Welfare Provision Scheme Policy

April 2013
Purpose

The purpose of this policy is to specify how North Somerset Council will operate the Local Welfare Provision (LWP) scheme and to outline the factors that will be considered when deciding if a LWP payment can be awarded.

The scheme will seek to assist vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs in the case of a crisis or where they require assistance to maintain their independence within the community.

This will be aligned to the Council’s key principles of tackling inequality and promoting social cohesion.

1. Why have Local Welfare Provision?

Local Welfare Provision payments will enable the Council to provide support for vulnerable people in crisis and to assist certain individuals remain or establish themselves in the community. The Welfare Support Team will treat all applications on an individual basis.

2. The principles of the scheme are to ensure the Local Welfare Provision Scheme:
   - Is accessible to applicants
   - Will have a streamlined assessment and decision making process to minimise the cost of administration
   - The Council will only make awards whilst the fund budget is available, the Council will operate a monthly budget process
   - Will make use of vouchers and local supply arrangements to minimise cash transactions
   - The scheme is discretionary and a customer does not have a statutory right to an award

Each case will be treated strictly on its merits and all customers will receive equal and fair treatment within a transparent process taking full account of the Council’s responsibilities.
under all relevant government legislation, for example the Childrens Act and Equality Act 2010. The Welfare Support Team is committed to working with the Council’s Housing Advice Team Local Voluntary Sector, Social Landlords and other interested parties to facilitate this.

3. **Considerations for an award**

3.1. Awards will primarily be made by way of a voucher system. The amount that can be paid out by the Council in any financial year will be determined by the amount of funding received from the government. In years 1 and 2 this will be £419,518 per annum.

3.2. The budget is limited and so once the fund is exhausted there will be no further awards. However, the Council will consider making decisions through alternative fund allocations such as Discretionary Housing Payment and any other alternative assistance.

3.3. If funds in one month are exhausted then, if applicable, the application will be considered in the following month, with the exception of emergency payments.

Within the scheme there are two distinct areas to consider; Crisis Loans and Community Support Payments

4. **Definition of a Crisis Loan**

4.1. Crisis Loans (CL) are intended for applicants who are unable to meet their immediate short term needs, either in an emergency or as a disaster.

4.2. Expenses in an emergency, or as a consequence of a disaster, where a crisis loan is the only means by which serious damage or serious risk to the health and safety of the applicant or a member of their family may be prevented; or

4.3. Rent in advance payable to a landlord who is not a local authority and where a community grant is being awarded following a stay in institutional or residential accommodation.
5. **Definition of Community Support Payments**

5.1. Community Support Payments (CSP) are intended to help vulnerable people over the age of 18, live as independent a life as possible in the community rather than go into institutional or residential care or help re-establish themselves in the community following a period of such care.

5.2. When making a decision the Council will take into account other associated grants available such as Disability Related Expenditure allowances within the social care charging policy, and Disabled Facilities Grant when considering an award.

5.3. An application for a Community Support Payment does not give automatic entitlement to an award. The discretionary nature of this scheme will require the consideration of individual needs on all applications and the availability of funds within this cash limited budget. The wide variety of individual circumstances will mean a decision in one case does not constitute a precedent for others.

6. **Eligibility Criteria**

The Council will assess the initial eligibility criteria at first point of making an application to avoid applicants from making unnecessary claims, to be later informed they do not qualify for assistance.

At the initial stage of the assessment the council will not collect an applicant's detailed and personal financial information.
The following criterion will be applied to the initial application:

**Welfare Provision Scheme – all payments**

Must be a resident of North Somerset
Be aged 18 or over
Demonstrated that the need cannot be met by another source
Must be in receipt of a qualifying benefit;
Income support
Jobseekers Allowance (income based)
Employment Support Allowance (income based)
Housing Benefit
Pension Credit
Universal Credit
Be without sufficient resources to meet their immediate short-term needs or those of their family
No previous awards have been made or any loan previously made within the last 12 months has been repaid/ arrangement to be repaid is agreed.

**Community Care Payments only**

Financial support for a family facing exceptional pressures
A prisoner or young offender released on a temporary licence.
Moving out of institutional or residential care
Individuals who need help to remain in the community

Once the applicant satisfies the initial eligibility criteria the application will require further detailed personal and financial information.

