

Local Welfare Assistance

Eligibility Criteria

Expanded for the purpose of distributing Household Support Fund between 1 April 2023 and 31 March 2024

1. Purpose of Local Welfare Assistance

Local Welfare Assistance is intended for applicants who are unable to meet their immediate short term needs and to elevate impact of cost-of-living crisis caused by increases in cost of energy, food and other essentials.

The scheme is also intended to help vulnerable people live as independent a life as possible in the community. There are certain eligibility criteria that need to be met, however, the scheme is discretionary and an award of LWA is not only dependent on applicant's circumstances and their needs but also on budget remaining for Local Welfare Assistance payments.

The purpose of the awards is to:

- To meet immediate needs and help those who are struggling to afford food, energy and water bills or other essentials
- either in an emergency in relation to some expenses or
- as a consequence of a disaster
- where there is an immediate danger to health or safety of the applicant (and his family)
 - help people to establish themselves in the community
 - help people remain in the community
 - help with the care of a prisoner or young offender on release on temporary licence
 - ease exceptional pressures on families
 - help people setting up home as a part of a resettlement programme

Local Welfare Assistance with the current criteria is being delivered as part of the Household Support Funding provided by the Department of Work and Pensions.

2. Applications for Local Welfare Assistance

a) Date of application

The date of a written application for the Local Welfare Assistance is the date it is received in Benefits office, provided the application is in writing and:

- on Ealing Council's approved form and completed in accordance with instructions on the form **or**
- if an application is made on behalf of a person, by someone other than an appointee, that person must give their consent in writing to the application being made on their behalf

b) evidence and defective applications

It is the applicant's responsibility to provide all the evidence necessary to determine an application. Sometimes it may be necessary to seek further information or clarify an aspect of the application. Ealing Council will resolve this by either:

- contacting the applicant
- contacting a third party
- requesting further supporting evidence
- checking Departmental records or
- arranging for clarification to be provided at a pre-award visit

Evidence can be documentary, verbal or physical. It may be derived from such sources as:

- the current application form
- supporting documents and correspondence
- telephone or interview records
- a record of observations on visit
- previous applications
- computer systems
- local knowledge

Evidence may be provided by, for example:

- applicants and/or their representatives
- social workers
- probation officers
- medical doctors
- housing departments
- landlords
- visiting officers
- Decision makers/Reviewing officers
- Police evidence
- Evidence from insurance companies

If the applicant or third party gives any information over the telephone, this may be acceptable as corroborating evidence.

If the applicant does not produce the evidence, a decision maker will decide based on the completed application and any other evidence already held. If the evidence already provided seems inconsistent, improbable or contradictory, and no further evidence is provided, a decision maker may deem such application as defective, and Local Welfare Assistance payment will not be paid.

c) Repeat applications

- The applicant will be allowed maximum one payment in a three-month period, totalling 4 awards in a rolling year. Subsequent awards in 12 months may be considered at the discretion of the Council if an emergency or a disaster is not a consequence of an act or omission for which the applicant or his partner is

responsible and the applicant or his partner could not have taken reasonable steps to avoid the emergency, and

- In case where the reason for an application is 'lost or stolen money' only one application will be allowed within a 12-month period
- If the applicant applied for a Local Welfare Assistance award for the same household items or services within the last 12 months and there has not been a relevant change of circumstances, then they will not be eligible for payment
- The applicant will agree to be referred for further help and advice depending on reoccurring emergency (i.e., budgeting advice, debt management or other agencies/charities e.g. turn2us)

d) Referral from another service

Referral from another Council Service, in particular, Social Care or Housing where the department identified an individual's genuine need for support with food, utilities and other essentials.

Referral processes will be agreed with individual departments depending on requirements.

3. Decision making process

- a) The decision maker will have regard to all the circumstances of each case, in particular:
 - the nature, extent, and urgency of the need
 - the existence of other available resources from which the need may be met
 - the possibility that some other person or body may wholly or partly meet the need
 - Local Welfare Assistance funds remaining
- b) Determination of Local Welfare Assistance award amount
 - If the application is made to cover living expenses and/or groceries the maximum amount of the award will be up to 60% of applicant's monthly personal allowance however the actual payment amount will be determined by the caseworker dealing with the claim and will depend on the applicant's personal circumstances.

