Local Welfare Assistance Scheme Policy
**Barnsley MBC – Local Welfare Assistance scheme**

1 **Context**
The Government has introduced wide ranging changes to the welfare benefits system through the Welfare Reform Act 2012. A key area was to the discretionary elements of the Social Fund, which under the DWP scheme, sought to meet a range of needs that were not met through regular benefits or tax credit payments.

From April 2013 Community Care Grants (CCG) which meet, or help to meet, a need for community care; and Crisis Loans (CL) for general living expenses which meet, or help to meet an immediate short term financial need, were replaced by a non-ring fenced grant paid to local authorities to provide a new Local Welfare Assistance Provision (LWA).

The DWP retained some elements of the Social Fund including maternity grants, funeral payments, winter fuel payments and cold weather payments. Interim Payments which are required due to realignment of benefits were replaced with **Short Term Benefit Advances** and from 1st April 2013 **Budgeting Advances** will replace Budgeting Loans to ensure a continued interest free alternative to high cost lending for emergency and unforeseen expenses. All these payments are still subject to an assessment and are not guaranteed payments.

The budget transferred to Local Authority’s on the 1st April 2013 who were encouraged to determine their own policies based on what support is required locally and not to replicate the DWP process. The Local Welfare Assistance Scheme will aim to support people with needs which are difficult to meet from regular income. It is a discretionary scheme under which people may be eligible for an award in certain prescribed circumstances.

**Purpose**
This document outlines how Barnsley MBC will operate a Local Welfare Assistance Scheme. It sets out the principles of the scheme, eligibility criteria for determining awards, the assistance offered and the process of applying.

The scheme will focus on prevention, early intervention and taking personal responsibility. It will aim to address customer needs before they escalate and require more costly interventions from targeted and specialist services. It will ensure that effective signposting and referrals are made to promote independence and security in the home, promote energy advice, ensure people are more confident about managing their finances and to be aware of the financial services and other support available to them.

The scheme will undertake pre eligibility screening, so only those that are eligible and in the greatest need will undertake a full assessment. However customers who do not meet the eligibility criteria will be pro-actively signposted to the wider offer of universal services and support available from a range of partners and voluntary sector organisations.

It is a discretionary scheme and the policy cannot cover all eventualities. It is intended to provide a framework for assessment officers to promote consistency in decision making, alongside the application process. Assessment officers will use their discretion to ensure that the underlying objectives of the scheme are met. The absence of specific guidance on a particular situation does not necessarily mean that a payment should be refused.
The Scheme – Barnsley Local Welfare Assistance Scheme (LWA)

The Council’s scheme will offer a mixture of grants and loans. Typically, these will be categorised into 3 areas of need:

1. Residents being re-housed/ resettled into new accommodation after a stay in supported housing, secure accommodation, hospital, or residential care. Residents fleeing violence, residents leaving prison or a young offender institution or as a result of a disaster or emergency.
2. To ease exceptional pressure of an individual or a household, this is something that is an emergency or a crisis which is ‘out of the ordinary’ and out of the persons control.
3. Residents requiring immediate assistance to meet a short term need/crisis.

For areas 1 and 2 above, providing eligibility is met, the council will award a grant for goods – Support Grants. For all other assistance the council will offer a range of services including: Please note this list is not exhaustive,

- repayable interest free loan up to a maximum level – Emergency Loans, this will be awarded for defined items such as food, utilities, travel cost, removal costs and other discretionary items providing eligibility is met.
- Referrals to the Barnsley Foodbank Partnership - who will provide a food parcel from a number of locations across the borough.
- Advice, assistance and signposting to a range of organisations and support services depending on the need identified.
- An advocacy role with various benefit agencies to ensure that any benefits that applicants are entitled to are in payment.

Support Grants
Support grants are primarily intended to help vulnerable people live as independent a life as possible in the community. Local Authorities have a responsibility for Community Care and it is expected that support grants will complement care and support packages provided by the local authority and other statutory and voluntary agencies. It is expected that the majority of applicants will already be working with an organisations who will be assisting in the resettlement process.

The aim in determining applications for support grants is to ensure:

- It does not substitute the role of other service areas and agencies (including charities).
- Is used in ways which contribute to the overall aim’s of the individual's or households support in the community.
- It will immediately reduce the pressures on the applicant/applicants household.

This scheme is not intended to replace the responsibility of statutory agencies.

It is expected that the majority of applications for support grants will be made through ‘trusted partners’ as it is deemed that applications will be made in advance of the need for assistance as part of the a planned resettlement programme. Applications will still be accepted from individuals without a trusted partner however the onus will be on the individual or household to evidence the need for the items applied for and to show how this will assist with the immediate issues/crisis.

Trusted partners will be those departments, organisations and charities who, on behalf of the individuals, routinely provide support and guidance to their clients. Such applications should be made with the individuals explicit consent. Providers could include, Citizen
Advice Bureau, Credit Union, health and social Care providers, Probation Officers and other advocacy and support agencies. Trusted partners will receive training/guidance on the eligibility criteria of the scheme and how to apply on behalf of applicants. They will need to support their applicant to apply and gather the necessary information and evidence to support a full application.

