

**Calderdale MBC**

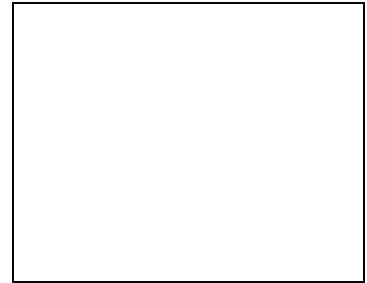
**Wards Affected      All**

**Cabinet**

**28 March 2022**

**Review of Welfare Assistance Scheme**

**Report of Assistant Director of Customer Services**



## **1. Purpose of Report**

- 1.1 The current Local Welfare Assistance Scheme replaced the old Discretionary Social Fund which was abolished by the Welfare Reform Act 2012. The scheme acts as a safety net for those facing the greatest difficulty in managing their finances.
- 1.2 In April 2013 the Welfare Reform Act 2012 abolished the Discretionary Social Fund scheme administered by the DWP and gave local authorities responsibility for designing and administering a local scheme.
- 1.3 Calderdale Council were awarded funding from the Government to develop a Local Welfare Scheme for two years commencing in April 2013. In December 2012 cabinet approved the recommendation for a local model for Welfare Assistance from April 2013 which would be subject to future review to ensure it continues to target those most in need, operate effectively and in the longer term supports local businesses.
- 1.4 On the 6<sup>th</sup> November 2017 Cabinet agreed to continue the scheme for a further 3-years which is due for review in March 2022. Permanent funding is in place, but the operation of the current scheme has been reviewed and recommendations made that will provide more flexibility and allow more people to be supported.

## **2. Need for a decision**

- 2.1 Cabinet is asked to consider the review of the Local Welfare Assistance Grant Scheme, assure themselves of the benefits it provides and consider changes as detailed within the report.

## **3. Recommendation**

- 3.1 That Cabinet are asked to endorse the report and to approve the scheme's revised objectives as set out in Section 7.
- 3.2 That the Assistant Director of Customer Service, in consultation with the Cabinet Member for Public Services and Communities, has delegated authority and decision making to implement the new scheme.
- 3.3 Instruct the Assistant Director of Customer Services to implement the revised scheme from summer 2022. The current scheme will continue to operate until the new scheme comes into force.

- 3.4 Request that the Anti-Poverty Steering Group explore ways of deepening Calderdale's understanding of the range of support on offer to financially vulnerable residents to ensure efficient use of resources and effective signposting/referral routes across the voluntary and statutory sectors.

## Background

### Identifying Need

- 3.5 Calderdale's Anti-Poverty [dashboard](#) indicates a worsening financial picture for many households over the period of the Covid-19 pandemic. Many factors are at play and a co-ordinated approach to tackling poverty is needed more than ever.
- 3.5.1 Poverty: The number of people claiming Universal Credit has been steadily reducing since a peak of 22,363 in March 2021 and was 21,191 in January 2022. This is 68% higher than the number in January 2020 (12,650). The removal of the £20 a week Universal Credit uplift has affected many low-income households.
  - 3.5.2 Debt: At 04/11/21 Council Tax debt stood at £4,528,422. There were 548 insolvencies in Calderdale in 2020 (a relatively high rate compared with the England average). Citizen's Advice Calderdale report that Council Tax arrears is their top debt issue and that debt presented from April – December 2021 was just over £2 million (higher than pre-pandemic levels).
  - 3.5.3 Food Poverty: Food bank usage has reduced since the height of the pandemic but remains high. People accessed food support 29,349 times from April to December 2021. 40% of those accessing food support were children.
  - 3.5.4 Fuel Poverty: 15,729 households live in fuel poverty in Calderdale. In Park ward 26% of households live in fuel poverty compared to 16.7% across Calderdale. Figures will increase this winter with rising energy prices and the cost of living. Households will face an energy bill increase of **54%** from April after the regulator lifts the cap on default tariffs to £1,971. For a family using a medium amount of energy this would increase their annual energy bill by £690.
  - 3.5.5 Child Poverty: The percentage of pupils eligible for free school meals was 20.8% (7,592) in October 2020 and 23.0% (8,406) in October 2021 (with the highest being 43% in Ovenden). The increase has been a national trend and rates were increasing prior to Covid. Transitional protections ensure that pupils continue to receive FSMs until they leave education even if their circumstances change and would no longer meet the eligibility criteria. The percentage of children (aged under 16) living in low-income families also increased from 22.5% in 2019 to 24.6 in 2020.