7. **What we are not able to help with**

Please see Appendix 1
8. How to make an application

8.1. An application for a Crisis Loan and a Community Support Payment can be made via the telephone or face to face, an e-form will be used on each occasion. Self Serve e-forms will be available to advocates, customer service agents and visiting officers via the Council’s web site.

8.2. It is recommended that where assistance is required in completing the form, applicants are encouraged to use the existing support mechanisms already in place such as:

- Initial assistance through telephone contact centre agents
- Council Gateway services
- Benefit Visiting Officers
- Voluntary Sector agencies
- Probation Offices
- Homelessness Officers
- Charities

8.3. The Council will also consider applications submitted by service providers, who on behalf of the individuals, routinely provide support and guidance for their clients. Such applications must be made with the individual’s explicit consent. Providers could include: Citizens Advice Bureau, Voluntary Sector providers, Registered Social Landlords (RSL), Health and Social Care providers and other advocacy support agencies. In such cases the on line form should be used and submitted in the same way as if the customer is applying themselves.

8.4. Information provided may be shared with other Council departments in order to check information, protect public funds and to identify any additional help and support that might be available.

8.5. The date of application is the date of receipt of a completed application, provided the application is in the correct form and is acceptable as sufficient in the
circumstances of the case. The applicant will be contacted via email or telephone to confirm receipt of the application.

8.6. The applicant will be required to provide all information needed in order to make a determination on their application. Further investigation may be considered if, for example, the information supplied is insufficient; the information supplied is improbable or contradictory; the application is for a new item when the cost of repair would be less. If an applicant has provided insufficient information, an opportunity may be granted to correct any errors or supply additional information, if deemed reasonable to do so. A request for further information will be made by telephone or via an agency acting as an appointee. Any delays in receiving this information may delay a decision on the application.

9. **Is it worth making an application?**

9.1. **Crisis Loans**

9.1.1. Crisis Loans will be made to help with meeting:

- Expenses in an emergency where no other funds are available to prevent either serious damage or serious risk to the health and safety of the applicant or a member of their family.

- Rent in advance payable to a landlord who is not the Council and where a Community Support Payment is being awarded following a stay in an institutional or residential accommodation.

- For applicants that have difficulty in respect of travel expenses. The Council will consider applications through the scheme for the following travel situations and only if the travel is within the UK;

  - To visit a close relative who is seriously ill
  - Or to move to suitable accommodation.
  - To attend a funeral for a close relative
  - To visit a close relative who is seriously ill
  - If affected by a domestic crisis
9.1.2. A Crisis Loan cannot be considered for the following;

- A television or satellite dish cost or repair
- Installation of a telephone line
- Housing costs or arrears of rent
- Costs capable of being met by other government support or state benefits including Universal Credit
- Debts
- Motor vehicle expenses
- TV license
- Where the customer has access to sufficient income or savings
- Costs associated with care provision

9.2. Community Support Payment

9.2.1. Community Support Payment will be considered for vulnerable people in financial crisis to support a return to or to allow a person to remain in the community. It is likely to support the following situations:

**Leaving an establishment where customers received care**

To help the individual or a member of their family or other person for whom they are or a member of their family will be providing care, to establish themselves in the community may be granted a Community Support Grant if they are leaving accommodation in which they received significant and substantial care and supervision.

**Support to stay at home and prevent move into residential care or hospital**

To help the individual or a member of their family or other person for whom they are or a member of their family will be providing care, a Community Support Grant may be considered to help them remain in the in the community rather than enter institutional or residential accommodation to receive care.
Support for a family facing exceptional pressure

Community Support Grants may be made if this will help with costs to ease exceptional pressures for a customer and their family. Some examples of situations that may give rise to exceptional pressure are:

- Someone in the family suffers from a disability or chronic sickness which gives rise to an exceptional need and where that need cannot be met by another support funds e.g. Disability Living Allowance/Personal Independence Payments
- There is, or has been, a breakdown of relationships within the family, (including domestic violence)
- There is a serious problem with the accommodation, such as overcrowding or structural problems
- Domestic upheaval because of unforeseen circumstances such as house fire, flooding or other disaster.

