Local Welfare Support Policy

March 2013
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1. Introduction

1.1 As part of the overall welfare reforms the Crisis Loans and Community Care Grants have been abolished from April 2013. These grants are currently part of the discretionary Social Fund delivered by Department of Work and Pensions. Other parts of the Social Fund will remain and continue to be delivered by Department of Work and Pensions. These are:

- Budgeting Loans
- Sure Start Maternity Grants
- Funeral Payments
- Cold Weather payments

1.2 Some of the Crisis Loans and Community Care Grants funding has been transferred to upper tier local authorities to use at ‘local discretion’. There is a specific intention that any local schemes will not replicate the existing arrangements. This is an interim arrangement for a period of 2 years. Longer term funding will be informed by a review of these interim arrangements, but at present there is no certainty that this funding will continue.

1.3 The Devon Local Government Steering Group (DLGSG) has agreed that District Councils will develop and administer a new Discretionary Welfare Support Service for their area supported by funding devolved from Devon County

1.4 In North Devon the funding is to be administered by the Housing Options Service. This will allow us the opportunity to ensure service provision has:

- alignment with other forms of discretionary support such as Discretionary Housing Payments, Council Tax Support Scheme and Homelessness Prevention Grant
- a holistic approach to identifying need and providing appropriate support.

2. Purpose and Aims

2.1 The purpose of this document is to set out the detail of North Devon Council’s Local Welfare Support Service.

2.2 The objectives of the Local Welfare Support Service (LWSS) are to:

- Provide support to help individuals achieve improved money management and financial independence to prevent financial crisis situations
- Provide emergency support where an individual or member of their family would be severely disadvantaged if their immediate needs are not met or mitigated
- Provide resettlement support to help individuals remain in the community or move back into the community, in an emergency or as a consequence of a disaster, to avoid serious damage or serious risk to health and safety
3. Service Outcomes

3.1 The partnership agreement between the districts and County Council sets out the three outcomes that any local service is to achieve with the ring fenced funding. These are:

- To increase self-reliance and resilience
- To offer quick and effective support for those with high priority short term needs
- To provide help for people to establish themselves in or, remain in the community.

4. Defining the Service

4.1 LWSS aims to deliver a holistic and integrated assessment and support process. This will offer a co-ordinated approach to individuals in hardship. There will be a requirement to work closely with key partners to have a clear understanding of routes for alternative advice, help and support.

4.2 The service may meet immediate need but will support individuals to access further help and support to move from costly crisis interventions to increasingly self-reliant approaches.

4.3 LWSS assistance will only be provided where no alternative avenue is available or appropriate.

4.4 All initial approaches will be received by the Housing Options Service.

4.4.1 All housing and homeless risk related issues will be assessed by the Housing Options Service Team and service provision delivered in accordance with the existing Homelessness Prevention Policy. Any assistance that falls outside the scope of the Homelessness Prevention Policy will be referred to the LWSS Money Advisor.

4.4.2 All non-housing related issues will be referred to LWSS Money Advisor

4.5 The LWSS Money Advisor will consider three forms of support and assistance:

- Money Advice support and assistance
- Emergency support
- Resettlement support
5. Money Advice support and assistance

5.1 Money Advice, money management and debt advice is an integral part of this service to meet the outcome of increased self-reliance and resilience.

5.2 As a condition of applying for assistance and support, all requests will be referred to the LWSS Money Advisor to provide a money advice interview.

5.3 The LWSS Money Advisor will ensure that advice, information, assistance and support includes:
   - Financial advice (budgeting, financial education, debt advice, use of credit unions)
   - Benefits advice, including impact of future welfare reforms
   - Support to employment or training
   - Effective signposting to other services that improve financial capacity (e.g. energy advice)
   - Effective signposting to other more appropriate assistance as part of the coordinated and holistic approach of the scheme
   - Effective signposting to other service providers to assist with the wider holistic needs of individuals
   - Co-working with a range of agencies as required

5.4 Refusal to participate or provide information to assess an individual’s current financial situation will result in a refusal of LWSS support or will be considered as a withdrawal of application where there is loss of contact.

6. Emergency and Resettlement Support

6.1 Emergency Support

6.1.1 The aim is to provide support and/or intervention to prevent an immediate deterioration in an individual’s health or wellbeing by providing short-term access and support to items or assistance that meets their immediate need. This could be as a consequence of disaster or to avoid a serious risk to health and safety of the individual or a member of their household.