### Local Welfare Assistance Options

#### Option 1

- 3.6 Members agree to cease to operate a Local Welfare Assistance Grant Scheme effective from April 2022.
- 3.7 There is no requirement from central government to continue to operate a local scheme.

- 3.8 Local Authorities were able to design Local Welfare schemes to suit the needs of local residents without restriction. Several Local Authorities have since faced the same funding challenges and have had to cease or significantly reduce the support offered through Local Welfare Assistance.

#### Option 2

- 3.9 Members approve the revised objectives of the current scheme and its continuation.
- 3.10 This scheme will offer a vital safety net for Calderdale's most vulnerable households. The revised objectives will ensure it continues to meet their needs, particularly taking account of the impact of the Covid-19 pandemic.
- 3.11 Those hardest hit are likely to include those with long term illnesses or disabilities, BAME households, young people leaving care, lone parent families and women fleeing domestic violence.
- 3.12 Feedback from partner agencies about the need for the scheme has been extremely positive (see Section 6).
- 3.13 All local authorities in West Yorkshire operate a Welfare Assistance Scheme.

### **4. Local Welfare Assistance Scheme – Current Provision**

- 4.1 The budget for the scheme is £95,000 per annum.
- 4.2 We chose to supplement the scheme with £100,000 from the DEFRA emergency food and essential supplies grant in 20/21, to ensure we could support those people impacted financially by Covid and a further £150,000 from the Household Support Fund in 21/22 to directly help the most vulnerable households.
- 4.3 Over the last 2 years, the scheme's criteria relating to eligibility and circumstances has proved restrictive and more flexibility is now sought to ensure as many vulnerable people as possible can benefit.
- 4.4 Previously the scheme has been divided into two parts:
- 4.4.1 Community Living Support (CLS) provides a grant to residents requiring support to remain in their property or return to sustainable housing. It can also pay for funeral costs, travel expenses and furniture and white goods.
  - 4.4.2 Emergency Living Support (ELS) can be awarded to help people with something they need either in an emergency or as a result of a disaster. ELS ceased operating in March 2020.

### **5. Local Welfare Assistance Scheme - Data & Case Studies**

- 5.1 Throughout the pandemic we have seen a significant increase in the number of people who need support. As at the end of February 2022 we had assisted 455 people, which is almost double the number for the whole of 2019/20, and we are expecting to end on a similar figure to 2020/21.

	2019/20	2020/21	2021/22 @28.2.22
Number of households assisted	245	542	455
Total Spend	£102,960	£159,100	£122,677
Average Spend	£420	£294	£270

- 5.2 The majority of people that we have supported are single applicants or lone parents. Most awards have been made to help people set up home as part of a planned move, following release from prison or escaping domestic violence for example.
- 5.3 The following three **case studies** highlight how the scheme has helped a range of vulnerable people.
- 5.4 Case Study One: A lone parent who has fled her previous home due to domestic violence

A woman with two young children under 5 years old has moved into the local Women's refuge. The support worker in the Women's refuge has submitted an application for Community Living Support requesting council funding for furniture and appliances. The family are currently staying in temporary housing at the refuge and are looking for a suitable longer-term tenancy. The family are starting from scratch. They had to leave all their belongings behind in their previous home when they fled due to the domestic violence. The woman is in receipt of benefits and is eligible for community living support funding for furniture and appliances, i.e., beds, bedding, cooker, washing machine, fridge freezer, sofa and carpet. This will help the family to set up a new home and settle into the local community.