Access to the web based assisted application, www.barnsley.gov.uk/lwa will be provided to facilitate this activity and completed applications will be sent to a Local Welfare Assistance Assessment Officer who will review the case and make the final decision. Trusted partners will receive feedback on their applications and be kept informed of amended priority levels where budget pressures necessitate.

When considering applications for support grants staff will take a more holistic view of the applicant and the wider support package, including liaising with professionals and agencies involved in the support.

Support grants can be awarded in the following circumstances:
1. To help people establish themselves in the community following a stay in an institution or care home in which they received care and support.
4. Help to ease exceptional pressure – this is something that is an emergency or a crisis which is ‘out of the ordinary’ and out of the persons control.
2. Help people set up home in the community, as part of a resettlement programme, following an unsettled way of life i.e. a period of homelessness.

Provided that there is evidenced, significant and enduring medical, care, social or support needs the Council will consider a grant to support and maintain independent living. Consideration will be taken of the individual’s circumstances when deciding the maximum awards including disability and alternative means of managing the situation. The items requested will be sourced by the LWA team and delivered to the customer direct and if necessary the item will be fitted by a qualified tradesperson.

Due to the limited budget a small number of essential items will be provided, based on eligibility and evidence of need including:
- Fridge/freezer
- Bed frame for each household member
- Mattress
- Cooker/microwave
- Washing machine
- Basic ‘set up’ pack for a new home

This framework of items will direct the assessment officer however, it cannot cover every situation that will arise and absence of an item from this framework does not mean that help will be automatically refused. Applicants will be considered in exceptional circumstances, i.e. something which is ‘out of the ordinary’ and out of the persons control. This may include also include items needed because of a disability not covered by aids and adaptations budget e.g. and orthopaedic mattress or an upright armchair.

It should be noted that support grants are to provide immediate essential support only and will not provide any cash support. Items will only be provided where they do not have them already. The applicant must demonstrate that the need cannot be met by another source, and the award will have a substantial and immediate effect on improving their circumstances.
There will be a limit of 1 award per household or individual item, over a rolling 3 year period (to tie in with the lifespan of the items), unless there are exceptional circumstance. Support grants are not repayable however awards will be capped at £1000 per applicant, cumulative where the customer makes multiple applications. Larger family compositions, more than 2 adults and 2 children may be awarded above the £1000 threshold, this will be assessed on a case by case basis.

As part of the application process if you have applied more than one item, you will be asked to prioritise which item is most required to meet your needs and why. It is unlikely that you will be able to receive all the items you have applied for via a grant. However any additional items not covered by this area of the policy may be applied for through the Credit Union or DWP Budgeting Advances, subject to meeting eligibility criteria.

For other financial or practical support applicants will be referred on for money and debt advice to local organisations.

**Awards**
Awards of Support Grants will be made through direct orders for the items specified above through the Smarterbuys website ([www.smarterbuys.org.uk](http://www.smarterbuys.org.uk)), and the items will be delivered direct to the applicant and where applicable installed by a qualified tradesperson.

**Reason for Refusal**
When considering applications for support grants there are a number of standard reasons for refusal of a grant including:

- The applicant has savings sufficient to meet costs
- The applicant is not in receipt of qualifying benefit or does not have recourse to public funds.
- Excluded item or service
- Previous application and decision
- Insufficient priority / evidence of need

If an application is refused consideration must be made to alternative means of support and relevant signposting must be undertaken.

**Categories of Support Grants**
The following categories will be considered for support subject to eligibility.

1) **To help people resonate in the community.** This category is intended to help people resonate in the community when moving on from more supported/ secure settings. An award will only be considered if the application forms part of a planned resettlement programme which must include:
- Help to set up a new home or secure stable accommodation; and
- Activities/action designed to help the applicant live independently in the community

Examples of where people who require support will be moving from include:
- Supported housing, such as homeless hostels, temporary accommodation, domestic violence refuges
- Residential settings, such as registered provision.
- Hospital including secure, out of area, specialist and general
- Prison or other secure setting including those offenders who are released with minimal or no support from Probation.
• To assist with resettlement after an unsettled way of life i.e. rough sleeping

It is envisaged that the majority of applications for support grants will be as part of a planned resettlement route and will therefore be claimed within 12 weeks of leaving one of the above settings. However there will be instances where applicants are not in touch with any services and may have already moved into accommodation and due to their vulnerability and circumstances need to apply for a support grant. Provision will be granted providing they meet the agreed eligibility criteria.

In considering the application we will liaise with any agencies working with the applicant to ascertain if:
• There is an ongoing need for care and support and whether the items applied for are sufficiently linked to their care/support needs.

A list of groups of people who may need a high level of care, support, supervision or protection are contained in appendix 1.

Applicants will be required to demonstrate what broader support will be in place to help the person concerned to:
• Make the immediate transition from care/support into the community
• Remain in the community and not return to the previous setting.
• Such transition arrangements should involve the person concerned and gain their consent.

2) **Help to ease exceptional pressure on people and their families.**

Exceptional pressure can refer to unforeseen, unfortunate or harmful events that are ‘out of the ordinary’ and out of the persons control. Such events present a substantial and immediate risk to an individual’s or immediate family members’ overall health and safety.

