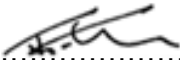




REVENUES AND BENEFITS

Local Welfare Assistance

Approved by: J Turnbull (Strategic Director of Finance & Governance)

Signed 

Date :07.02.2022.....

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Background

This policy is divided into two parts:

Part 1: Local Welfare Assistance (LWA)

This sets out the detail of the Council's ongoing Local Welfare Assistance (LWA) scheme which has existed since 2013 and is aimed at providing assistance to vulnerable people needing help with;

- food,
- fuel (such as gas and electricity),
- household items such as furniture, white goods,
- other essential items and,
- financial support where they are unable to meet their immediate short-term needs 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 reducing poverty.

Part 2: Household Support Fund (HSF)

Sets out the way in which part of the Household Support Fund (HSF) grant issued by the Department for Works and Pensions (DWP) to provide assistance to households requiring assistance in the period 06.10.2021 to 31.03.222 will be distributed. It relates solely to the part of the grant allocated to the Revenues and Benefits Service and, in broad terms, will be used to enhance the existing LWA scheme.

LWA is one of a number of discretionary assistance schemes operated by the Revenues and Benefits Service, the others being:

- **Discretionary Council Tax Hardship Scheme (DCTHS)** which provides additional help to residents struggling to pay their Council Tax
- **Discretionary Housing Payment (DHP)** which provides additional support to residents struggling to pay their rent. Residents must be entitled to or receiving housing benefit or the housing element of universal credit
- **The Discretionary Self-Isolation Support Payment Scheme (SIPS)** which offers a £500.00 lump-sum payment to residents who work and lose earnings because they need to self-isolate or care for a child who must self-isolate.

All of the schemes are discretionary, meaning that there is no statutory right to payment. In exceptional circumstances, the Council may depart from the schemes set out in this policy, unless it would lead to the Council acting in an unlawful manner.

Many people entitled to assistance under one of these schemes may also be entitled to assistance under one, or more, of the others. The Council will use one application form for these schemes where it is appropriate and practical to do so. Where a person would be entitled to assistance under more than one of the schemes listed above and the required level of assistance may be achieved via an award under only one scheme the Council shall determine the scheme under which assistance will be offered having regard to its own financial situation and the circumstances under which assistance is required.

Awards under this scheme will, wherever possible be made on a non-cash basis

Part 1 – Local Welfare Assistance

The scheme is entirely funded by the Council and spending on the scheme each year is dependent on demand. This scheme was introduced following the abolition of the DWP's Discretionary Social Fund Scheme in 2013

In broad terms the scheme aims to help those in the most need, particularly those who;

- are in crisis due to a disaster or other emergency
- need support to regain independence after a period in institutional care
- need support to regain a more settled way of life
- are at risk of losing their independence and ending up in institutional care

Policy Objectives

The key objectives of the LWA scheme are to:

- Prevent serious risk to the health, wellbeing or safety of the most financially excluded residents.
- Ease severe financial pressure on families facing exceptional hardship.
- Help those, without the necessary means, to either;
 - establish themselves in the community as a transition from institutional care or,
 - remain in their community if facing homelessness or a period in institutional care if there is insufficient assistance available elsewhere.
 - align with the homelessness strategy with the broad aims of preventing homelessness, developing alternative housing options, supporting vulnerable groups, promoting tenancy sustainment and ending rough sleeping if there is insufficient assistance available elsewhere.
- Give flexible financial help to those in genuine need and,
- Provide support to those in need of energy-related assistance, particularly following the Covid-19 crisis and the recent, unprecedented increases in energy prices.
- Help people enter, or remain in, the workforce including the provision of assistance towards travel costs during the first period of employment.
- Provide assistance to new mothers who are unable to leave hospital because of they do not possess the necessary items to care for a new-born baby.
- Assist those who are trying to help themselves.

The Council will, wherever possible, use the scheme to promote and encourage greater financial capability and resilience so as to prevent problems and reduce dependency on the council, the benefit system and other emergency forms of support and credit.

