



## Bracknell Forest Council Local Welfare Scheme 2021-22

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## Introduction

The purpose of Bracknell Forest Council's Local Welfare scheme is to support residents who are facing unexpected costs and require emergency help. It is intended to provide a short term and one-off form of support in the event of an emergency or crisis where such support cannot be met by family, friends, charities or insurance and where the support may assist minimise the risk of harm to the applicant and their household.

## Local Welfare Scheme Budget

Bracknell Forest Council's Local Welfare Scheme is a discretionary scheme with a limited amount of funding. The Council will consider each application carefully to ensure that money is going to those who need it the most. Consideration will be given to the budget remaining in determining any application as well as the prevailing circumstances that have led to the crisis and steps taken to resolve this from other sources, as well as any previous awards.

### **What support does the Local Welfare Scheme offer?**

This scheme can provide one off payments in emergencies and help with the cost of essential items that are difficult to budget for. It is designed to help to ease the financial pressure for residents in Bracknell, who have low income and are most in need.

#### **The scheme offers support for**

Help with basic living costs and the cost of meeting essential items, such as

- ✓ Cost of food via a referral to a local food bank or other form of immediate support with provision of food on an emergency basis where the foodbank support may not be available
- ✓ Cost of utilities including gas and electricity reconnection
- ✓ Cost of essential clothing and footwear
- ✓ Payment to a household impacted by Covid-19, where access to IT equipment for the education of school age children such as laptop or broadband is required and where all other methods of support have been exhausted

#### **Items to help you remain in your home, or when moving in a new home such as**

- ✓ Essential appliances and basic white goods
- ✓ Essential furniture such as beds and mattresses
- ✓ Cooking equipment, or other basic kitchen utensils
- ✓ Removal and delivery costs up to a maximum value of £500
- ✓ Carpeting or flooring to meet the needs of a disabled member of the household up to a maximum value of £500

**Help to meet other needs may be considered where essential to the safety of a resident or family member and where other options exhausted**

## Prioritising applications

Due to a limited amount of funding available for the scheme, applications for items required to assist with essentials such as food and household items will be prioritised

### To be eligible, applicants must

- ✓ Have the right to reside in the United Kingdom and;
- ✓ Have lived in Bracknell Forest for the past 6 months continuously or 3 out of the last 5 years and;
- ✓ Be 16 years of age and over and;
- ✓ Be in receipt of a qualifying state benefit <sup>1</sup> or have a low income <sup>2</sup> or;
- ✓ Be able to demonstrate, through a financial assessment, that they are unable to meet the costs of the emergency and;
- ✓ Be able to demonstrate that it has not been possible to secure the support from other means or;
- ✓ Be able to demonstrate that the hardship is as a direct result of Covid-19 such as being furloughed or;
- ✓ Be able to demonstrate other exceptional circumstances apply such as fleeing domestic abuse or residential care

### The following groups will not be eligible for a payment under this scheme

- Applicants who have their daily living needs provided for them i.e. a person in hospital or a care home, a prisoner, a member of a religious order, a person in relevant education, **except** in cases where they are about to leave and return to the local community and can demonstrate a connection to Bracknell.
- Applicants who have assessed capital or savings more than £2000 (not including the value of their home) and who have access to those funds except where in cases, the cost of the emergency item exceeds this e.g. replacement boiler
- Applicants subject to immigration control or who have no recourse to public funds
- Applicants who have earnings more than the Benefit Cap figure of £386.62 per week for a family or £257.69 per week for a single adult
- Applicants who have received an award from the Bracknell Local Welfare Scheme in the past 12-month period unless there are exceptional circumstances and except in the case of a referral to the foodbank where 3 applications may be considered in a 12-month period

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<sup>1</sup> Qualifying Benefits - Universal Credit, Income Support; Income based Jobseekers Allowance; Income based Employment and Support Allowance; Pension Credit; Housing Benefit and Council Tax Support

<sup>2</sup> Low income will be defined by reference to the Benefit Cap figures for an individual or family for Outer London at the point of application

## Circumstances in which an award will not be considered

In certain circumstances, support with immediate needs may be better met from another source and in such cases, we will signpost applicants to the source of assistance best suited to their needs. Such circumstances may be.

- Where the need relates to a household item or repair that would be the responsibility of the landlord or owner of the property. The applicant will be supported to approach the responsible party for assistance
- Where the applicant has refused to seek support from the responsible party to meet the need or has otherwise failed to seek to resolve the situation directly
- Where the need relates to a rent deposit or rent in advance. In such cases, the applicant will be directed to the Discretionary Housing Payment scheme or the Housing Options team for support

## How to make an application?

Applications can be made by the applicant, their appointed deputy or appointee, carer or a third party acting on their behalf with evidence of consent. Applicants can also be accepted from trusted third-party organisations and services such as Citizens Advice Bureau, Bracknell Forest Council's Adults and Children's Services teams or other organisations supporting an applicant using the online form available on our website

Applications must be made using our online form but there is telephone support, or where situations allow, in person appointments available for those who require assistance to complete the form and consent must be given by the applicant to share information or obtain information with other agencies.

All applications will require an assessment of the financial position of the applicant based on known income and expenditure and applicants may be asked for information to support the application such as evidence of capital holdings or wages.

Applications may be unsuccessful where there is evidence that the request for financial assistance is a consequence of poor financial management that could have been avoided or unnecessary expenditure that could have been or where it is considered that the support does not relate to the crisis

Only one application will be considered in a twelve-month period unless there are extenuating circumstances.