In considering exceptional pressures, we will look for circumstances that place the individual and/or immediate family members under greater pressure than might generally be associated with managing on a low income. In particular, we will take into account, the relationship between the following factors:
• The source of the pressure in relation to different personal, social and environmental factors;
• Its effect on the individual/immediate family members’ health and safety;
• All of the person’s/immediate family members’ resources for coping with the pressure.
• Whether the pressure is common or markedly different from situations generally associated with managing on a low income.
• Steps or actions that have or could be taken to reconcile or prevent risks to health and safety.

In order to validate a request for an item arising from exceptional pressures, we will require an independent assessment, report or information from an agency/trusted partner working with the customer in support of the application.

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 family’s circumstances in relation to their resources for coping with the pressure.

Support, for example, could cover the following risks:
- The breakdown of a family relationship due to cases of domestic violence, abuse or neglect.
- Exceptionally poor living conditions
- The onset of, or deterioration in the health of an immediate family member.
- The loss of an immediate family member, such as a spouse.
- The risk of homelessness that is deemed to be unintentional.

An example case study is contained in Appendix 2

Priority will be given to cases where there has been domestic violence, neglect and harm, especially involving children, to help the victim(s) source refuge where they are unlikely to be traced by a violent partner. This will involve signposting to other services including Social Services and the Housing Options, Advice and Homeless Prevention Service.

In cases involving abuse, neglect and harm, we will:
- Follow the Local Adult and Child Safeguarding protocols
- A decision will be based on the outcome of assessments undertaken by qualified health, social care or public protection agencies.
- We will liaise with health, social care, and support and advocacy agencies to establish the appropriate pathways of support. The applicants consent will be sought prior, if required.

**Residents requiring immediate assistance to meet a short term need/crisis - Emergency Loans**

In the past the DWP crisis loans were repayable through an attachment on benefit payments at source. The Local Authority does not have the power to do this, however all emergency loans will be repayable by the applicant. Emergency loans will be processed by the South Yorkshire Credit Union and will be interest free, the repayment rate will be determined by the Credit union on a case by case basis. Repayment of emergency loans will be necessary, to recycle funding creating greater sustainability of funds.

Residents requiring immediate assistance e.g. where they have no funds available to meet daily living expenses such as food or heating and utilities will be supported through the provision of interest free loans, subject to meeting the eligibility criteria. However all other means of support will be explored with applicants first to avoid the need for a loan, this will include:
- Referrals and signposting to other agencies
- Referral to the Barnsley Foodbank Partnership for a food parcel
- Liaison with DWP / Tax Credits to other benefit agencies to ensure that any payments that are owing are processed and paid promptly.
- Referrals for discretionary housing benefit if applicable
- Referrals to other discretionary funds, including Section 17, other charitable funding.

The emergency loan should be the last resort and the only means of avoiding serious damage or serious risk to the health or safety the applicant or member of their family. The need for help in an emergency will generally be for day to day living expenses for a short period not normally exceeding 14 days. Emergency loans 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 or as a consequence of a disaster.
A crisis refers to an urgent need as a consequence of an emergency, disaster, unforeseen circumstance or pressing need that is strikingly different from the pressures generally associated with managing on a low income, it could include, for example:

- No access to essential items (food and utilities)
- Other discretionary items based on individual circumstances including travel costs and removal costs. This will be subject to meeting the eligibility criteria and the applicant must demonstrate that there is no other way of meeting the needs and it will assist with substantially easing the current financial pressure they are experiencing i.e. the costs associated with downsizing due to the spare room subsidy.
- Domestic abuse, neglect or harm
- A flood, fire and Gas explosion

The need for help as a consequence of a disaster will generally be for a specific item or service but it may also include day to day living expenses or other expenses.

**Awards and repayments**

South Yorkshire Credit Union will be the organisation used locally to administer any loans to customers, the advantages of this are:

- They have an established track record of providing loans;
- They have a track record of socially responsible lending to vulnerable residents;
- They operate within a regime of ethical lending including charging low interest rates;
- They will lend typically to ‘high risk’ / financially excluded residents i.e. without bank accounts, low credit rating/ no credit history;
- They have a track record of administration and recovery of loans given the challenging financial situation of many of the recipients;

Awards will be limited to 2 per 12 month rolling period, up to the maximum of £500, (cumulative where the customer makes multiple applications) The applicant must be making reasonable attempts to pay back the loan before any further awards will be considered. All loans will be processes within 1 working day. A key part of the qualifying criteria for an emergency loan is that the applicant becomes a member of the Credit Union (the Local Authority will pay the joining fee) and that a benefit is paid into the Credit Union account.

In making a decision on the application for an emergency loan the assessment officer must have regard to the circumstances of each case in particular:

- The nature, extent and urgency of the need
- The existence of resources from which the need may be met by other sources of help. 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 of omission for which the applicant or partner is responsible i.e. a benefit sanction, failure to provide the relevant information to claim benefits.
- The applicant or partner could not have taken reasonable steps to avoid.
- The relevant Local Welfare Assistance budget.
- The income and expenditure of the applicant to determine whether there is enough money available to the individual/household to cover the cost of the emergency
Things that don’t count as a crisis include: minor mishaps or damage/ failure of a household item, benefit sanctions, unable to access savings or capital, benefit disallowance or sanctions.

