

**Welfare Support Policy**

This policy sets out how the Council will design and operate a Welfare Support scheme to offer support to residents who are experiencing financial hardship during and beyond the Covid 19 pandemic, and to help people move from homelessness into permanent accommodation.

The requirement for a Welfare Support Scheme and the need for cash payments to be part of the response to hardship is set out in the 3 quotes below from the Local Government Association’s “Good Practice Guide: Delivering financial hardship support schemes”:[**Report - LGA (local.gov.uk)**](https://www.local.gov.uk/sites/default/files/documents/Good%20Practice%20Guide%20-%20Delivering%20Financial%20Hardship%20Schemes.pdf)**.**

*“Local Welfare Assistance Schemes (LWAS) represent a vital mechanism for councils to support low-income households in times of financial crisis. They can provide a rapid, dignified and efficient means of supporting the most vulnerable, reducing the likelihood that people will be unable to heat their home, become at risk of homelessness, or need to turn to a food bank to get their next meal. This is absolutely vital, as we know that even a short-term financial crisis can have a profound impact on those living in a household experiencing it.”*

(The Children’s Society)

*“The COVID-19 crisis has exposed just how vulnerable any family is to income shocks and job losses. Local welfare assistance schemes play a key role in supporting families who risk slipping into crisis and destitution, and work best when they provide direct cash payments.”*

(Child Poverty Action Group

*“We support the LGA’s suggestions for a more flexible, cash-first approach as a lifeline to keep people in financial crisis afloat.”*

(The Trussell Trust)

1. **Aims & Objectives**

The policy sets out how Torbay Council will deliver assistance to residents via its Welfare Support Fund.

There are two key policy aims:

* To provide quick and effective support to people who require help to meet an

immediate short term need.

* To assist people to establish themselves or maintain their independence in the community.

Encouraging engagement with wider support services is a key underlying principle of the scheme. We aim to use each claim as a potential opportunity to help residents tackle deep-rooted issues and address their longer-term needs by offering access to advice and helping people to move away from crisis toward greater financial stability.

**Short terms needs we may assist with include, but are not limited to:**

* Emergency short term support where the applicant or member of their household would be severely disadvantaged if their immediate needs are not met or mitigated, including household essentials (e.g. food, heat, power, nappies, baby milk), essential travel.
* Essential medication for the household, or items related to specific dietary or cultural needs.
* Essential repairs.
* Essential monthly expenditure, which cannot be deferred.
* Utility support or to prevent insurance default where the supplier does not have a Covid-19 rescue package.
* Other immediate support necessary for the fundamental wellbeing of the applicant and family.
* Items not currently accessible through foodbanks e.g. pet food or special dietary needs.
* Signposting to essential advice and support services.

**Longer term issues & needs may include, but are not limited to:**

* Access to information and advice to help increase self-reliance and to maintain financial independence in the longer term, (e.g. DWP, CAB, debt advice and other grants and funding schemes where they may be available).
* Essential items for people who were homeless within the community and are setting up home for the first time, or leaving prison, hospital, residential care, or moving into independence as a Care Leaver, etc.
* Rent in Advance and/or deposits for affordable accommodation if Discretionary Housing Payments or alternative funding cannot be obtained.
* Removals where there is an essential need to relocate and the resident cannot fund the cost.
* Essential domestic appliances (priority will be given to families with children and people with disabilities, and we will try to help you get repairs done first)

The scheme will be administered as part of a wider system of help and support which includes Discretionary Housing Payments and will contribute to common aims, namely:

* Alleviating poverty
* Encouraging and sustaining people in employment
* Helping claimants through personal crisis and difficult events
* Tenancy sustainment and homelessness prevention
* Safeguarding residents in their own homes
* Helping those who are trying to help themselves
* Keeping families together
* Helping to provide stability to children
* Supporting domestic violence victims who are trying to move to a place of safety
* Supporting the vulnerable or the elderly in the local community
* Promoting good educational outcomes for children and young people
* Supporting the work of foster carers
* Supporting those with Care Experience
* Supporting disabled people to remain in adapted properties
1. **Eligibility Criteria**

The scheme is open to all residents of Torbay aged 16 or over. The list below explains who the scheme is mainly intended to assist, but others may also be able to get some help and are welcome to apply.

* People, normally on a low income who are in receipt of or waiting to get income-related benefits, who have demonstrated they are without immediate resource to meet the basic needs of themselves and / or their dependents
* People experiencing/fleeing domestic abuse
* People vulnerable due to mental health conditions or crises
* Households with a pregnant woman
* People requiring support to remain in the community or to re-integrate into the community
* Careleavers requiring support not available to them through their “parent” Council’s Local Offer for careleavers

Unless there are exceptional circumstances an applicant will need to have been living in Torbay for 3 months to get Welfare Support assistance.

