

Appendix C

**Camden Local Welfare Assistance Scheme
2018 – 2020**

Policy & Procedures

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1. Introduction

- 1.1 Camden created the Local Welfare Assistance Scheme when the Government stopped the national 'Social Fund'. Previously funded by Government grant, the local discretionary scheme from 2018 is funded by the Council.
- 1.2 The purpose of this document is to outline how Camden will operate the scheme; what criteria will be used to decide an award; what assistance can be offered; and what is excluded.
- 1.3 Each case will be treated on its own merits within the scope of this guidance. All applicants will receive equal and fair treatment to take account of the Council's responsibilities under all relevant legislation, for example the Human Rights Act 1998 and Equality Act 2010.
- 1.4 Camden is committed to working with the local community and voluntary sector and other interested parties to facilitate this scheme and ensure access and awareness.
- 1.5 This scheme is not intended to replicate or take over the responsibility of statutory agencies.
- 1.6 The operation of the scheme is at the Council's discretion and applicants do not have an automatic right to an award. The scheme's budget position will be taken into consideration when making an award.

2. Types of Award

- 2.1 This scheme will consider two categories of need:
 - Crisis Awards
 - Community Support Awards
- 2.2 Crisis Awards arise due to an event of great or sudden misfortune where there is a risk to the health and safety of the applicant or an immediate family member or dependent. A crisis could lead to the applicant having insufficient funds to meet daily living expenses.
- 2.3 Community Care Awards are intended to help vulnerable people live independent lives: to remain, and become integrated within, their community and build sustainable tenancies.
- 2.4 By the very fact that both of the above awards are determined on a similar discretionary basis, an application for a Crisis Award may be treated as an application for a Community Care award and vice versa.
- 2.5 If an applicant is suffering from exceptional financial hardship as a direct result of housing rental costs, an application may be treated in accordance with the Council's Discretionary Housing Payment Policy.

3. Exclusions

3.1 Awards will not be made for the following circumstances and items:

- the applicant has been in receipt of two Crisis awards in the previous 12 month.
- the applicant has not been a resident of Camden for the past 6 weeks or 3 years out of the past 5 years (for a member of the Armed Forces, then a strong connection to the Camden area is required).
- the applicant is aged under 18 years;
- a person subject to immigration control by virtue of the Immigration and Asylum Act;
- A person in hospital or care home (independent or local authority), unless their discharge is planned to take place imminently;
- Prisoners and people lawfully detained, including those released on parole or on bail pending a court hearing;
- Members of a religious order who are fully maintained by the order;
- a need which occurs outside the United Kingdom;
- an educational or training need including clothing and tools;
- distinctive school uniform or sports clothes for use at school or equipment to be used at school because funding is available from other sources;
- travelling expenses to or from school because funding is available from other sources;
- school meals taken during school holidays by children who are entitled to free school meals;
- expenses in connection with court (legal) proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses (other than emergency travelling expenses when stranded away from home);
- removal or storage charges if you are being re-housed following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under a housing authority's statutory duty to the homeless
- the cost of domestic assistance and respite care;
- any repair to property owned by public sector housing bodies including housing associations, housing co-operatives and housing trusts;
- a medical, surgical, optical, or dental item or service (these needs can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related) or Pension Credit (which includes the guarantee credit));
- work related expenses including fares when seeking work and the cost of work clothes because help is available from other sources;
- debts to government departments;
- investments;
- purchase, installation, rental and call charges for a telephone;
- mobility needs;
- holidays;
- a television, radio, TV licence, aerial or rental charges for a television or radio;

- garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses;
- housing or council tax costs as there are other schemes in place;
- a customer living at home with family;
- customers who have no recourse to public funds in the United Kingdom;
- any expense which the Council has a statutory duty to meet the cost of;
- maternity and funeral expenses (clothing for a pregnant woman and for a growing baby are exceptions)
- receiving support from another local authority

4. Crisis Awards

4.1 How to apply

4.1.1 All applications will be made through a registered referral partner to ensure people are receiving support for the wider causes of their destitution. The list of registered referral partners will be available on the Council's website.

4.1.2 The applicant must provide details of their benefit entitlement, Council Tax liability or the individual registered for Council Tax for where they are living.

4.2 Eligibility criteria

4.2.1 Crisis awards cover situations where a household has insufficient resources to meet an urgent need that poses an immediate and substantial risk to their health and safety.

4.2.2 A crisis refers to an urgent need as a consequence of an emergency, disaster, unforeseen circumstance or a pressing need that is strikingly different from the pressures generally associated with managing on a low income. Support, for example, could cover the following risks:

- no access to essential items (food, heating)
- fire, flood, gas explosion

4.2.3 What doesn't count as a crisis: minor mishaps or damage / failure of a household item; lost or spent money, accessing capital that is not realisable; and benefit disallowance or sanctions.

4.2.4 In determining the nature and complexity of the crisis, we will consider:

- circumstances that place the household / immediate family members under greater pressure than might generally be associated with managing on a low income;
- it does not matter whether it is a single major pressure, or the cumulative effect of a number of less significant pressures which may not be exceptional if taken individually. It is the overall impact on the household's circumstances that is important;

- the point the crisis occurred and the date the application was received in relation to the number and type of associated incidences happening within this period; and
- if the period of the crisis is longer than 6 months, or cannot be reconciled within the immediate term, it will be treated as an application for community care [see section 2.6].