**Lost or spent money**
In order to qualify for assistance under this category the applicant will have to provide a crime/incident number to evidence the case of lost/stolen money. However this alone will still not guarantee an award it will depend on the circumstances of the individual. In the cases of spent money a full income and expenditure check will need to be completed to ascertain whether applicants have sufficient funds to cover the crisis themselves. The outcome of this analysis will determine whether an award is granted and may involve a referral to a support agency for budgeting advice.

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 low income.
- The individuals/households resources and skills for coping with the crisis.
- The point the crisis occurred and the date the application was received in relation to the number and type of associated incidences happening within that period.

If an applicant is entitled to Housing or Council Tax Benefit and is suffering from exceptional financial hardship as a direct result of housing costs (e.g. contractual rent, council tax or both), an application may be treated in accordance with the Council’s Discretionary housing payment policy.

**Reasons for refusal**
When considering applications for emergency loans there are a number of reasons for a refusal of a loan:
- No serious risk to health and safety
- Help available from another source
- Excluded items / service
- Suitable alternative available
- Enough money to pay for the emergency
- Previous application and decision
- Insufficient priority
If the application is refused consideration must be made to alternative means of support and relevant signposting must be undertaken.

**How much will be allocated ?**
The amount received depends on a number of circumstances including:
- The nature of the crisis
- The period time to the next pay day
- The availability of other support at the time of the application i.e. foodbanks. DHP

Crisis Loans will not exceed 60% of a claimant’s personal allowance, the tables below will be used as a guide to show how maximum awards will be calculated:
2013/14 Benefit Rates

<table>
<thead>
<tr>
<th>Rate</th>
<th>60%</th>
<th>Daily</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single under 25</td>
<td>£56.80</td>
<td>£34.08</td>
</tr>
<tr>
<td>Single over 25</td>
<td>£71.70</td>
<td>£43.02</td>
</tr>
<tr>
<td>Loan Parent</td>
<td>£71.70</td>
<td>£43.02</td>
</tr>
<tr>
<td>Couple 18-25</td>
<td>£85.80</td>
<td>£51.48</td>
</tr>
<tr>
<td>Couple 25+</td>
<td>£112.55</td>
<td>£67.53</td>
</tr>
<tr>
<td>Tax Credit / Child</td>
<td>£52.30</td>
<td>£31.38</td>
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</tbody>
</table>

These amounts will be banded into 3 bands determined by the number of days until the applicant’s next payment; they’re rounded to the nearest £5.

<table>
<thead>
<tr>
<th>Days until next payment</th>
<th>Band 1</th>
<th>Band 2</th>
<th>Band 3</th>
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<tbody>
<tr>
<td>1 to 6</td>
<td>£30</td>
<td>£50</td>
<td>£65</td>
</tr>
<tr>
<td>7 to 10</td>
<td>£40</td>
<td>£60</td>
<td>£80</td>
</tr>
<tr>
<td>10 to 13</td>
<td>£60</td>
<td>£100</td>
<td>£125</td>
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</tbody>
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These figures represent the maximum amount of the loans that will be approved and underwritten. Applicants can apply and will be awarded less than the maximum amount.

NOTES

- Claims for less than £30 are considered unfeasible to administer, so will not be accepted.
- The local authority will pay the membership fee for joining SYCU - if not an existing member.

The Process - Claiming an Award

Before making an application, applicants are advised to:

- Read Barnsley MBC policy for Local Welfare Provision or get advice from an advocacy / support service to determine their eligibility and the category of need that is most applicable to their circumstances.
- Seek other sources of help to see if the need cannot be met wholly or partly by another body, e.g. charities, benevolent funds, statutory health or social care authorities or other public bodies.
- Ensure they are able to supply all necessary supporting evidence.

Considerations for an award for Local Welfare Assistance

Barnsley MBC will consider making an award to applicants who meet the eligibility specified in this document. The operation of the scheme is at the Council’s discretion and applicants do not have an automatic right to an award. The schemes overall budget position will be taken into consideration when making an award.

LWA payments should not undermine DWP’s sanctions and disallowances. Claimants need to ensure that they have complied with the necessary DWP policies and procedures to ensure that benefits are in payment or continue to be paid. Awards will not be made for
cash advances for benefit payments, benefit sanctions or disallowances. For all of these the claimant should be advised to claim for a STBA, Hardship Payment or Budgeting Advance, Where necessary the LWA staff will advocate on behalf of a applicant with the DWP and other benefit agencies to ensure any entitlement to benefit is in prompt payment.

**Core Eligibility Criteria**

Local Welfare Assistance will only be awarded where it has been established that there is no alternative support or assistance available to meet the need. This will be established through a series of pre screening questions, undertaking an assessment of income and expenditure, checking a range of benefit systems and speaking to any organisations involved with the applicant. Eligibility criteria will be used to ensure that the funds are targeted at the most vulnerable residents and those with greatest need.

