number and email of the person/partner who made the referral to get in touch and notify the reasons for why the application has been rejected. Therefore, it is vital for the person making the referral to include direct contact details (name, direct email and direct telephone number). If the application is accepted there is no automated email that will be sent. It is therefore assumed that if we have not got in contact with the person who made the referral that the application will be accepted. We are currently working on sending an automated email to partners and referees if the application they made is rejected.

What happens if a person's benefits are delayed due to the Hardship Fund?

Unfortunately, if the proper case work is not done when referring someone to the Hardship Fund it could negatively impact someone's claims to benefits. If this happens, and it is brought to our attention that had it not been for the Hardship Fund there would be no delay then we can cancel the individual's payments for the Hardship Fund to support them receiving their benefits without delay.

How do I make sure that someone's claims to benefits will not be affected by any support they receive from the Hardship Fund?

The main way to combat this is through case work, which is why all our partner organisations and internal cases must be supported through case work. Having this relationship will aim to limit any negative impact the Hardship Fund support will have on any current or future claims to benefits. If it is flagged later that the Hardship Fund is negatively impacting a person receiving statutory support, then we can cancel any future payments of the Hardship Fund to support their application for benefits.

What if there is a concern that a claim is fraudulent?

The Referral Partners must have a process in place to investigate fraudulent claims as this is one of the criteria to becoming a partner. If a potential fraudulent claim is flagged up to the Referral Partner, they will have to investigate this and report any concerns to hardshipfund@redcross.org.uk.

No Recourse to Public Funds – How to input this in RedRose?

If you are referring someone who has No Recourse to Public Funds (NRPF) status, please click 'No Recourse to Public Funds' as a 'Referral Source' as well as 'Other'. When you click 'Other' an open text box will appear. In this text box please enter either the exact or rough date for which the person being referred received the NRPF status.