- 5.5 Case Study Two: A women with health problems moving to a more suitable tenancy

A 68-year-old woman applied for Community Living Support. The woman has no formal support and has submitted her own application with some support from her son. The woman has to move to a more suitable tenancy, she has health issues and is finding the stairs difficult in her current tenancy. The woman has managed to secure a more suitable tenancy with Together housing, there are no internal stairs and the bathroom has some adaptations. The current tenancy has carpets and appliances fitted and they belong to the landlord. The woman is in receipt of benefit and is eligible for Community Living Support. Council funding is issued for a cooking appliance, a fridge freezer and carpet to provide essential household items for the new tenancy.

## 5.6 Case Study Three: A homeless man with formal housing support seeking a longer-term tenancy

A 56-year-old man has been homeless for some time following the breakdown in his relationship. The man has formal housing support from a housing support worker at Calderdale SmartMove. The man has health issues, he has lived an unsettled life, sofa surfing and frequently moving around between friends and family. SmartMove have assisted the man to secure a suitable longer-term tenancy. This property is unfurnished. The Support worker from SmartMove assisted the man to apply for Community Living Support funding for essential household items. The man is in receipt of benefits and formal support to help him set up a new home and he is eligible for funding for a bed, bedding, a cooking appliance and a fridge freezer for his new tenancy.

## 6. Feedback from Referral Agencies

- 6.1 The feedback below has been received from Horton Housing, Together Housing, Citizens Advice Calderdale and SmartMove.
- 6.2 *The scheme is definitely needed. There are a lot of clients out there that are on low incomes.*
- 6.3 *The application process and the sourcing of the goods can take a long time.*
- 6.4 *The scheme is definitely still needed, would welcome more flexibility in the circumstances in which an application will be successful and in items that can be applied for.*
- 6.5 *Moving the scheme online could be beneficial so support workers could check the status of an application.*
- 6.6 *The scheme is a lifeline to our clients.*
- 6.7 *We rely on this service to help our vulnerable clients. We would struggle if we couldn't get these new items.*
- 6.8 *This scheme is needed because there are no other scheme like it in Calderdale.*
- 6.9 *It can be hard for single person households who receive a microwave and tabletop freezer to manage their money. This doesn't allow them to cook more than one meal at a time and they can't freeze meals/food to stock up.*

## 7. Revised Objectives for the Scheme

- 7.1 The welfare assistance scheme will provide and target assistance to those identified as most in need, this may include:
  - Families under exceptional pressure
  - Homeless people or rough sleepers
  - Vulnerable older people
  - People fleeing domestic violence
  - Young people leaving care
  - People moving out of institutional or residential care

- Ex-offenders leaving prison or detention centres
- Chronically or terminally ill people
- People with alcohol or drug issues
- People with learning difficulties

7.2 It will consider assistance in 2 main categories of need:

7.2.1 Residents who have an **immediate need**, for example, those who:

- Have no essential food to sustain basic living
- Need essential goods associated with infants/children/personal needs
- Are without or at immediate risk of not having fuel for heating or cooking
- Have suffered a major upheaval or disaster
- Need help towards essential health related costs (where not provided by the NHS or another body)
- Require assistance to cover living expenses, rent, bills and travel costs until they receive their first payment of benefit or salary, where this is not met by the other financial support, benefits or benefit advances from Department for Work and Pensions.

7.2.2 Residents who need **assistance to establish or maintain a home in the community**, for example, those who:

- Have left long term care
- Have left prison
- Have fled domestic violence
- Are moving to supported accommodation/independent living

7.2.3 There may be other situations that need assistance and each application will be considered based on the individual's circumstances and need and the type of assistance required.

7.3 Appendix One outlines the eligibility and circumstances of the welfare assistance scheme.

7.4 It will ensure flexibility to balance the avoidance of delay against the need for more detailed information to decide some applications.

7.5 Support provided will be part of joint co-ordinated response by other Council departments and partner agencies.

## 8. Financial implications

8.1 The Council has committed £95,000 each year to fund the scheme and support our most financially vulnerable residents

## 9. Legal Implications

9.1 There are no additional legal implications to those already identified in this report.

## 10. Human Resources and Organisational Development Implications

10.1 The Welfare Assistance Scheme is delivered by the Welfare and Benefits Team. The changes proposed will not impact staffing.