To be considered as eligible for an award, applicants must satisfy **ALL** of the following conditions:

- Be aged 60 years or over.
- Receiving a qualifying benefit:
  - Income Support
  - Income based Job Seekers Allowance
  - Income based Employment Support Allowance
  - Any type of Pension Credit
  - Universal Credit
- Pension Credit.
- People on a low income (This only applies to the Emergency Loan element) –This will generally be individuals or families who are in work but still eligible to receive housing benefit or council tax support due to their income level.
- Be without sufficient resources to meet an urgent need that poses a serious risk to the health and safety of the applicant or their immediate family member(s)
- Live within the Barnsley area, as defined by the homeless service criteria:
  - Has lived in the area of Barnsley for at least 6 out of the last 12 months
  - Has lived in Barnsley for at 3 of the last 5 years.
  - Or, if a member of the Armed Forces, then a strong connection to the Barnsley areas is required. However, exceptions will be granted where the applicant requires refuge or care following abuse, harm or an unsettled way of life.
- Legally resident in the UK
- There is no other way to prevent serious damage or serious risk to health and safety of yourself or a member of your family if that item or service is not provided

However all these criteria do not automatically give an entitlement to an award, therefore regard to all circumstances will be taken into account. You may also be able to get an award if you are likely to receive one of these benefits when you leave care, such as a hospital, care home or prison. All awards will be based on evidence to support the needs.

**Household Resources**

An assessment officer will consider whether an applicant, partner or immediate family member has sufficient capital resources to meet their needs. For the purposes of the scheme, resources refer to: savings in cash, money in banks, saving schemes, premium bonds, stocks, shares, and investment in property and land. The income and expenditure for the household will be taken into account before making a final decision.
The assessment officer may take into account the possession of essential household resources, such as food items, clothing, white goods and other consumer durables. They will also take into account the individuals coping skills and support systems for dealing with an urgent crisis or care need.

**Pre screening**

All applicants will be required to complete an initial application in order to supply information that validates need, circumstances and eligibility. If necessary applicants may be advised to seek assistance from statutory and advocacy agencies for the purpose of compiling and verifying information.

In order to manage demand and customer expectations a series of pre screening questions will determine if there is potential entitlement to LWA. These question will form part of the initial application and dependent upon the outcome will determine if the applicant progresses to a full application or if signposting to alternative support /assistance is more appropriate. If customers are found to be ineligible to claim LWA at the pre-screening stage they must be signposted to other appropriate departments, organisations and charities. An emergency loan will be seen as the final assistance for a resident facing a crisis. All other available sources of assistance will have been considered first.

**Signposting for other welfare and information services**

While we cannot guarantee an award, we will offer applicants relevant sources of information, advice and guidance. This is to ensure that support is available so the crisis does not occur repeatedly. The provision of welfare advice and information services would enable residents to be supported through advice on areas such as:

- Help to maximise income e.g. benefit entitlement and checks
- Access to support around money worries and debt advice and budgeting
- Employment support – help to find job opportunities, calculate the benefits of being in employment, submit job application forms and prepare for interviews.
- Childcare support – finding your local Children’s Centre.
- Referrals to specialist advocacy and advice agencies i.e. CAB, Credit Union, DIAL etc
- Referrals to specialist health programmes
- Referrals to statutory services such as Housing Options, Advice and Homeless Prevention, Social Services.
- Signposting to appropriate support within their areas/communities.
- Furniture/white goods or loans provision when a need has been identified to support in the prevention of further needs arising or escalating, and they are not eligible for LWA.

In certain circumstances an award may be conditional upon the applicant agreeing access to other sources of support facilitated by this scheme. By itself, an award may be insufficient to meet an applicant’s whole needs. If additional support is thought necessary, we will explain our reasons why, along with how this support will be beneficial. All personal information disclosed by the applicant will be treated in the strictest confidentiality in accordance with the Data Protection Act.

**Decision Making**

The Assessment Officers will gather all the relevant data in order to make a decision on the application. To do this they will liaise with trusted partners such as advocacy services, statutory authorities and specialist agencies to verify the substantial and imminent risk to the applicant/ immediate family members’ overall health and safety. In doing so, we will
evaluate, based on the advice given by the lead professionals whether the person concerned has the resources to meet their own needs, the items or services applied for will contribute towards an immediate improvement on their circumstances; and whether broader support will be in place to address the causes that may underline a crisis or care need.

On reviewing the applicant’s circumstances, case details and eligibility; an assessor may reject the application on the basis:

- The urgent need can be met by other sources of help or the applicant has failed to demonstrate how they have sought to address their need through other types of assistance.
- The applicant is deemed to have sufficient resources to meet the urgent need.
- Following the date the crisis or care need had arisen, the circumstances of the applicant or their family members’ have changed in such a way that they no longer satisfy the criteria for an award.
- The applicant is deemed not to meet the considerations for an award set out in appendix 3: Considerations for support grants.
- The item(s) or services(s) applied for are ineligible as set out in appendix 4: Excluded items and services for assistance.
- The application is deemed to be fraudulent.
- Insufficient information is provided to verify the applicant’s need, circumstances and eligibility.
- The operation of the scheme is at the Council’s discretion and applicants do not have the automatic right to an award.

In reaching a decision the assessor may conclude:

- An application is rejected.
- A partial award is made owing to the fact that not all of the requested items or services will directly reduce the health and safety risks associated with the applicant’s circumstances.
- Under certain circumstances, the applicant’s urgent crisis or care needs may satisfy the criteria for an award; however, the item or services requested may be deemed ineligible or will not directly reduce the health and safety risks associated with their circumstances. In such cases, the assessor will use discretion to recommend suitable items or services having consulted the applicant and relevant agencies. Thereafter, an award will be conditional upon the applicant agreeing to the recommendations set out by the assessor but on all accounts, the council reserves the right to decline an award.
- An award is made in full for the items or services requested on the premise of the applicant satisfying all the criteria and conditions set out in this policy.
- Not all qualifying applications can be paid as the scheme has a cash limited budget. A decision will take account of monthly budget positions, demand patterns and resource levels.

