

Process for agreeing applications between Shipwrecked Mariners Society (SMS), Seafarers Hospital Society (SHS) and The Fishermen's Mission (TFM) during Covid19 emergency situation.

Before contacting TFM for help and support, anyone affected by the Covid19 situation in need of assistance must:

- Call SAIL to ask for advice on what benefits and support they are entitled to
- Apply for the benefit(s) SAIL has advised and provide proof of having done so
- Ask their mortgage provider or landlord for a 3 month 'holiday'

The applicant should then collect any relevant information required by the Case Worker to make an application. Typically:

- Recent Bank Statement
- Information on any savings
- Any final demands from utilities (if appropriate)
- Details of landlord or mortgage provider
- Council Tax bill
- Details of credit card or other debts

The Case Worker will then complete an application form, gaining the verbal consent from the beneficiary to share their information with charities, which is then confirmed on the application form. The form is then submitted to both SMS and SHS (and Sailors Children Society if appropriate), together with the proof of income/expenditure/debts/bills etc and through the narrative element of the application form clarifying the family situation, need and what is being applied for.

During the current emergency situation, due to the significant increases in applications to both SMS and SHS, both organisations have had to limit the support they can provide to ensure the beneficiaries can meet the cost of essential living expenses whilst they await the benefit payments to begin, usually 4 weeks in arrears.

This will generally mean funds to cover the cost of food but may also cover other essentials. The level of support provided will be based on the minimum level of Universal Credit which would be available to the applicant each month:

- For a single person - £300
- For a couple - £460
- For a joint application + 1 child - £720
- For a joint application + 2 children - £930;
- Plus £210 extra per additional child

Each applicant is different and has different circumstances, and we will look at each one individually, however, the amount normally granted is the level of income the beneficiary will be receiving for the foreseeable future and the aim is to try to support

the beneficiary to adapt to this level of income. Support will be given if needed for those beneficiaries who do not have gas/electricity accounts and have to 'top up' using cash, as they cannot apply for a utility holiday.

Currently, as SHS can process applications within a few days, they will pay the full amount requested within the criteria set out earlier, and then split the cost of the grant with SMS as appropriate. Payments can be made directly to the beneficiary if their bank account details are provided.

Thereafter, SMS and SHS would not normally expect to provide further support, unless circumstances change. In the past, both SMS and SHS provided support to ensure the beneficiary can remain their own home and avoid eviction/repossession; help with essential arrears such as utilities, however these issues currently should not be a threat to the beneficiary due to government interventions.

Both SMS,SHS and TFM acknowledge that this approach is entirely appropriate for the immediate situation, but it means we will all be facing much more challenging case work and demands in 6-12 months as holidays on loans, credit cards, mortgages and rent arrears come due for payment.

We are keenly aware of the desperate situations which beneficiaries through no fault of their own, can find themselves in, and recognise the impact on the physical and mental wellbeing of families in this situation, and will always try to assess each case on its merits. Other charities are providing help and support with wellbeing both locally and nationally and Case Workers should be signposting beneficiaries to these resources.