4.2.5 We will also take into account, whether the urgent need:

- can be met by other sources of help or the possibility that some other person or body may wholly or partly meet the need;
- would not abate without immediate support;
- is the consequence of an act or omission for which the applicant or partner is responsible; and
- the applicant or partner could not have taken reasonable steps to avoid.

4.2.6 If the crisis has been mediated by a number of factors, such as a deterioration in health, drug and alcohol problems, unemployment, an abusive relationship and so on, we will review whether the applicant:

- has a series of actions in place to address the intervening factors to which may underlie the crisis;
- the actions are achievable and will be supported by an advocacy / support worker; and
- the actions will prevent the crisis from re-occurring; that is, the applicant is unlikely to submit another application within the next 12 months.

4.3 Maximum Award

4.3.1 A maximum payment of 60% of the basic personal allowance as set by the Department for Work and Pensions for a single person or a couple will be payable plus an amount equivalent to the dependent child addition in Child Tax Credit. Period of awards will be considered dependant on a customer's individual circumstances although such awards should not routinely exceed 14 days. Payment will be made via paypoint or a BACs transfer into a nominated bank account.

4.3.2 Customers will only receive a maximum of two awards in any 12 month period. In exceptional circumstances, a further application may be considered. Customers making repeat applications for crisis awards will be signposted to relevant advice services.

4.4 Limited entitlement

4.4.1 The following people would only be entitled to a crisis award in exceptional circumstances, such as a major disaster:

- students not in receipt of DWP benefit;
- a person from abroad who fails, or would fail, the habitual residence test for the purpose of welfare benefits and other entitlements;
- a person subject to benefit sanctions or disallowance.

4.5 Notification

4.5.1 Where the application is successful, the applicant will be advised of:

- the amount of payment awarded;
- the type of payment.
- how, when and to whom the award will be paid;
- the right to request a review and how further assistance can be obtained.

4.5.2 Where the application is unsuccessful, the Benefits Service will set out the reasons why this decision was made and explain the right of review/appeals.

5. Community Support Awards

5.1 How customers should apply

5.1.1 Community support awards will be made by the Council's Landlord Services team for new council tenancies and Floating Support Services for those being placed in the private rented sector. Referral mechanisms are in place for these teams which will be set out on the Council's website. Awards will be focused on those households the Council is helping to house to help create sustainable tenancies and avoid homelessness.

5.2 Eligibility criteria

5.2.1 In order to be eligible for a community support award applicants must be in receipt of one of the following qualifying benefits:

- Income Support:
- Income based Jobseekers Allowance:
- Income Related Employment Support Allowance:
- any type of Pension Credit;
- Universal credit if not in employment.

5.2.2 In addition an applicant must be able to show that they are being housed by the Council either in a new council tenancy or being placed by the council in the private rented sector and the grant is needed to create a sustainable tenancy and avoid homelessness. In particular, the grant will support those who are:

- establishing themselves in the community following a stay in institutional or residential accommodation in which care was provided;
- remaining in the community rather than enter institutional accommodation in which care will be provided;
- setting up home in the community as part of a planned resettlement programme following a period without a settled way of life – for instance moving out of temporary accommodation and housing pathways;
- to ease exceptional pressure within the family;
- to help the applicant or their partner care for a prisoner or young offender on temporary release;

- to help the applicant or members of the applicant's family with travel costs within the UK to visit someone who is ill, to attend a relative's funeral, to ease a domestic crisis or to move to suitable accommodation.

5.3 Forms of support

5.3.1 The majority of awards will be in the form of furniture, electrical appliances and household goods with appropriate warranties and guarantees. Electrical goods will be energy efficient.

5.3.2 The scheme is aimed at meeting people's essential basic needs. Housing and Floating Support Officers will be aware of the new properties and will help to identify requirements and priorities. Where people need items beyond those offered by this scheme they will be referred to other schemes run by local charitable organisations.

5.3.3 When possible support furniture and equipment will be procured, delivered and installed at a suitable time for the customer with some choice regarding colours etc.

5.3.4 Where it is not possible to supply goods directly, payments may be provided, normally by BACS transfer to a nominated bank account.

5.3.5 Applicants will be signposted to other relevant sources of assistance and potential funding when appropriate.

5.4 Maximum Award

5.4.1 The Council will only make one award in any 12 month period except in exceptional circumstances.

5.4.2 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

5.4.3 If the applicant or their partner is of working age and has savings of £500 or more, this will have an impact on the amount of grant awarded. The award will be reduced by £1 for every £1 of savings over £500.

5.4.4 Generally, the maximum value of awards will be £1000 for an individual, £1100 for a couple and £1850 for a couple with 1 child with additional amounts for each additional child.

6. Budgetary constraints on awards

6.1 The Local Welfare Assistance Scheme is a cash limited, discretionary fund. For this reason it may not be possible to meet all claims, or to meet all claims to the full amount.

6.2 Applications will be met in order of priority, depending on the amount of funding available.

7. Review of decision and appeals

7.1 A review can be made if the customer is dissatisfied with the decision. An appeal must be submitted to the Council within 14 days of the decision being issued.

7.2 The Council will conduct a full review of the decision. A decision will be made within 10 working days of the appeal being submitted. The outcome of the appeal will be notified in writing to the customer and / or the person submitting the appeal.

7.3 If the customer remains dissatisfied, the customer has the right to make a complaint through the Council's formal complaints procedure and ultimately to contact the Local Government Ombudsman.