Barnsley MBC reserves the right to reject applications at any stage of the assessment process.

**How to Apply**

Applications for Local Welfare Assistance will be made via two routes, on line at [www.barnsley.gov.uk\LWA](http://www.barnsley.gov.uk\LWA). If a customer chooses to apply using the e form on the website they will be taken through the pre-screening check at the start of the process.
Where their answers indicate that they are ineligible to claim they will be provided with relevant signposting information automatically.

Where they are eligible to continue with the application the additional questions will be activated to gather the necessary information. Once the application has been completed the e form will be routed to the back office Assessment Officer who will then take the necessary steps to ensure eligibility and process the application accordingly. Applications can also be made via telephone on 01226 787897 during office hours, Monday to Friday. There is no out of hours service.

The process for support grants and emergency loans will be slightly different, in that it is anticipated that the majority of the applications for support grants will be made through trusted partners on line, while most emergency loans will be claimed either by the individual or a trusted partner on-line or through an assisted telephone application. Applications will be accepted direct from individuals who cannot easily access a referring organisation, with a greater requirement for supporting evidence.

Information provided may be shared and verified with other council departments and relevant external organisations (for example Department of Works and Pensions) in order to check information, protect public funds and to identify any additional help and support which may be available.

Notifications
Customers will be notified of the decision regarding their application for local welfare assistance by phone, SMS or email depending on their preference. The reasons for a decision will be explained as well as the options available to the applicant.

A decision for award may be conditional upon the applicant agreeing or meeting certain requirements to prevent the risks associated with the crisis re-occurring or becoming intractable. For example, if an unsettled way of life has been mediated by drug and alcohol addiction, the applicant will be required to seek treatment / therapies as advised by specialist workers.

A notification will be issued on the day of the decision and will provide the customer with details of the level of award, how payment will be made/ or goods delivered and, in the case of emergency loans, how repayments will be made. Repayment will be required on all emergency loans with future awards been subject to the repayment of previous awards.

Method of award
An award for Support Grants will be made via the use of the Smarterbuys website www.smarterbuys.org.uk. An officer will order the agreed item and this will be delivered direct to the customers address.

An award for an Emergency Loan will be via the Credit Union, this will be available during office hours in three locations across the borough. The opening times for each office is contained in appendix?

Out of Hours
In the case of an out of hours emergency i.e. after 5pm:
- If a adult or child is at risk of abuse, harm or neglect, please contact the out of hours Emergency Duty Team on 08449841800 or contact the Police on 101
• If you are Homeless or think you are at risk of becoming Homeless, please contact the Emergency Duty Team on 08449841800

**Processing times**
Support Grants – 14 working days
Emergency Loans – 1 working day

**Budget restrictions -Priority levels**
The budget will be allocated across each month with agreed tolerance levels on expenditure. Where an award exceeds those tolerance levels approval will be required from a senior manager. If budget pressures dictate that priority levels must be applied then applications will be assessed against three priority levels shown in the table below.

<table>
<thead>
<tr>
<th>Priority</th>
<th>Priority 1</th>
<th>Priority 2</th>
<th>Priority 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Crisis / Disaster eg fire/ flood</td>
<td>Trusted referrers</td>
<td>Single people</td>
</tr>
<tr>
<td></td>
<td>Health and safety risk</td>
<td>Families – children</td>
<td></td>
</tr>
</tbody>
</table>

**Exclusions**
The following people are excluded for support in all circumstances:
• Have been subject to instances of benefit fraud in the last two years (eg where a person has been convicted of benefit fraud and has had their benefit sanctioned by DWP).
• Are already receiving support from other areas (we will not duplicate funds)
• Have no recourse to public funds (NRPF) status (will be considered as part of Section 21 funding arrangements with Adults Directorate)
• A person in hospital or a care home (Independent or Local Authority), unless their discharge is planned to take place imminently
• A person subject to immigration control by virtue of the Immigration and Asylum Act
• A person or immediate family member has received the maximum permitted awards within the defined periods set out in this policy.
• Prisoners and people who are lawfully detained, including those released on parole or bail pending a court hearing.
• Members of a religious order who are fully maintained by the order.

The following people are also excluded from support, except in very exceptional circumstances:
• Full-time or part-time students not on Income Support, Income Based Job Seekers Allowance, Income Based Employment Support Allowance, Pension Credit (including payments on account), or equivalent welfare benefits – they can only receive support for expenses arising out of a disaster.
• 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 a benefit sanction or disallowance to their Job Seekers Allowance, Employment Support Allowance, Income Support or Pension Credit or equivalent welfare benefits.
• An award may not be made in respect to items/services detailed in appendix 4 Excluded items/services.
**The Right to seek a Review**
There is no right of appeal against this discretionary fund. However in the interests of transparency, the Council will provide a process for reviewing decisions where discretionary relief has not been granted. However a review will only be conducted if the applicant’s circumstances have changed and they can provide sufficient new evidence to support their application or there has been a factual error based on the decision made.