Awards

Awards will be made by way of a non-repayable grant administered in-house by the Revenues and Benefits Service and will, wherever possible, be made on a non-cash

basis. For the avoidance of doubt, no cash payments will be made unless there is no realistic alternative available. The main aims of the scheme are to:

- Help people to establish themselves in the community following a stay in institutional or residential care including but not limited to;
 - o Imprisonment
 - o Periods spent in care homes, nursing homes, hospitals and other institutions providing medical or mental-health care
 - o Children and young persons who have recently left local authority care.
- Help people remain in the community rather than enter institutional or residential care.
- Ease exceptional pressures on families e.g. the breakdown of a relationship (especially if involving domestic violence) or onset of a disability, or a calamity such as fire or flooding; or
- Help people setting up home as part of a resettlement programme following for example, a period of homelessness.

Applicants must be resident in the London Borough of Waltham Forest or, if not, homeless and owed or likely to be owed a duty of housing by the Council and must not be classed as excluded people¹ unless the claim is for a prescription pre-payment certificate or a claim is made for assistance with travel when a person enters paid employment.

They are also available to people who will be leaving care within 6 weeks and who, in the Council's opinion, are likely to be entitled to a qualifying benefit on leaving.

Although this document sets out the broad principles of the scheme and how it is intended to operate, it is not exhaustive and applicants presenting with exceptional circumstances may receive an award.

Eligibility for Awards:

Grants may be awarded to people who meet the general criteria and who need help:

- Following a stay in institutional or residential care or resettlement after a period of homelessness.
- To remain in the community and not enter institutional or residential care.
- Due to the onset of a disability or a calamity such as a fire or flood.
- To care for a young offender on temporary release.
- To need help with initial costs associated the transition from unemployment to employment.
- To meet the cost of regular prescriptions

¹ People in hospital or care homes (unless they are due to be discharged within 6 weeks), prisoners, members of religious orders, people in relevant education who do not qualify for the qualifying benefits

If a situation is not mentioned, it does not mean that help would not be given – the council will make a decision in each case based on the personal/family circumstances of the applicant.

The following are excluded from Waltham Forest's Grants Scheme if they are persons who;

- are aged less than 18, (or 16 if presenting from the leaving care team and are unable to access Section 17 money from Social Services)
- have no recourse to public funds unless an award can be made under the HSF provisions of this scheme
- have not been continuously resident in Waltham Forest for the previous six months, with the exception of persons who:
 - are fleeing domestic violence
 - have been housed in the borough under the witness protection scheme
 - have recently been released from prison
 - have been placed by Waltham Forest's Housing Options team as part of a planned programme of resettlement or as part of their homelessness duty
 - have other exceptional circumstances e.g. disability
- have been housed in Waltham Forest by another local authority
- are not in, or about to be in, receipt of a qualifying benefit unless the claim is for a request for a prescription prepayment certificate.
- are in a hospital or care home (unless they are due to be discharged within six weeks)
- are a prisoner (unless they are due to be released within six weeks)
- are a member of a religious order
- are in relevant education and do not qualify for the qualifying benefits
- have any savings that can be relied on to meet the need
- have received a grant under this scheme within the past 12 months, unless either,
 - there are exceptional circumstances or,
 - the award is made without the need for an application under the HSF provisions outlined in this scheme
- are seeking help for items that are excluded such as clothing, travel costs (other than those described above).
- Are seeking support for needs which would, ordinarily, be met by way of schemes administered by the DWP including but not limited to.
 - Short Term Benefit Advances (formally Crisis Loan Alignment Payments)
 - Budgeting Loans or Budgeting Advances
 - Sure Start Maternity Grants
 - Funeral Payments
 - Cold Weather Payments
 - Winter Fuel Payments

- o JSA/ESA Hardship Payments

Application process

Applications must be made electronically either by the applicant or his/her lawful representative or by a member of staff of any advice services (including the Housing Department and Social Services) acting, for the time being, on behalf of the applicant.

All applications must be fully completed and appropriate supporting evidence provided before an award will be made. Supporting evidence includes but is not limited to evidence of identity and address.

The council may, at its discretion invite, or require a person making an application under this scheme to make an application for assistance under one or more of the other means of assistance available from it.