## **11. Consultation**

11.1 The Council is not required to consult on a Local Welfare Assistance scheme.

11.2 However, some consultation with key partners has already been undertaken and concerns have been raised about the impact on vulnerable residents of ceasing to provide a Local Welfare Scheme.

## **12. Environment, Health and Economic Implications**

12.1 Health – the general health and wellbeing of our communities, particularly mental health could be significantly affected if Local Welfare Assistance was reduced or withdrawn.

12.2 Economic Implications – continuing to run a Local Welfare Assistance scheme comes at a cost to the Council, however the social value of the scheme cannot be underestimated.

## **13. Equality and Diversity**

11.1 The scheme for localised Welfare Assistance will compliment and support the objectives of the Council by delivering a local scheme for local communities.

### **For further information on this report, contact:**

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**All documents are available for inspection at Princess Buildings**

## Welfare Assistance

Awards are intended to help people to live independently in the community, ease exceptional pressure on households and families, assist with certain travelling expenses and to meet living costs and expenses in an emergency or as a consequence of a disaster (provided that the provision of such assistance is the **only** means by which serious damage or serious risk to the health or safety of that person or to a member of their family may be prevented).

All applications will be considered on merit, taking into consideration the full circumstances of the application alongside the nature, extent and urgency of the need.

An award may be for a specific item or service or to meet immediate living expenses for a short period - up to 14 days.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Any Calderdale resident aged 16 or over who is without sufficient resources to meet the immediate short term needs of themselves or family.</li> <li>Calderdale residents in receipt of:             <ul style="list-style-type: none"> <li>HB and or CTR</li> <li>Income Support</li> <li>Job Seekers Allowance (income based)</li> <li>Employment and Support Allowance (income based)</li> <li>Pension Credit</li> <li>Universal Credit</li> </ul> </li> <li>Or where applicant is due to leave an institution or care home within 6 weeks and are likely to be eligible for one of the listed benefits</li> </ul>
<b>Circumstances</b>	<ul style="list-style-type: none"> <li>Help people establish in the community following a stay in institution or care home in which they received care</li> <li>Help people remain in the community rather than enter an institution or care home in which they will receive care</li> <li>Ease exceptional pressure on people and their families</li> <li>Help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life</li> <li>Help people to care for a prisoner or young offender on release on temporary licence</li> <li>Help people with expenses to make certain journeys such as attending a relative's funeral or visiting someone who is ill</li> <li>Emergency or disaster situations such as:             <ul style="list-style-type: none"> <li>Flood / explosion / fire causing substantial damage, loss or destruction to possessions or property</li> <li>Loss of money for example through a robbery or burglary</li> <li>Being stranded away from home without the funds to return</li> </ul> </li> <li>Help with living expenses following an emergency or disaster (e.g., full time student or person from abroad not entitled to benefits)</li> <li>Help with rent, energy bills and food for residents who have an immediate need.</li> </ul>

## **Circumstances of an award**

### **Leaving a care establishment**

An award can be considered where an applicant is leaving accommodation in which they received significant and substantial care and supervision. Examples of such accommodation are:

- Hospital or other medical establishment
- Care home
- Hostel
- Staff intensive sheltered housing
- Local Authority care
- Prison or detention centre

Not only must the applicant be leaving one of these places, they must be establishing themselves into the community. An award cannot be made where the applicant is transferring from one care institution to another. One of the factors that will be taken into account when deciding an award will be the length of time the applicant was in the accommodation in which they received care. A stay in care would normally be at least 3 months or a pattern of frequent and regular admission (*current DWP guidance*) the most important factor is the level of individual care and supervision they had whilst living there

If an application is received from an applicant who will be caring for someone and we agree that help with expenses will help that person to establish themselves in the community then an award may be considered. For example, if the applicant has to move home to care for someone in the above circumstances, then help with things like removal expenses, travel costs or connection charges could be considered. The applicant would need to be in receipt of a qualifying benefit, but the person they are to be caring for does not.