## The decision-making process

Bracknell recognises that the reason for the application may be an item required in crisis situations and therefore we will seek to provide an outcome within 5 working days wherever possible. In situations which present a risk to safety, such as a cot for a newborn child, these will be prioritised and resolved sooner if possible

Every application and its supporting evidence will be considered by a member of the Welfare and Housing Service. If an officer requires further information, they will seek to make contact using either telephone or email and these details must be given in the application.

The officer will consider the application, with reference to the available budget, previous awards and the circumstances of the applicant and the application. The officer will also consider the criteria of the scheme and details on eligibility and the support that can be offered by the Hardship scheme.

In considering any application, the officer will seek to ensure that any award meets one of the following criteria

- ✓ Is the applicant or someone within the applicant's household likely to face a serious risk to their health and safety if the assistance requested in the application is not provided? The risk faced by the household must be credible and lead to a significant deterioration in the wellbeing of the applicant or household.
- ✓ Is the assistance requested within the application the most appropriate way of alleviating the risk to the individual's health and safety? Any award should be the most suitable solution to the crisis.
- ✓ What resources are available to the applicant to meet this need? Any savings over £500 should be used to meet/offset the need.
- ✓ Is there an external provider or alternative method of support available to the applicant which would better meet the need for support? If there is an appropriate alternative source of support, then the officer will decline the award and signpost the applicant to that source of support.
- ✓ Has the applicant taken any steps that the officer considers perverse, disingenuous, or intended to bring on the need for support or is the application and circumstances considered to have been designed to otherwise take advantage of the scheme?

## Calculating the amount of the award

In considering an application, the officer will seek to establish the maximum support possible for the individual circumstance. It is not possible to specify levels of support for some items which may need to be purchased from a third party but it is intended that the following figures will comprise the **maximum** award which could be considered

| Form of Support   | Maximum Award total     |
|---|-------------------------|
| Moving costs including removals   | £500                    |
| White goods and essential furniture   | £500                    |
| Carpet or flooring  | £500                    |
| Essential Utilities, gas, water, electricity  | £49 per utility         |
| Food support  | £50                     |
| Support with ICT equipment for school age children where household affected by Covid 19 | £200 per eligible child |
| Utility reconnection fee  | £150 per utility        |

In certain circumstances, it is recognised that the figures stated may not resolve the crisis fully and consideration will be given to any other forms of support which may be offered to an individual in exceptional hardship. Any award which would exceed the costs stated must be approved by the Head of Welfare and Housing Services and would require additional evidence and verification to be provided.

## Method of delivery

The intention of Bracknell's Local Welfare Scheme is to support with the provision of essential supplies and goods and therefore will be made in the form of the actual goods or services. Where this is not possible such as in the case of help with essential utilities, payment will be made to the supplier directly.

Where such physical goods are provided under the scheme, the ownership, safe usage of such goods in accordance with manufacturers' guidance and the responsibility for the health and safety maintenance of such goods will rest entirely with the recipient and their household rather than Bracknell Forest Council.

Payments into individual bank accounts will be by exception and only in the most urgent of circumstances and following detailed consideration and evidence requirements. The maximum which would be paid into an individual account would be £50 and only 1 such award would be considered in a 12-month period.

## Notifying an applicant of the outcome

In response to every application, an officer will provide a written decision notice which will include

- ✓ Whether an award has been made or declined and the reasons
- ✓ The amount of any award
- ✓ The intended use of the award
- ✓ Details of how the award will be provided e.g. via direct supply of an item

The officer may also include details of other forms of support that they consider may be of use to the applicant

## Reviewing unsuccessful applications:

This is a discretionary scheme and not every application will be successful. The scheme may close if funding exhausts before the end of the financial year and any future applications may not be possible

There is no statutory right of review in this scheme but in the case where an applicant is unsatisfied with the outcome of an application, they may request a review. Any review must be received by the Welfare and Housing Service, in writing, and within 5 days of the notification of the award and must clearly state the reasons that the applicant disagrees with the decision and provide any further supporting evidence that may be relevant.

Requests for review must be emailed to [LWP@bracknell-forest.gov.uk](mailto:LWP@bracknell-forest.gov.uk)

Requests for review will be considered and we will notify applicants of the outcome of a review within 14 days of receipt of the request. This decision will be final, and no further reviews will be accepted.

## Fraud

Bracknell Forest Council is committed to fighting against fraud in all its forms.

If an applicant attempts to claim an award from the Bracknell Local Welfare Scheme by making a false declaration or providing false evidence or statements, they may have committed an offence under Section 2 of the Fraud Act 2006.

Where it is suspected that such a fraud may have occurred, the matter will be investigated, and this may lead to the instigation of criminal proceedings and if the issues comes to light after a payment has been made, an invoice for recovery of the award may be issued.

Failure to co-operate with such an investigation, such as providing documentation considered reasonable to establish an applicant's circumstances, or failure to attend an interview without reasonable explanation may also lead to the refusal or recovery of any award made under this scheme.

## Financial Inclusion and further support

Bracknell's Local Welfare Scheme is only one form of support and where applicable, applicants will be referred to third parties such as Citizens Advice for additional support.

If an applicant would like to find out about benefits or other forms of support that may be available, the following websites offer a great deal of advice and other forms of support

<https://www.turn2us.org.uk/>

<https://www.stepchange.org/>

<https://www.nationaldebtline.org/>

<https://www.moneyhelper.org.uk/>

<https://www.citizensadvicebracknell.org.uk/>