What causes exceptional pressure can cover a very wide range of personal circumstances. When considering applications, officers will look at all the factors causing pressures on the family and will decide:

- Whether any of them individually or collectively when looked at as a whole, constitute exceptional pressure, and:
- If so, whether the items applied for will ease that exceptional pressure.

However, customers may be referred to other relevant departments if applicable.

To help set up home

A Community Support Payment may be considered to help the applicant set up home in the community as part of a planned resettlement programme following a period during which they have been without a settled way of life.

Prisoner or young offender

A Community Support Payment may be considered in a case where the applicant or their partner is needed to care for a prisoner or young offender on temporary release.
9.2.2. In assessing an application for CSP the Council will consider the following;

Time spent in the accommodation and the level of individual care and supervision provided will be taken into consideration when making a decision.

how immediate the likelihood is of going into such accommodation, and whether the type of assistance applied for would be effective.

Some examples are:
Help with expenses for improving the home to maintain living conditions
Help to move to a more suitable place to live or to be nearer someone who will provide care and support.

10. Decisions timescales

10.1. Crisis Loans

Once all information to support an application has been received a decision will be made on the same day where possible, or within 24 hours for a Crisis Loan. To avoid unnecessary delay, applicants may be asked for alternative contact methods such as email or telephone to speed up the outcome confirmation.

10.2. Community Care Payments

Community Support Payments will be paid within 8 working days from receipt of the application although every effort will be made to process the application and make a decision as soon as possible.

Decision timescales may vary in working days from the date we receive the information. This may be the case when the applicant has provided insufficient information. A request for further information will be made by telephone, email or via advocacy or someone acting as an appointee. Time limits of 7 days will be made for further information. A reminder will not be issued and the case closed if no contact has been made within the 7 days. The applicant will be required to make a further application if they fall outside of the timescales.
11. **Fulfilment Process**

Depending on individual circumstances, awards may be payable to:

- The customer
- Their partner
- An appointee
- Any third party to whom it might be most appropriate to make payment i.e. directly to the supplier of goods or services.

From evidence provided through the Social Fund Commissioners findings, most items applied for are household items, clothing, and footwear, DIY items such as paint, wallpaper, and household furniture. There is an increasing need for fulfilment through food banks.

The Council will look to primarily award customer assistance via vouchers and travel warrants and in circumstances where this is not appropriate a payment of cash will be provided.

12. **Award Values**

12.1. **Crisis Loans**

There will be no minimum or maximum payment for Crisis Loans as each case will be assessed on individual circumstances. Period of awards will also be considered depending on a customer’s individual circumstance for example rent in advance or expenses due to a disaster. Generally these awards are for short-term need or household items, the average DWP Social Fund award for 2011/12 was £64.00

It is lent to those with the highest priority first; this means that if applicants are in more need, some or all of expenses may not be met for individuals. The loans may be less than requested.

Generally only two applications (qualifying or not) can be made in any 12 month rolling period, except in exceptional circumstances. Customers making repeat applications for Crisis Loans will be signposted to relevant advice services.
12.2. **Community Support Payments**

There will be minimum payment for Community Support Grants of £30.00. Each case will be assessed on individual circumstances. Award values will be at the discretion of the Council but will be based on standard prices for items required including the cost of delivery and installation. We will set a maximum award of £350.00. The average DWP Social Fund award for 2011/12 was £509.00.

It is not anticipated that the Council would receive more than one application for CSP from an applicant within one year.

13. **Award Notification**

At the same time the applicant is notified of the decision the fulfilment will be made in the form of a voucher or the provision of goods. Cash payments will be limited. The notification will be made either through email or letter. The details of which will explain the decision outcome for both successful and unsuccessful applications. This will include:

- The amount of CCP and CL awarded
- How, when and to whom the award will be paid
- The right to request a review

It is a requirement for Crisis Loans to be repaid. Whilst notifying the applicant of their award, an arrangement will be set up at the time of award with required repayment instalments and contained within the same mailing. The notification will provide a clear and informative statement of reasons at the initial decision stage process.

14. **Review/ Reconsideration**

There will be no formal right to appeal in respect of Welfare Provision Scheme. However, applicants will be able to request a review of any decision made.