The council may require an applicant to attend an interview with regard to their application.

Failure, without good cause, to:

- fully complete an application form or,
- provide evidence in support of an application or
- attend an interview in connection with an application

will lead to the application being refused.

Onward referrals for support

The council has other avenues through which it can support residents with financial difficulties in a range of circumstances. These include:

- Providing help with rent shortfalls through the Discretionary Housing Payments scheme within Revenues and Benefits.
- Providing care leavers with help with setting up home costs and other items through the Care Leavers Grant administered by the Families Directorate.
- Providing families in exceptional difficulty with limited emergency support through Section 17 payments administered by the Families Directorate.
- Referring rough sleepers to the Housing Department.

Assessments and decisions made under the Local Welfare Assistance Scheme will always first consider whether an applicant might be eligible for another form of grant or assistance that might better be able to meet their needs.

Residents who do not meet the eligibility criteria may be signposted to the wider offer of universal services and support available from the third sector/community and voluntary sector which are listed at:

<https://www.walthamforest.gov.uk/content/charities-and-support-agencies>

and

<https://www.walthamforest.gov.uk/content/money-advice-benefits-debt-and-budgeting>

Part 2 – Household Support Fund

Background

The following provisions detail the way in which the Revenues and Benefits Service will enhance the LWA provisions outlined above using the £780,000 allocated to it from a grant of £2,327,527.60 made to the Council by the DWP. They are time-limited, and the provision set out in part 2 of this policy shall cease to have effect on 31 March 2022. The objective of the Household Support Fund is to provide support to vulnerable households in most need of support this winter as the economy recovers.

The aim stated by the DWP is that the funding should be use to **“support households in the most need with food, energy and water bills. It can also be used to support households with essential costs related to those items and with wider essential costs. In exceptional cases of genuine emergency, it can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need”**

Awards requiring an application

Applications for assistance under this scheme must be applied for using the LWA claim form although awards made under these provisions are subject to the following modifications:

The two main criteria for making an application are that;

- The person making the claim or someone in that person’s household is vulnerable and,
- The claim is made to meet essential expenditure linked to food, energy and water bills, and other related essentials including any wider essentials.

There is no requirement that a person be in receipt of a qualifying benefit in order to receive an award from the HSF.

For the purposes of this scheme a person will be considered to be vulnerable if;

- They have a health condition or illness which affects the ability to carry out day-to-day tasks. A person in receipt of a disability-related benefit will generally be considered to be vulnerable although the absence of such a benefit will not necessarily rule a person out from being considered as vulnerable on health grounds.
- They have experienced a major life event which has had a significant impact on their ability to meet the costs of day-to-day essentials. There is no

definition of a life event but may include events such as bereavement, relationship breakdown or sudden and unexpected loss of or damage to essential personal possessions or accommodation.

- They do not possess resources, whether emotional, financial or otherwise to withstand financial or emotional shocks.
- They do not possess the capability to deal with financial matters or the basic requirements associated with successfully managing day-to-day life.

The council will adopt a wide definition of the term 'connected with' and will not restrict awards to costs directly associated with energy, water, and food. Assistance may, for example, be offered with costs associated with wider essentials such as repairs to heating systems and essential household appliances and for assistance with travel if a failure to make an award could lead to the individual being unable to work or any children who are members of the household to unable attend statutory education.

Awards for prescription prepayment certificates

A person may be awarded an amount to cover the cost of an annual prescription prepayment certificate if:

- They are required to pay for prescription charges.
- The annual cost of those prescriptions will exceed £160
- Whilst not in receipt of a qualifying benefit, the authority is satisfied that the person would, in all likelihood, be entitled to such a benefit were the prescription charges subtracted from the applicant's income.