If the applicant has not applied for an income related benefit or Council Tax Support they will be provided with, or signposted to, advice about their potential entitlements and how to claim.

All requests will be considered on an individual basis with due account given to the vulnerability and personal circumstances of each customer. An individual’s personal circumstances, the amount requested and the importance of the need within the circumstances will form the basis for the prioritisation of awards.

1. **How to apply**

Applicants will be expected to:

* Complete an online application form; and
* Where required, have a telephone interview with a member of staff to discuss the application and other appropriate support/signposting. This is with the aim of providing additional support and providing a wider assistance.

We will still aim to make paper application forms available at Torquay Library, Brixham Library and Paignton’s Library and Information Centre but online applications are preferred and are likely to be dealt with more quickly.

A welfare support application is an opportunity to identify and offer other appropriate advice and support aimed at helping people to move away from crisis towards greater financial stability.

To ensure that people applying in crisis or urgent need for the first time can be helped as much as possible, we will need to consider any subsequent applications carefully. Relevant factors will include whether it would have been reasonable for the customer to make changes that could avoid the need to reapply, any advice previously given by us and the funds available in the scheme.

1. **Information/Evidence**

Further information/ evidence may be requested to support the application, for example:

* + - Proof of income & capital: e.g. benefit notifications, bank statements, etc.
		- Estimated cost of repair and/or replacement
		- Amount needed of rent in advance/deposit
		- Information from a professional source i.e. Probation Officer
		- To explore steps taken to avoid the situation
		- Information from a third party- e.g. Housing Options, Social Worker, etc.

We will explain the time limits to supply requested evidence/information. If information requested is not provided, this may lead to a refusal.

1. **Decisions**

We will consider each application on its own merits. This will ensure that each application is treated in an open and consistent manner, whilst considering individual circumstances.

The Council will be under no duty to assess applications not made in the approved manner. Where information or evidence requested has not been received within a reasonable timeframe, the application will be treated as withdrawn.

We will notify the decision via email, but where we can, we will also call you to let you know what we are awarding.

We aim to be flexible in terms of the methods by which awards are made. We recognise that the easiest method by which assistance can be provided is through money, but other methods may also be used subject to availability, for example:

* Indirect financial support such as referrals for debt advice, budgeting support or working with other external agencies to provide long term support
* Vouchers
* Direct payment to suppliers, e.g. for the provision of goods
* Goods provided from local organisations including furniture schemes
1. **Fraud/Data Matching**

**6.1 Fraud**

As part of the claim process, claimants need to sign a declaration that the information they are supplying is accurate.

We are committed to the fight against fraud and have a duty to protect public funds and make sure they go to people who need them. An applicant for Welfare Support who falsely declares their circumstances provides a false statement or evidence in support of their application may have committed an offence under the Fraud Act 2006.

Where the Council suspects that such an offence may have been committed, this matter will be investigated as appropriate and may lead to criminal proceedings being instigated. We may also exclude applicants from making further claims for at least 6 months.

**6.2 Data Matching**

The Council may use any evidence and information supplied to it when applying for Welfare Support to check the eligibility of the applicant in respect of this scheme or any other welfare benefit, discounts or exemptions.

The Council takes part in data matching exercises to assist in the prevention and detection of fraud. Data matching involves comparing sets of our data, such as Council Tax or benefit records against other records held by the Council or other bodies to see how far they match. Data matching allows potentially fraudulent claims, reductions and payments to be identified. Where a match is found it indicates that there is an inconsistency that requires further investigation. No assumption can be made as to whether there is fraud, error or other explanation until an investigation is carried out.

Payments made under the Local Support and Prevention Fund are not normally repayable however we may recover the value of any award if we decide that the award has been made as a result of misrepresentation of, or failure to disclose, a material fact, either fraudulently or otherwise.

1. **Appeals/Reviews**

The scheme is discretionary and there is no statutory right to an appeal or review. However, the decision to award assistance through the fund can be reviewed following a written/emailed request for such a review. Where practicable this will be undertaken by a senior officer not involved in the original decision and this decision will be final and no further right of appeal or review is allowed (this does not exclude applicants from using the Council’s corporate complaints procedure).

1. **Policy Review**

The Council is required to monitor this budget throughout the year to ensure that awards are targeted to those most in need whilst ensuring the money available is sufficient to provide necessary support throughout the year. Monitoring expenditure is the responsibility of the Council’s Dispute Resolution & Discretionary Payments team with support from accountants and systems staff.

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.

The policy will remain a working document and changes will be made as appropriate to ensure the service continues to meet the stated outcomes, objectives, needs of the local community and the council. The policy will, in any event, be reviewed at least once a year.

Any major changes will be subject to consultation in accordance with best practice.This policy will be published and available to view on the Council’s website.