- If the application is made to cover other emergencies the amount awarded will be dependent on type of emergency and immediate needs of the applicant
 - In all cases the decision maker will also consider the existence of other available to the applicant resources from which the need may be met (cash in the bank, building society, Post Office accounts, cash in hand and others)
 - The decision maker will also take into account other support available to the applicant, such as cost of living payments issued by DWP, vouchers received from the Council, etc.
- c) In deciding the amount of the grant towards other essential items such as furniture, white goods and other household items, the decision maker will take into account:
- 100% of the needed grant to cover essential items minus any savings above £1,000 (depending on funds available)
 - Price list of essential items for guidance
 - In some cases, it may be decided that payment in kind is made, i.e., second hand furniture, clothing, etc.

4. Notification of the decision

We will aim to notify the applicant and/or their representative about the decision within 8 days from the date of the application, provided all required supporting evidence has been submitted. A decision maker will explain the reasons for their decision.

5. Method of payment

Majority of the payments will be issued as cash payments directly to the applicant's bank account. The Council reserves the right to issue the payments in a different form, for example in the form of a supermarket voucher or via a pre-paid card.

In some cases, Local Welfare Assistance may not be paid until the claimant moves into the property.

6. Requests for reviewing a decision

If an applicant is unhappy with the decision you can ask for a review within one calendar month of the original decision's letter. The application together with supporting documents will be looked at again and a further decision will be notified in writing.

7. Further help available

If the application for a payment from a DWP Social Fund is unsuccessful or we cannot pay full amount requested, Ealing Council may refer the applicant to a voluntary or charitable organisation for further help.

8. Qualifying conditions

a) Qualifying age

Local Welfare Assistance is available to people aged 18 and over. In certain cases, where all other qualifying conditions are met LWA can be paid to 16 -18-year-old.

b) Qualifying benefit/income

- in receipt of Job Seekers Allowance Contribution based or Employment Support Allowance Contribution based or State Retirement Pension
- in receipt of Universal Credit and not in employment, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Pension Credit or in receipt of an advance payment of these benefits
- likely to start getting one of these benefits within the next six weeks because they are moving out of care (i.e., residential care, prison, etc)
- as a result of a disaster the Local Welfare Assistance can be awarded even if the above benefits are not in payment. A disaster can be defined as flood, fire, gas explosion, chemical leak and similar
- those who are employed or self-employed (regardless of whether Universal Credit is in payment) and whose household net earned income does not exceed the following thresholds:

	Single person	Couple
weekly	£293	£482
monthly	£1,270	£2,089

- in receipt of any other income such as private pensions, maintenance payments, etc where the income does not exceed the above thresholds
- those with no income where lack of income is not an act of omission or negligence on individual's behalf

c) Circumstances that may entitle an individual to apply for Local Welfare Assistance award:

- Applicant must be an Ealing resident. Ealing resident is someone who is established in Ealing area. Established means someone who resided in Ealing for at least 6 months' period or someone who has secured a tenancy and can provide evidence of that.
- NFA – as long as the local connection to Ealing can be established.
- Applicants who have been placed in Temporary Accommodation by Ealing Council in an accommodation out of borough but who remain liable for rent to Ealing Council and cannot receive support under the Local Welfare Provision where they live.
- Applicant is moving out of residential or institutional care to live independently. Examples of residential or institutional care:
 - hospital or other medical establishment
 - care home
 - hostel
 - staff intensive sheltered housing
 - local authority care
 - prison or detention centre.
- Applicant is moving to a new home which will be more suitable following an unsettled period in his/her life and is being resettled by an organisation like a local council or voluntary organisation
- Applicant needs help because he/she and his/her family face exceptional pressure, such as family/marital breakdown or because one of them has a long-term illness.
- Applicant looks after someone who is ill or disabled, or who has been released from custody on temporary licence
- Applicant needs help with expenses such as visiting someone who is ill, or to attend a relative's funeral

d) Savings

LWA payment is awarded to persons who have no savings. Any available funds in the bank or building society account including Post Office and Credit Union accounts, stock and shares, cash ISAs or cash in hand will be taken into account by a decision maker.