Right of review must be requested with reasons to the Council by the applicant in writing or verbally within 5 working days of original decision. The request will be reviewed within 2 working days of receipt.
There will be an initial review within the Welfare Support Team. If an applicant requires a further review, this will need to be submitted in writing or verbally to the Council within a further 5 working days. The review will be carried out by staff independent of the Welfare Support Team. Their decision will be final with no other right of appeal.

15. Monitoring arrangements and managing the Local Welfare Provision Scheme

The Welfare Support Team will undertake monitoring of the number, amount and period of CLs and CSPs awards on a monthly basis.

The Welfare Support Team will also monitor cases where a request has been refused to ensure decisions are being made fairly and consistently. In line with our general equality duties, we are required, in the exercise of our functions, to have due regard to the need to eliminate unlawful discrimination, advance equality of opportunity and foster good relations. By monitoring refused cases, we will be able to proactively identify any potential inequalities by keeping the outcomes under review.

- This will be achieved by carrying out at least a 5% quality check on all cases presented to the assessment team
- Paying particular attention to unsuccessful or refused cases to ensure the criteria is meeting local need.

16. Performance Reporting

Detailed performance reporting will be provided on a monthly basis and will be included within the Council’s Performance Monitoring Framework.

17. Publicity

The Welfare Support Team will publicise the Local Welfare Provision scheme amongst key stakeholders. The scheme will be publicised on the Council’s website and all relevant stakeholders and partnership organisations will be aware of the scheme.
18. Fraud & Error

North Somerset Council is committed to the identification and prevention of fraud in all its forms. Where it is alleged or considered an application may be made fraudulently, the matter will be investigated and if fraud is found to have occurred, action will be taken including criminal proceedings, where relevant.

19. Data Protection

Personal data will not be collected at first point of application. The Eligibility Criteria does not request any details other than residency in North Somerset, Yes or No, and sets out questions with reference to previous applications.

Once the applicant satisfies the initial criteria they will be required to provide personal data. This data will be held within a secure environment.

Information may be shared with other Council departments and to identify any additional help and support that might be available. This will be made clear to applicants when providing personal data.
Appendix 1 Excluded Items

Excluded Items and Services for Crisis Grant and Community Support Grant applications

Crisis Loans/ Community Support Grants will not be awarded for the following:

Excluded items:

Community Support Payments will not be awarded for:

- any need which occurs outside the United Kingdom
- educational or training expenses
- a distinctive school uniform, sports clothes or equipment
- travelling expenses to and from school
- school meals
- expenses in connection with court or legal proceedings
- removal charges expenses or storage charges, where the local authority can help with these
- domestic help or respite care
- repairs to local authority or housing association homes
- medical, surgical, optical, aural or dental items or services
- debts to government departments, including tax arrears
- investments
- Council Tax
- most other housing costs
- fuel costs, except in certain circumstances
- expenses of less than £30, except for travelling or daily living expenses
- work related expenses
- cost of buying, renting or installing telephones and call charges
- daily living expenses such as food and groceries (except if for caring for a prisoner or young offender on release on temporary licence)
Appendix 2

Claiming Local Welfare Provision

Vulnerable claimant makes initial contact
- Benefits Service eg telephony, visiting officers
- Other Council department eg Social Services, Housing Advice Team
- Outside agencies eg Voluntary Organisations, Charities, Citizens Advice
  Probation office

Application form completed
- Via an assisted telephony service
- Face to face assistance through the channels identified above
- Online via website access

Application form received by the Welfare Provision Team
- Electronically eg email, workflow

Local Welfare Provision Team process application based on
- Policy
- Criteria
- Procedure

SUCCESSFUL APPLICATION APPLICATION

Claimant notified
- In person eg letter to home address
- Alternative options eg Housing Options, Adult Social Care, Social worker

Claimant awarded type of provision
- Vouchers
- Goods/Services
- Cash

Claimant receives award
- Through Post
- In person eg if it is an exception cash payment

UNSUCCESSFUL APPLICATION

Claimant notified
- In person eg letter to home address
- Alternative signposting eg CAB, Debt Advice, Public Health, Police

Informed of other funding options
- DHP, Credit Union

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