### **Help to stay in the community**

An award can be considered if this will help the applicant remain in the community rather than enter accommodation to receive care. One of the factors to be considered is how immediate is the likelihood of going into such accommodation, and whether the type of item or service applied for would prevent this happening. For example:

- help with expenses for improving applicants home to maintain living conditions
- help to move to a more suitable place to live or to be nearer someone who will give the applicant care and support

An award does not have to prevent an applicant ever going into care and the risk of care does not have to be immediate. But the applicant must be able to show how an award would improve their independence in the community and therefore delay the risk of admission to care. Higher priority, however, should be given to applications if the threat of care is immediate or imminent or if there is a direct link between the threat of care and the need in question.

If an application is received from an applicant who is or will be caring for someone and we agree that help with expenses will help that person remain in the community rather than have to enter accommodation to care then an award may be considered. For example, if the applicant has to move to be near, or to live with a person who requires additional

support to look after someone in the above circumstances, then help with things like removal expenses, travel costs or connection charges could be considered. The applicant would need to be in receipt of a qualifying benefit, but the person they are to be caring for does not.

### **Easing exceptional pressure on families**

All families at some time or other suffer from pressure arising from different kinds of problems. This is normal. But if there is **exceptional** pressure in the applicant's family, then an award could be considered – i.e. there are circumstances which put the applicant's family under greater pressure than might normally be associated with low income. The degree of the pressure in terms of its effect on the individual family as well as the type of pressure will both need to be taken into consideration. Some examples of situations that may give rise to exceptional pressure are:

- The applicant or someone in their family suffers from a disability or chronic sickness which gives rise to an exceptional need such as the onset or deterioration in a disability of a member of the family
- There is, or has been, a breakdown of relationships within the family, perhaps involving domestic violence
- There is a serious problem with the applicant's accommodation, such as overcrowding or structural problems
- Domestic upheaval because of an unforeseen calamity such as house fire, flooding or other disaster.

The above is not an exhaustive list. What causes exceptional pressure can cover a very wide range of personal circumstances. Higher priority should be given to a new type of expense which has arisen as a direct result of special circumstances, particularly if these were unforeseeable. For example

- Applicant with young children needs household items following the violent breakdown of a relationship
- Sudden and deterioration in the condition of a disabled child justifies the need for a specific item, such as a washing machine
- The family is experiencing hardship as the result of a localised disaster and needs the replacement of essential H/H items

Consideration will be given to **all** the factors causing pressure to determine:

- Whether any of them individually or collectively when looked at as a whole constitute exceptional pressure

#### ***and if so***

- Whether the item / s requested will ease that exceptional pressure.

### **Setting up home as part of a planned resettlement programme**

An award can be considered to enable the applicant to set up home in the community as part of a planned resettlement programme following a period during which they have been without a settled way of life – this could include individuals who have been:

- Using night shelter
- Homeless hostel
- Sleeping rough
- Temporary supported lodgings
- Home office temporary accommodation for asylum seekers
- Sofa surfing – (moving between friends and family)

This list is not exhaustive – the important factors are the length of time the applicant has lead an unsettled way of life and that there is a planned programme of resettlement in place.

### **Caring for a prisoner or young offender on temporary licence**

Applicants in receipt of a qualifying benefit can be considered for an award to help meet the expenses incurred in caring for someone who is on temporary licence from prison or from a youth detention centre. These payments would normally be restricted to living expenses only

### **Travelling Expenses**

An award can be considered to help with the cost of travel and reasonable cost of overnight accommodation within the UK where a journey is needed to:

- Visit someone who is ill
- Attend a relatives funeral
- Ease a domestic crisis
- Visit a child who is with the other parent pending a court case
- Move to more suitable accommodation

Any award will be restricted to the lowest public transport rate or petrol / taxi costs if no public transport is available. Overnight accommodation would only be considered where it is not practicable or reasonable to expect the applicant to return home the same day. If the award is being made to visit member of the assessment unit in hospital then any benefit in payment for that person can be considered as being available to help meet the total cost of the journeys.