

# Bracknell Forest Council Local Welfare Scheme 2024-25

# Contents

Bracknell Forest Council Local Welfare Scheme 2024-25	1
Introduction	2
Local Welfare Scheme Budget	2
Circumstances in which an award will not be considered	3
How to make an application?	3
The decision-making process	4
Calculating the amount of the award	5
Criteria for decision on household composition	5
Single Customer	5
Couple	5
Family with dependent children under 18	5
Method of delivery	6
Notifying an applicant of the outcome	6
Reviewing unsuccessful applications:	6
Fraud	6
Financial Inclusion and further support	7

# 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 minimising 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. 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

- ✓ Cost of food via a referral to a local food bank
- ✓ One-off cash grant to applicant

#### To be eligible, applicants must.

- $\checkmark$  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.
- $\checkmark$  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.

<sup>&</sup>lt;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>&</sup>lt;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

✓ Be able to demonstrate other exceptional circumstances apply such as fleeing domestic abuse or moving from 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 are not liable for rent or CTax for a property in Bracknell, and who live with family or friends, such as adult children living in the family home.
- Applicants that have capital or savings more than £500 and who have access to these funds.
- Applicants subject to immigration control or who have no recourse to public funds
- Applicants who have earnings more than the Benefit Cap figure of £423.46 per week for a family or £283.71 per week for a single adult
- Applicants who have received an award from the Local Welfare Scheme in the past 12-month period except in the case of a referral to the foodbank where 6 applications may be considered in a 12-month period with the exceptions of a Household Support Grant award 2023-24.

# 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 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 <a href="https://www.bracknell-">https://www.bracknell-</a>

forest.gov.uk/benefits-and-support/local-welfare-scheme/apply-bracknell-forest-council-local-welfare-scheme

Applications should be made using our online form but there is telephone support 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, bills, spending 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 is considered that the support does not relate to the crisis

There is no provision to backdate any application or grant.

#### Only one application will be considered in a twelve-month period.

### The decision-making process

Bracknell recognises that the reason for the application may be a crisis and therefore we will seek to provide an outcome within 5 working days wherever possible.

Every application and it's supporting evidence will be considered by a member of the Welfare 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 Local Welfare 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 household circumstances and make an award on the basis of evidence provided.

Household composition	Grant award
Single customer	£120
Couple	£200
Family with dependent children under 18	£250

### Criteria for decision on household composition

#### Single Customer

A claim received from an individual who lives alone or as a single customer.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

### Couple

A claim received from one member of a couple would be considered an application for the couple. It is not intended for a couple to claim as 2 individuals, and only 1 payment of £200 will be made to the couple. In cases where 1 member of the couple applies and a second application is received from the other member, this will be declined.

In the case where an individual may seek to claim a grant as part of a different household composition, following a relationship change, this will be declined.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

#### Family with dependent children under 18

A family with dependent children under 18, is defined as a household, whether a couple or single parent with children living with the household, and where Child Benefit is in payment to a member of the household for a child, or children under 18.

The award will not apply to applicants who share custody, but do not receive the child benefit, in line with benefit regulations. It will not apply to children placed with households on a fostering placement, as funding is provided for that household through other funds. It will also not apply to pregnancies or children born, prior to an award of Child Benefit. It will not apply to children over the age of 18 even where Child Benefit remains in payment.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

### Method of delivery

Payments will be into individuals' bank accounts. If the account is overdrawn, we will encourage the resident to notify their bank and use the First Right of Appropriation rules. **Under no circumstances, will cash be issued to individuals**.

Evidence that the account belongs to the applicant will be required and no award will be made without this. If a payment cannot be made into the bank account, a credit will be raised to the Council tax account of the applicant.

# 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 the award

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 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 <u>LWP@bracknell-forest.gov.uk</u>

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 Forest Local Welfare Scheme by making a false declaration or providing false evidence or statements, they may have committee 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 come 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 means of support and where applicable, applicants will be referred to other services for support, such the Financial Inclusion Team, or for specific debt advice.

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

Debt advice | Bracknell Forest Council (bracknell-forest.gov.uk)

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

https://www.stepchange.org/

https://www.nationaldebtline.org/

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

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