Awards Towards Housing Costs

The HSF can be used to provide assistance towards housing costs in exceptional cases of genuine emergency. Any award will be subject to the following restrictions:

- No award will be made towards liabilities to make payment which is intended to lead to the ownership of a property, for example, a mortgage payment.
- No award shall be made in respect payments which are paid;
 - to a close relative who is living in the property
 - to an employer where the claimant is required to live in the property as a condition of employment.
 - under an arrangement which is not enforceable in law
 - on a voluntary basis.
 - In respect of a property the claimant does not normally occupy as a home

- are paid under an arrangement that the Council does not believe should be met under the provisions of this scheme.
1. No award shall be made unless the applicant has taken all reasonable steps to secure any other statutory assistance towards housing costs that may be available. For example, applying for a discretionary housing payment or a council tax hardship award.

Awards may be made if:

1. A claim is made for assistance with rent and the Council is satisfied that;
 - If the liability is not met the applicant will lose entitlement to occupy the property and,
 - The Council is satisfied that, if an award is made, the circumstances giving rise to the claim will not be repeated.
2. A claim is made for other housing-related costs and the Council is satisfied that;
 - The expenditure must be incurred for the applicant to, reasonably, be able to continue to occupy the property,
 - There are no other options reasonably available to the applicant and,
 - It is reasonable to make an award having regard to;
 - The impact of not making an award on the applicant
 - The impact of the making of an award on its ability to provide assistance to others under the provisions of this scheme.

Awards made without application.

The Council has determined that the following persons receiving maximum Council Tax Support and are not already receiving support from the warm home discount scheme are vulnerable and are entitled to a grant towards the cost of their fuel bill this winter. It will make the following awards without the need for an application in two payment rounds:

<u>Category of Person</u>	<u>December/Jan</u>	<u>February/March 2022</u>	<u>Total award</u>
Working age single person receiving a disability benefit	£70.00	£50.00	£120.00
Working age couple at least one of whom is receiving a disability benefit.	£70.00	£50.00	£120.00
Pensioners with capital over £6,000 but less than 16,000	£50.00	£50.00	£100.00

<u>Category of Person</u>	<u>December/Jan</u>	<u>February/March 2022</u>	<u>Total award</u>
Pensioners with capital of £6,000 or less	£90.00	£50.00	£140.00
Working age couples where; i. at least one is receiving a disability benefit and requires care and, ii. no person is receiving carer's allowance in respect of that person.	£70.00	£50.00	£120.00
Households with children in receipt of disability benefit(s)	£90.00	£50.00	£140.00

The Council may, at its discretion, increase the second award for all or some of the categories listed above if circumstances suggest that it is appropriate to do so or if demand on the fund is lower than anticipated.

The Council may, at its discretion, vary the amount of the second award for all or some of the categories listed above in the event that it considers it necessary to do so.

The award will be calculated according to the circumstances that existed on 21/12/2021 and no award will be made based on circumstances that subsisted on any other date.

The second instalment will be paid only if the recipient or, in the case of a couple, the recipient and/or the recipient's partner is resident in the London Borough of Waltham Forest area on 21/01/2022.

Awards under this section of the scheme are time-limited and will be withdrawn if a person, without good reason, fails to access the payment within 28 days of it being made available to them.

Appendix 1- Amounts of awards and manner in which they are made

Assistance with utility bills and related matters

All applicants requesting assistance with fuel bills will be advised to contact the HEET team (<https://www.theheetproject.org.uk/>) with a view to obtaining advice regarding fuel poverty.

Awards for assistance toward gas and electricity bills will be based on government statistics for average household consumption in the London area. Awards will be for a maximum of four weeks based on an average cost of £12.00 per week for electricity and £14.00 per week for gas.

The Council may, at its discretion, make payment for a longer period where it is satisfied that it is highly unlikely that an applicant's ability to meet their utility bills will improve in the foreseeable future.

Awards related to utility bills other than direct assistance will be made based upon the following criteria:

- The nature of the request
- The urgency of the request
- The cost of meeting the item requested
- The financial resources of the applicant
- The impact making the award will have on the Council's ability to assist other persons.

Payment will be generally made in cash via the Post Office or, if this is not possible, via BACS although the Council will make an award using non-cash methods whenever it is practicable to do so.