For the purpose of awarding furniture, white goods and other household items, all savings above £1,000 will be considered and offset against the amount of eligible grant.

e) Budgeting loan

The amount of budgeting loan available to the individual should also be taken into account if the applicant is applying for furniture, white goods or other household items to cover difference between the amount of money needed to meet the priority needs and the amount of the budgeting loan available to them. The rule does not need to be applied in circumstances where the applicant can demonstrate severe debts, repayments of which are already contributing to financial hardship.

9. Goods and services that may and may not be covered via Local Welfare Assistance

a) Local Welfare Assistance may cover the following expenses:

- Living expenses for up to 60% of weekly personal allowance. The amount of living expenses will take into account how many days the support is needed for. The living expenses payment will be calculated as follows: $(60\% \text{ of person's or family's personal allowance}) / 7 \times \text{number of days support is needed for}$. The maximum days of support that can be paid for is 1 month however final decision on the payment amount will depend on the caseworker dealing with the claim and taking into account personal circumstances of the claimant.
- Groceries
- Sanitary products
- essential clothing (e.g. winter clothing)
- blankets
- certain travel expenses and transport-related costs such as repairing a car, car fuel for essential travel only e.g. hospital appointments, school transport, etc (
- energy bills (including ineligible services which are part of customer's rent)
- repaying emergency credit on a pre-payment fuel meter
- cost of gas cylinders
- water bills
- boiler service and repairs (maximum award of £1,500)
- dehumidifiers
- insulation of hot water tanks

- fitting draft excluders to a front door
- replacing inefficient lightbulbs or other electrical appliances
- support with other bills such as essential broadband and phone bills
- other emergencies, i.e. benefit spent and need money for living expenses
- disasters such as fire, flood, gas explosion or chemical leak
- lost or stolen money (if it affects persons health and safety)
- need to replace essential white goods which are not energy efficient or following a disaster i.e. flood, fire in the property
- housing costs in cases of exceptional emergency where the applicant does not qualify for an existing housing cost schemes, i.e., DHP or Housing Prevention Fund
- Essential furniture (e.g. settee, armchair, carpets, curtains, wardrobe)
- Essential white goods/household equipment (e.g. cooker, fridge, washing machine, kettle, toaster)
- Bedding
- Crockery
- Storage charges
- Reconnection charges
- TV or radio if recommended as an essential item (e.g. if house bound)
- Other items not listed if considered essential

b) Local Welfare Assistance will not cover the following expenses:

- emergencies which are result of an act or omission for which applicant or partner is responsible for example gambling or misspending
- Non-essential items such as DVD players, Hi-Fis, computers, laptops, mobile phones, garden sheds, TV licences, etc.
- a need which occurs outside the United Kingdom
- or an educational or training need including clothing and tools
- or distinctive school uniform or sports clothes for use at school or equipment to be used at school
- or school meals taken during school holidays by children who are entitled to free school meals
- or expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, etc.
- or domestic assistance and respite care
- or any repair to property (excluding boiler repairs)
- or a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), or Pension Credit)
- or work-related expenses
- or debts to government departments
- or investments

- or council tax, arrears of council tax
- adaptations to properties due to disability

10. People generally excluded from applying for Local Welfare Assistance

Some groups of people are excluded from a receiving Local Welfare Assistance payment and they are listed below:

- care home residents and hospital in-patients unless it is planned that they will be discharged within the following 2 weeks.
- persons who are members of and fully maintained by a religious order
- those receiving full time education and not in receipt to Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance unless:
 - they are a full-time student, and they have parental responsibility for a child.
 - they are disabled and in receipt of Personal Independent Payment, Disability Living Allowance, Attendance Allowance or Armed Forces Independent Payment
- Prisoners who are in prison or released on temporary licence
- Persons from abroad/persons with no recourse to public funds are not entitled to local welfare unless:
 - There are community care needs
 - They have serious health problems
 - There is a risk to a child's wellbeing