

**WIRRAL LOCAL
WELFARE ASSISTANCE
SCHEME
POLICY**

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1. Introduction

- 1.1 The discretionary Crisis Loans for Living Expenses and Community Care Grant elements of the Social Fund administered by the Department of Work and Pensions (DWP) were abolished with effect from April 2013. Funding has been allocated to Local Authorities for the provision of a replacement local scheme.
- 1.2 Crisis Loans were intended for people who were unable to meet their immediate short terms needs in an emergency or as a consequence of disaster, and they were awarded for immediate living expenses in order to avoid serious damage to the health and safety of the applicant or a member of their family. Community Care Grants were primarily intended to help vulnerable people live as independent a life as possible in the community and were dependant on receipt of income related benefit.
- 1.3 The DWP continues to administer the discretionary Crisis Loan Alignment and Budgeting Loans which are being replaced with new national schemes for Short Term Advances and Budgeting Advances. The DWP also continues to administer the regulated elements of the Social Fund (Funeral Payments, Cold Weather Payments, Winter Fuel Payments and Sure Start Maternity Grants).
- 1.4 The DWP intended that Local Authorities would need to consider the scheme's original purpose when developing local schemes, and that they would develop schemes that were flexible to meet the needs of local communities.
- 1.5 The funding provided for the scheme was less than the previous DWP spend on Crisis Loans and Community Care Grants, and the new local schemes therefore need to address issues of reliance on the scheme and prioritise those most in need. The DWP expected the funding to be concentrated on those facing greatest difficulty in managing their income and to enable a more flexible response to unavoidable need.
- 1.6 Following analysis and consideration of the issues identified during the first six months of delivering the local scheme, this document sets out the revised year one policy of the Council's provision. This policy will continue to be reviewed and further developed for subsequent years.

2. Purpose of the scheme

- 2.1. The scheme aims to provide emergency support to people who have insufficient resources to meet their own or their family's immediate short term needs, which if not met would pose a serious risk to their health and wellbeing, or would put at risk their ability to remain or establish themselves in the community.
- 2.2. The scheme will not be appropriate where the authority considers that the applicant has alternative means of addressing those needs.
- 2.3. Consideration will also be given to those applicants with an identified immediate need that cannot be met through any other channel, and which the applicant cannot reasonably be expected to fund themselves.
- 2.4. The scheme will only be appropriate where the support required is not available through any other provision. Where we consider it reasonable to expect the applicant to use that alternative provision, the application will be refused and the applicant will be appropriately signposted and supported to access that provision.
- 2.5. The scheme intends to avoid cash payments - the intention is to meet the presented needs through the provision of goods or services rather than with cash awards. Cash will only be considered as a last resort where there is no other way of meeting the need.
- 2.6. Support will be targeted at those most in need through consideration of the circumstances of each application, as explained in section 4.
- 2.7. In the longer term, the scheme will aim to provide long term solutions where applicable by addressing any underlying issues identified during the application process. Working with partner organisations we aim to develop a network of support which can be accessed by referral via the scheme.

3. Financial Constraints

- 3.1 Government funding of the scheme is finite and may not be adequate to support all applications for support through this scheme.
- 3.2 Close and regular financial monitoring of the scheme will take place to understand the pressures on the scheme and to inform the extent to which the scheme can support applications.
- 3.3 The eligibility criteria in section 4 define the basic criteria required in order for an application to be considered. Having met those basic criteria, decisions on support or awards which can be provided from this scheme will be dependant on the level of resources available.
- 3.4 Should the levels of applications meeting basic eligibility criteria significantly outweigh available funding then the basic eligibility criteria may need to be amended.
- 3.5 In the event of an under-spend of the LWA budget, consideration will be given to extending financial support to third party partner organisations whose work supports the principles and intentions of this scheme.

4. Eligibility & Assessment Criteria

4.1 The eligibility criteria for support under this scheme is focused upon the circumstances, presenting need and level of risk rather than focusing on eligible groups of people.

4.2 To be eligible for access to the scheme **all** of the following criteria must be met:

- Aged 16 or over
- Be a Wirral resident or, in the case of those who are homeless or leaving an institutional establishment, have established links with Wirral
- Support is required to address essential needs of yourself and/or your dependants
- It is demonstrated that there are no other resources or other ways of meeting this need which are considered reasonable

4.3 In order to be eligible for essential immediate support the applicant would also need to be able to demonstrate that there would be a serious risk to the health and wellbeing of the applicant and/or his or her dependants if those needs are not met.

4.4 Examples of essential immediate support needs are:

- Essential food
- Heat/electricity
- Essential supplies associated with infants/children

This list is not exhaustive and applications for other needs claimed as essential and immediate will be considered.

4.5 To be eligible for support to remain or become established in the community where the applicant cannot reasonably be expected to fund items themselves, the following criteria must be met:

- The applicant has essential items or costs associated with establishing or maintaining residence in the community, **and**
- It is demonstrated that there are no other resources or other reasonable ways of meeting this need
- If funding constraints apply, priority will be given to applicants who are supported or who have been referred to the scheme by an organisation which supports vulnerable people

Or

- The applicant has to replace essential items (this could be following a disaster or unforeseen event), **and**
- It is demonstrated that there are no other resources or other reasonable ways of meeting this need

4.6 Examples of items or costs that would be considered are:

- Essential domestic appliances¹
- Essential domestic furniture²
- Essential bedding

This list is not exhaustive and applications for other items or expenses claimed as being required to maintain health and wellbeing in the home or in the community will be considered.

4.7 Applications for support to meet essential travel costs may be considered under this scheme. Travel costs will only be considered for travel within the United Kingdom; overseas travel will not be considered due to the financial constraints of this scheme. Examples of travel that would be considered are:

- Travel to attend the funeral of a close relative³
- Travel to visit a close relative³ in care or another institution

This list is not exhaustive and applications for other travel costs will be considered.