The applicant must put the case in writing, giving the reason(s) why they consider the original decision should be overturned, to the LWA Team leader requesting a review of the application. They must do this within 28 days of the date of the original decision, and provide additional evidence to support their request. The Council will then decide whether the applicant has provided any additional information against the required criteria that could justify a change to its decision.

The Council will aim to notify an applicant, setting out the reasons for its decision, within two working days for an emergency loan and support grant reviews will be prioritised based on when the award is required in discussion with the trusted partner.

All reviews should be put in writing and emailed to BarnsleyLWA@barnsley.gov.uk

**Fraud**
Barnsley MBC is committed to the fight against fraud in all its forms. An applicant who tries to fraudulently claim an award falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the Fraud Act 2006. Where it is alleged, or the authority suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken including, if appropriate, criminal proceedings.

**Monitoring and review**
The first year of delivery will be used to gain a better understanding of the customer base being supported by the local welfare provision, in terms of identifying the triggers for support, customer needs, customer demand and usage data. Analysis of this data will ensure that the future scheme is based on evidence rather than anecdote. All financial management will be subject to monthly and quarterly reporting and awards will be made on the basis of available funds. It will be possible to vary the type and level of awards throughout the year to reflect budget pressures. This policy will be reviewed and updated if necessary annually.
Appendix 1 – Vulnerability list
The following examples are of groups of people who may need a high level of care supervision or protection:

- Frail elderly people who have restricted mobility
- People who have difficulty performing personal care tasks
- People with acute learning disabilities
- People with a physical impairment, including those with sensory impairment
- People with diagnosed mental health and neurological disorders
- Chronically sick and terminally ill people
- People recovering from drug and alcohol addictions
- Young people leaving care
- Young people who have no parents or who are unable to live with their parents because they are at risk of abuse, harm or neglect.
- Rough sleepers

Target vulnerabilities

- Homeless people or rough sleepers
- Learning and physical disabilities
- Mental health problems
- People moving out of institutional or residential care
- Ex offenders leaving prison or detention centres
- Chronically or terminally ill people
- Drug and alcohol dependency
- Families under exceptional pressure
- People at risk of going into residential care or hospital
- Vulnerable older people
- People fleeing domestic violence
- Households with children under 3
- Households with 3 or more children
- Households with a disabled child
- Disabled adults
- People over 65
- Pregnant women
- Lone parents / young parents
- Refugees

This list is not exhaustive
**Case studies for LWA**

**Grants**

**Leaving Care** – Customer living in supported accommodation due to mental illness. Self-care has now been identified to support recovery and is a main focus on his support plans. Due to living in supported accommodation customer has no appliances for new tenancy. In order to help customer with resettlement a washer & microwave requested as customer was not confident using an oven.

**Help living settle way of life in community** – Supported application received through housing options for a couple that were currently homeless. Housing options secured private tenancy with customer and to aid resettlement and reduce the potential for further homelessness in the borough. Items of goods were provided so the couple can live independently.

Customer receiving support for substance misuse issues. Lost partner several year ago and depression spiralled out of control. Customer now engaging with services to live independently in the community. Goods of kitchen equipment and bed ordered in order for customer to sustain tenancy and help customer remain independent.

**Disaster** – Customer experienced fire in own property with no insurance as she could not afford the payments. Family of 4 including 2 children had to move out while decoration took place however no means of buying kitchen appliances. In order to support family back in their home and to help children settle back into family accommodation kitchen appliances purchased as they have no other means of providing for the family.

**Easing exceptional pressure** – Customer suffers from depression and social services helping with issues around supporting the children. Customer has no current cooking facilities and no beds for children as she cannot manage her money well. Customer engaging in support services to try and combat issues. There is a risk that the customer’s children will be taken into care as they are currently not living in suitable conditions. Beds & Cooker purchased alongside appropriate support in order to help customer live settled way of life with children and prevent further issues of children being taken into care.

Referral application received from Macmillan Welfare Rights. Customer has been diagnosed terminally ill. Receiving Incapacity Benefit and due to illness has bowel and sickness issues which means there is a need to wash clothes more regularly. Customer’s mattress has been badly soiled and the washing machine has recently broken down. To ease the pressures on the couple at present we looked at providing goods to help ease pressures on household situation. Customer is receiving support from various services and cannot apply for a budgeting loan as he has not been on the correct benefit long enough. Family have no savings and no other means to provide goods.

Referral received from Surestart worker at children’s centre. Customers washing machine has broken and was irreparable as this was also second hand. Customer’s son has a severe stomach sickness and child is constantly vomiting and clothes need to be washed regularly. Customer cannot apply for budgeting loan as only been on Income Support long enough. Customer has no other support or other means of purchasing washing machine. Due to the income customer is receiving is already in negative income so unable to take any further loans to purchase.
Application received from support worker. Customer has been living chaotic lifestyle due to fleeing domestic violence from two of customer’s previous partner. Since moving properties the customer has been unable to afford to purchase bunk beds and 2 single beds will not fit into one bedroom for the children. At present they are using single mattresses. Customer is struggling with managing finances and appropriate support has been put into place to help with this. Emma is already up to her limit in social fund loans. In supplying the bunk beds this will ensure the children will be able to live a settle family way of life and also ease pressures ensuring children are having correct sleep patterns and promote stability which with help with behavioural issues.