6.1.2 Any assistance under the emergency support element of the service will be conditional upon the individual engaging with money advice (where appropriate) to prevent a re-occurrence of the emergency situation.

6.1.3 Support will be offered dependent upon an assessment of the individual’s circumstances. The kind of support that may be offered could include referral to a voluntary or statutory sector provider to meet immediate needs.

6.2 Resettlement Support

6.2.1 Resettlement support aims to help individuals remain in the community or move back into the community.

6.2.2 Resettlement support will only be considered if:
   - it is an emergency or as a consequence of a disaster, and
• LWSS assistance is the only means by which serious damage or serious risk to the health and safety of the individual may be prevented

6.2.3 The type of situation that may be considered includes:

• move back into the community after stay in supported accommodation
• to set up home as part of a resettlement programme
• to move out or inappropriate accommodation, such as
  o Residential care
  o Institutional care, including hospital or prison
• to stay in the home and prevent a move to institutional or residential accommodation
• to prevent homelessness

6.3 Type of support and assistance

The following support, assistance and provisions may be provided or arranged:

• Food parcels – including advice, information about free food provisions, banks or parcel provision in the district
• Voluntary or second-hand clothing banks or stores
• Essential items for the home. This will include temporary provisions, charitable, second hand and new. On all occasions the provision, repair and replacement options will be considered.
• Utility provisions or services. This will include provision of temporary measure and negotiation with providers
• Travel arrangements to essential services e.g. health services
• Other reasonable expenses related to avoidance of serious risk to health and safety

6.4 The above list is not exhaustive and consideration will be given on an individual basis as to the most appropriate form of support.

6.5 Support and assistance will only be provided where it is considered that there is no other appropriate assistance available.

6.6 Emergency support will be awarded at the discretion of the Council and will give consideration to the immediate and future needs of individuals.

6.7 Payments in cash will not be made except in exceptional circumstances and there is no other solution that the LWSS Money Advisor can identify or recommend.
7. Consideration of the budgetary provision

7.1 Funding for the LWSS is limited and as such the budgetary position needs to be considered when making an award.

7.2 The fund must not be exhausted before the end of the year.

7.3 If there is heavy demand on the fund only high priority cases will be considered for an award.

7.4 The awards and budget will be monitored monthly by the Housing Options Operational Manager.

7.5 The Housing Options Operational Manager will notify relevant and appropriate stakeholders if the budget forecast is adverse.

8. Service Eligibility

8.1 LWSS is intended to help individuals who have limited income and limited access to other funds.

8.2 Individuals must meet the following criteria:

- Aged 16 or over.
- Not be a person subject to immigration control.
- must not be an ‘excluded person’ (i.e., in hospital or a care home, a prisoner, a member of a religious order, in relevant education, not habitually resident, involved in a trade dispute, or subject to certain jobseeker’s allowance sanctions).
- Have a local connection to North Devon District Council Area in accordance with the Homelessness Code of Guidance for Local Authorities. This includes the main examples:
  - Normally resident in the district of at least 6 months of the previous 12 months or 3 years of the previous 5 years
  - Employment in the district of 16 hours or higher, that is not of a casual nature
  - Family associations (parents, adult children, brothers or sisters) resident in the district for at least 5 years
- Not have received financial assistance from another source for the same reason in the last six months
- Be without sufficient resources to meet the immediate short-term needs of themselves or dependants

9. Exclusions

9.1 The following are examples of circumstances that are excluded from assistance:

- Maternity expenses
- Funeral expenses
• Cold Weather Payments
• Winter Fuel Payments
• Expenses or services that are provided by another organisation or statutory body
• Housing costs, repairs or improvements
• Work related expenses
• Education or training expenses
• Legal or court fees, fines, etc
• Non receipt or loss of benefit payments
• Vehicle and travel costs (emergency travel costs may be met by way of travel vouchers)

9.2 The above list is not exhaustive and consideration will be given to individual circumstances on their own merit.

10. Repeat Applications

10.1 The LWSS is intended to help individuals and families to cope with extreme and severely difficult one off situations.

10.2 Individuals are expected to manage their day today finances and take steps to budget and manage their household income. On-going Support and guidance in this area may be provided under the service.