4.8 The scheme will not be considered for the following:

- Those applicants who have an income or savings or a member of their household has an income or savings which could be used to meet their needs
- To buy (or repair) TV or satellite equipment
- To meet contract costs for TV packages, mobile phones, broadband etc

¹ ie a microwave or cooker, a washing machine for those with dependant children or a disability which increases laundry requirements, a fridge for those applicants who cannot shop on a daily basis or who need to store medication in a fridge.

² A bed and a form of comfortable seating e.g. sofa/arm chair are considered essential, other furniture such as dining table and chairs, and storage will also be considered but will be given a lower priority.

³ A close relative is defined as a spouse, parent, grandparent, sibling, child or grandchild or the spouse of any of these relatives.

- 4.9 If the basic eligibility criteria are met then an application will be assessed to quantify the level of priority of the need. This assessment will be based upon the severity of the likely impact if the need is not met.
- 4.10 Outcomes from assessments will be utilised if legitimate demand levels for support from the scheme outweigh the finite level of support available through the schemes budget. There may therefore be instances where the basic eligibility criteria above are met but an application may be refused because the priority of that application is lower than the scheme's budget can accommodate.
- 4.11 In the longer term an element of the assessment process will be the identification of the underlying causes of the crisis. Applicants will be offered a range of services to support them including benefit maximisation, energy efficiency, debt management and support in finding work or accessing training.

5. Accessing the Scheme

- 5.1 Applications and referrals will be available through a number of channels to maximise accessibility.
- 5.2 Applications to access the scheme will be accepted by referral from a range of partner organisations and Council services where an applicant either has an existing relationship with that organisation, or has approached them for guidance and support.
- 5.3 Applicants will need to provide evidence of their identity and residency and, where appropriate, evidence that they meet the eligibility criteria and presenting circumstances.
- 5.4 Initial screening questions will be asked to determine whether
 - an exceptional need has occurred,
 - the basic eligibility criteria are met, and
 - some support can usefully be put in place
- 5.5 Those applicants who meet the eligibility criteria will have their application reviewed with priority given to those requiring emergency support. The scheme will aim to provide a same day decision and award for such emergency cases.
- 5.6 Where appropriate an appointment will be made to review the application, the circumstances of the applicant and the potential options available.
- 5.7 This service will not be available out of hours. However the Council's Emergency Duty Team will continue to respond to the needs of vulnerable adults and children out of hours, and will be supported to do so through the scheme's funding.

6. **Methods of Award**

- 6.1 Where a need is identified that cannot reasonably be met by any other scheme, consideration will be given to the provision of goods and / or services to meet that need.
- 6.2 In order to maximise the number of people that can be supported by this scheme, where goods are required we will look to provide second hand refurbished furniture and white goods where appropriate rather than new items.
- 6.3 Where goods cannot be provided directly, consideration will be given to payment cards or vouchers to enable the purchase of such goods. These payment cards or vouchers must be used for the purpose for which they have been requested.
- 6.4 Where a voucher is issued, this may not offer a choice of providers / stores. However the Council will work to ensure that the goods offered by any provider it specifies are of acceptable quality and offer good value to the customer.
- 6.5 Cash will only be issued where there is no identifiable alternative to meeting the need of the applicant.
- 6.6 Where cash is awarded, the sum provided will be sufficient to meet the minimum needs of the applicant and his or her dependants for the period until the applicant's circumstances can reasonably be expected to have changed. This sum will be calculated according to a schedule of rates determined by the Council and will be reviewed at regular intervals.
- 6.7 Repeat applications within 2 years will generally be denied unless the reason for the application is unrelated to the previous award. Where a repeat application is awarded then consideration may be given to providing the award as a loan rather than grant depending on the applicant's ability to repay the award value. The value of the loan will be the cost of the goods and / or service provided by the Council, or the amount of the cash awarded where applicable.
- 6.8 It is unlikely that any further loans will be made whilst a previous loan has an outstanding balance payable, however we will consider the individual circumstances of the application including whether there has been an effort to repay the loan and the amount outstanding.

6.9 Where a loan has been made to a couple, both partners will be deemed to be liable for the repayment of the loan.

6.10 Where it is likely that an applicant's circumstances will quickly and significantly improve (e.g. a person whose access to bank funds has been temporarily suspended), the first award may be designated as repayable.

6.11 Awards may be made to a person other than the applicant where they are:

- Enduring Power of Attorney
- Lasting Power of Attorney for Property and Affairs
- Department for Work and Pensions Appointee
- Housing benefit appointee provided there is no conflict of interest

7. Appeals

- 7.1 Applicants will have a right of appeal if they do not agree with a decision made as to their eligibility. They will also be able to appeal against a decision not to make an award due to budgetary constraints.
- 7.2 All appeals will need to be made at the time of receiving the decision, and will be considered by a more senior member of staff.
- 7.3 Those appeals of decisions where the need is immediate (i.e. food, essential provisions or heating) will be prioritised, and we will aim to make decisions within one working day of receipt of the application.
- 7.4 Where the need is for essential items of furniture or support with travel costs, we will aim to review the decision within 5 working days.
- 7.5 There will be no further right of appeal. However any complaints received by the Council about this process will be handled according to the Council's complaint policy, and used to inform future amendments to arrangements, training and communication requirements with our staff, partners and partner services.
- 7.6 Applicants will not be able to appeal against the amounts laid down in the schedule of rates, or about any other matter laid out in this policy. Any disputes relating to the content of this policy will be treated as a complaint and handled according to the Council's complaint procedure.