**Utility**

**Emergency Loans -**
Customer unable to provide food for children due to not receiving tax credits for 4 children. Emergency loan provided until customer can resolve issues around change of address with tax credits.

Family of 3 have been placed with 2 of children from his previous partner due to child protection issues. Child Benefit or Tax credits not currently in place due to issues from experience although this is being resolved. Couple only have £120 a week benefits for all the family. The 2 children that were placed to live with them came with no clothing or toys. Emergency loan issues to provide food for children as their current expenditure does not cover expenses.

Customer has been mugged in Barnsley town centre and was threatened with a knife. Police report completed and customer’s benefits had been taken. Customer not due for benefits for another 10 days and has no other means of money for food or gas & electricity. Emergency loan provided to meet essential needs.
Appendix 3– Consideration for a Support Grant

When considering an award for a Support Grant, regard to all circumstances will be considered, in particular:

- Whether the applicant is leaving institutional or residential care and will be discharged within 6 weeks.
- Both the time spent in the accommodation and the level of individual care and supervision provided will be taken into consideration when making a decision.
- A person’s ability to cope with independently living may be impaired as a result of physical and mental illness or disabilities.
- Experience of abuse and neglect
- A long period of residential or institutional care
- A long period of rough sleeping
- Whether a move to temporary accommodation or refuge will facilitate, in the long run, a settled way of life.
- Proximity of essential services relied upon by the customer and their partner to their home.
- Financial advice they have sought to alleviate their situation, such as CAB or Welfare Rights.
- Whether the customer is a former member of the Armed Forces who is having difficulty in finding suitable accommodation
- Whether the customer is a returning ex offender who is having difficulty in finding suitable accommodation
- Whether the customer or other household member has involvement with Social Services
- Whether the customer or other member of their household is undertaken care duties for relatives in the area.
- Whether the customer is a care leaver
- Whether an award would prevent a move that would have a detrimental effect on the customer and their household, for example children’s schooling, health, support networks or
- Whether the applicant and their household are taking long-term action to help their problems in meeting their housing costs.
- Whether the customer and their household are entitled to other welfare benefits but are not claiming them
- Whether other family members external to the household help in any way towards the customers financial expenditure.
- Whether the customer and their household could reduce expenditure on non-essential items
- Will payment of an award keep the family together, will it support a young person in transition to adult life, or will it assist in safeguarding a vulnerable adult of child.
- Harmful situations that place children at risk of being taken into care
- A young carer looking after someone with a severe illness, disability or mental health problem
- Any reason which make it necessary or especially desirable for the claimant to occupy the dwelling they currently resides in the view of the assessor
- Unless there are exceptional circumstances, applications from single people living with family members will not be awarded if they have access to other sources of help.
- Deterioration in health or medical conditions that will result in a return to care.

This list is not exhaustive.
Appendix 4 – Excluded Items and Services for Assistance

Awards will not be allocated for expenses/items/services in respect of:

- Cash for general living expenses
- A need which occurs outside the United Kingdom
- An educational or training need including clothing and tool
- 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 and from school because funding is available from other sources.
- School meals taken during non-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 travel expenses when stranded away from home)
- Removal or storage charges if you being re-housed following a compulsory purchase order, a redevelopment or a 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 a property owned by a public sector housing bodies including housing associations, housing co-operatives and housing trusts.
- A medical, surgical, optical or dental item or service (there needs can be provided free of charge through the NHS, if you are getting income support, income based job seekers allowance, Employment and Support Allowance (income related) or Pension Credit (which includes the guaranteed 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
- 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 costs in respect of: Council Tax, mortgage repayments, utility payments, water rates, sewerage rates, service charges, maintenance charges, collective community charges.
- Maternity expenses covered by a Sure Start Maternity Grant.
- Expenses which Health and Social Care Authorities have a statutory duty to meet.
- Housing repairs and improvements (including the cost of materials and labour) that aren’t directly linked to an urgent care or crisis need.
- A customer living at home with family
- Lost or spent money
- Accessing capital that is not realisable, such as premium bonds, house sales or insurance.
- Short term cash needs as a result of benefit disallowance or sanctions.
Appendix 5- Credit Union Opening Times

Credit Union Branches

**Barnsley Branch**
70 Market Street, Barnsley, S70 1SN. Jackie@sycu.co.uk  Jayne@sycu.co.uk  01226 734945  ex directory 01226 704044
Monday, Tuesday & Thursday 09:30 – 16:00
Wednesday 09:30 – 14:00
Friday 09:30 – 15:30

**Wombwell Branch**
59/61 High Street, Wombwell, S73 8HS Theresa@sycu.co.uk  Julie@sycu.co.uk  01226 345060
Monday, Tuesday & Thursday 09:30 – 13:00 – 13:45- 16:00
Wednesday 09:30 – 14:00
Friday 09:30 – 13:00 – 13:45- 15:30

**Goldthorpe Branch**
49 Barnsley Road, Goldthorpe, S63 9LT Lisa@sycu.co.uk  Gail@sycu.co.uk  01709 897487
Ex directory 01709 887951
Monday, Tuesday & Thursday 09:30 – 13:00 – 14:00- 16:00
Wednesday 09:30 – 14:00
Friday 09:30 – 13:00 – 13:45- 15:30