10.3 Repeat requests for LWSS will not be considered for:
• The same set of circumstances in the last 6 months
• Where advice has been ignored or not sought as advised
• Where a previous request was unsuccessful (unless there has been a change in household circumstances)
• Where the individual has not taken steps to remedy the situation
• Where the circumstances could have been avoided or were as a result of reckless or deliberate behaviour
• Where the individual has not co-operated with the Council or other public bodies

10.4 The above list is not exhaustive and consideration will be given to repeat requests on an individual basis

11. Benefit Sanctions

11.1 Individuals must declare if they are subject to any sanctions imposed by Job Centre Plus or other agency. Sanctions will not necessarily result in refusal of support and assistance. Officers will need to consider the nature and cause of a sanction prior to a decision being made. If the individual has sanctions imposed we will need to consider if an award will undermine the sanction.

12. Fraudulent Claims

12.1 Failure by individuals to disclose a material fact or to make a false statement will be treated as a fraudulent claim.

12.2 Where fraud has been detected the individual will be refused any further assistance and where appropriate, the Council may prosecute.
13. Request for assistance

13.1 The LWSS will be delivered by North Devon Council’s Housing Options Service.

Contact details are available as follows:

- Telephone our Customer Service Centre on 01271 388870
- Fax 01271 388451
- Typetalk precede with 18001
- Send an SMS text message: 07624 804042
- Write to:
  
  Customer Services  
  North Devon Council  
  Civic Centre  
  North Walk  
  Barnstaple  
  Devon  
  EX31 1EA  
  - email: customerservices@northdevon.gov.uk
- visit one of our council offices
- Leaflets and forms in alternative languages or large print can be provided.

13.2 Initial requests for this service can be made by telephone, email or in person at our offices in Barnstaple, Ilfracombe or South Molton

13.3 Assessment and delivery of assistance will usually require a face to face meeting, which will be arranged further to initial contact determined by the priority of the assistance required.

13.4 The service is available Monday to Friday, 9.00 am to 5.00 pm.

13.5 Individuals will be required to:

- Make a request for assistance by contacting the Housing Options Service (see contact details above)
- Have a face to face interview with either a Housing Options Officer or the LWSS Money Advisor
- Complete a needs assessment and income and expenditure form
- Complete information sharing consent form

13.6 The LWSS Money Advisor will consider what support and assistance can be provided.

13.7 Support and assistance may be provided on the day of request if considered appropriate. Otherwise, support and assistance awards will be provided as
quickly as possible, dependent on service demands and the priority of the request received.

13.8 It may be appropriate for an officer to make a home visit to confirm individual circumstances.

13.9 A decision letter will be provided.

14. Evidence

14.1 In some circumstances the information provided on an assessment form may not be sufficient in which case further investigation and evidence may need to be undertaken before a support and assistance can be provided. For example:

- It may be appropriate for an officer to make a home visit to confirm circumstances.
- Information from a third party i.e. social worker, probation officer, support worker.
- Estimate of a cost of repair or replacement
- Bank statements
- Explore steps taken by individual to avoid or mitigate the situation
- Evidence of being a victim of crime.

15. How a decision is made

15.1 The LWSS Money Advisor will make the decision based on the information provided on the needs assessment form, the circumstances and reason leading to the application, and any other information available.

15.2 The decision will consider and take into account:

- Financial circumstances
- Access to other forms of financial support
- Circumstances and reasons for the claim
- Preventative measures taken by the individual
- Impact of making or not making of the award
- The budgetary situation of the fund

16. Notification of the Decision

16.1 Decisions will be communicated in writing within 10 working days of request for service.

17. Appeals and Complaints

17.1 Appeals need to be in writing stating the grounds for appeal and within 21 days of receipt of the decision.

17.2 Appeals will be determined by a Housing Options Operational Manager or other appropriate Housing Options Service Senior Officer within 28 days of receipt of the appeal.
17.3 If the decision to reject the request for service has been made on the basis of lack of available funds, there are no grounds of appeal.

17.4 If an individual is not satisfied with the decision or wishes to make a complaint then the normal complaints procedure is available.

18. **Policy Review and continuous improvement**

18.1 The LWSS is a new scheme and limited information is to accurately forecast demand.

18.2 As the scheme does not replicate any existing scheme it is highly probable that changes to this document and the practical application of the scheme will need to be made throughout the year.

18.3 The Policy will remain a working document and changes will be made as appropriate to ensure that the service continues to meet the stated outcomes, objectives, needs of the local community and the Council.