Payments of Arrears

The Council may, at its discretion, make a payment towards arrears of any utility bills if the Council believes that there is a real risk of the service being terminated. This may be instead of or in addition to payments toward current usage. Any decision to make payment towards arrears will depend on the applicant's circumstances and the demands being made or projected to be made on the available funds.

Assistance with food and related matters

Payment will be made by voucher calculated using the following amounts:

Awards for assistance with food will be made for four-week periods payable at a rate of £26.50 per person per week subject to a maximum amount of £250 and a maximum period of 4 weeks.

The total weekly amount awarded shall be increased by no more than £5.00 per week where the applicant or a member of the applicant's household can demonstrate that expenditure on food is necessarily high because due to a medical necessity.

Assistance with matters related to the preparation of food will be made by voucher and will be calculated using the following amounts and will be subject to an overall limit of £115:

Item	Amount	Item	Amount
Kettle	£12.50	Toaster	£12.00
Pan set	£30.00	Cutlery ¹	£10.00
Dining set ¹	£30.00	Cups/mugs ¹	£7.50
Towels ¹	£10.00	Vacuum	£40.00
Pillows ²	£10.00	Bedding	£15.00 ²
¹ Based on a family of four – an award may be increased or decreased at the Council's discretion for different sized household units			
² Amount for each person in respect of whom an award has been made.			

Rounding up of Voucher Payments.

When a payment of an award is made by way of a voucher it shall be rounded up so as to comply with any requirements imposed by the voucher provider. At the time of writing this involves rounding up to the nearest multiple of £5.00.

Water

Applicants must provide a bill showing the regular charge. Payment will be for the equivalent of one month's payment and will be paid through the Post Office.

The Council may, at its discretion, make payment for a longer period where it is satisfied that it is highly unlikely that an applicant's ability to meet their utility bills will improve in the foreseeable future.

Appendix 2 – Administrative Matters

Cessation of schemes

The schemes will end on the earliest of the following dates:

1. When the available funding becomes exhausted – in which case no further awards will be made after that point.
2. In the case of awards under the HSF only, on 31 March 2022. No claims will be considered if received after midnight on 31 March 2022. Claims received before that date will be considered subject to sufficient funds being available.

Challenging Decisions

There is not an automatic right to challenge a decision made under this scheme, nor is there a statutory right of appeal.

In the first instance a person dissatisfied with the outcome of a claim may challenge it by emailing the Revenues and Benefits Service at revenuesandbenefits@walthamforest.gov.uk. The email must be received within four weeks of the date of the letter being challenged and should:

1. State “LWA dispute” together with the claim reference number in the subject line.
2. State the date of the notification letter of the decision being challenged.
3. State the reason(s) the decision is being challenged and,
4. Include, as attachments, copies of any documents the person challenging the decision wants the Council to consider.

The decision will then be reviewed by another officer of a grade no lower than that of the officer who made the original decision.

If a person is dissatisfied with the outcome of a dispute it may be challenged by emailing the revenues and benefits service at revenuesandbenefits.Complaints@walthamforest.gov.uk. The email must be received within four weeks of the date of the notification of the dispute and should:

1. State “LWA review” together with the claim reference number in the subject line.
2. State the date of the letter notifying the outcome of the original dispute.
3. State the reason(s) the decision is being challenged and,
4. Include, as attachments, copies of any documents the person challenging the decision wants the Council to consider.

The decision will then be considered by an officer from another team who may, if appropriate, change it.

Equalities statement

The Council will, in all cases, endeavour to ensure that all members of the community are able to access assistance offered by this scheme regardless of race, gender, age, religion or belief, sexual orientation, marital or civil partnership status and/or disability. It will ensure that the decision making process is fair and that no person is disadvantaged by virtue of their membership of one or more of the groups listed in the above paragraph.

Anti-fraud statement

The LWA and HSF schemes are discretionary and subject to significant financial constraints. The making of a false declaration with a view to obtaining or increasing an award may amount to a criminal offence under the Fraud Act 2006. Where the council suspects that an offence may have been committed, the matter will be investigated and appropriate action taken, including the initiation of criminal proceedings. No award of any type will be made if an applicant knowingly makes a false statement in order to obtain or increase an award under the provisions of these schemes.